



संभाव्यतायुक्त क्रण योजना

Potential Linked Credit Plan

2026-2027



Raichur District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बँक

MISSION



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

द्येश

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

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Raichur

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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

Abbreviation	Expansion
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
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana

Abbreviation	Expansion
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
RDCCB	Raichur District Credit Cooperative Bank
RIDF	Rural Infrastructure Development Fund
RKVV	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
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	Raichur District comprising 7 blocks is located in the Northern Dry Region of Karnataka and is surrounded by the Krishna River to the north and the Tungabhadra River to the south with Geographical Area of 8.358 lakh ha.
Type of soil	The soil types of the district are broadly divided into four categories namely coarse shallow soil; medium black soil; deep black soil and reddish soil.
Primary occupation	The primary occupation of Raichur, Karnataka is Agriculture.
Land holding structure	< 1 Ha : 110208 farmers area of 62743 Ha. >1 to <2 Ha : 92290 farmers area of 130884 Ha. >2 to <4 Ha : 62173 farmers area of 168600 Ha. >4 to <10 Ha : 29695 farmers area of 172499 Ha. >10 Ha : 4848 farmers area of 81258 Ha. Total : 299214 farmers area of 615984 Ha.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The ground level credit (GLC) flow under priority sector during 2024-25 was ₹847311.07 lakhs. The GLC flow under total agriculture sector during 2024-25 was ₹586104.15 lakhs.

2. Investment credit in agriculture

As on 31 March 2025 total of ₹248728.07 lakh under Investment credit.

3. Credit flow to MSMEs

As on 31 March 2025 total MSME credit flow is ₹248633.48 lakhs.

4. Other significant credit flow, if any

Education ₹2205.01 lakh, Housing ₹7203.98 lakh, Social Infrastructure ₹7.14 lakh, Renewable Energy ₹ 65.82 lakhs, and Other Priority ₹3091.48 lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The total potential for 2026-27 is estimated at ₹1143666.32 lakh.

2. Projection for agriculture and its components

The Projection for agriculture and its components for 2026-27 is estimated at ₹751439.87 lakh.

3. Projection for MSMEs

The Projection for MSMEs for 2026-27 is estimated at ₹305590.00 lakh.

4. Projection for other purposes

Export Credit - ₹300.00 lakh,
Education - ₹ 4550.00 lakh, Housing - ₹10800.00 lakh, Social Infrastructure - ₹370.40 lakh, Renewable Energy – ₹616.05 lakh, Others - ₹70000.00 lakh

5. Developmental Initiatives

- 1 NABARD has promoted 20 Farmer Producer Organizations in Raichur, including 2 exclusive women FPOs. The 20 FPOs include a total of 5 FPOs under Central Sector Scheme.
- 2 Tribal Development Projects involving income enhancement activities through horticultural plantations have been taken up in select villages of Lingsugur, Sindhanur and Devadurga blocks.
- 3 Chattar Watershed and Desai Bhogapura Watershed have been identified for climate change adaptation interventions. Further to the water campaign NABARD has implemented an Integrated Water Management System (IWMS) Project in Maski block to propagate the concept of Per Drop More Crop.
- 4 Livelihood and Enterprise Development Programmes (LEDPs) benefitting 360 women in sheep / goat rearing and dairy activities have been supported. A Rural Haat to enable direct sales by farmers has been sanctioned in Sindhanur. A Rural Mart to enable FPO sales has been sanctioned in Raichur block.
- 5 200 FiDgi and 140 Micro ATMs have been sanctioned in the district during 2024-25
- 6 TRAINING CENTRE CUM COMMON FACILITY FOR PULSES PROCESSING AT RAICHUR, KARNATAKA: The project aims to establish Agro Processing unit at Jawalagera village, Sindhanoor Taluk with TFO of ₹2.54 crore including MPLADS assistance.

6. Thrust Areas

- 1 1. To address the issues viz. pest & diseases, soil acidity, high humidity with high temperature and shrinking of land resources, in an ecologically sustainable
- 2 2. Conversion of Agricultural residue into solid biofuels, to reduce industrial use of fossil fuels.
- 3 3. PACS to be strengthened with professional human resources to take up production/ marketing activity to sustain themselves, by providing handholding, capacity building, integration with various types of market, which push up their viability.

7. Major Constraints and Suggested Action Points

- 1 There is a need to increase income from agriculture and also improve the sustainability of agricultural operations by promoting measures such as IFS, DSR, high density planting, FPOs, etc.
- 2 There is a need to reduce use of inputs, especially chemical fertilizer & pesticides in cultivation of paddy and promote measures like organic cultivation along with processing to improve farm incomes.

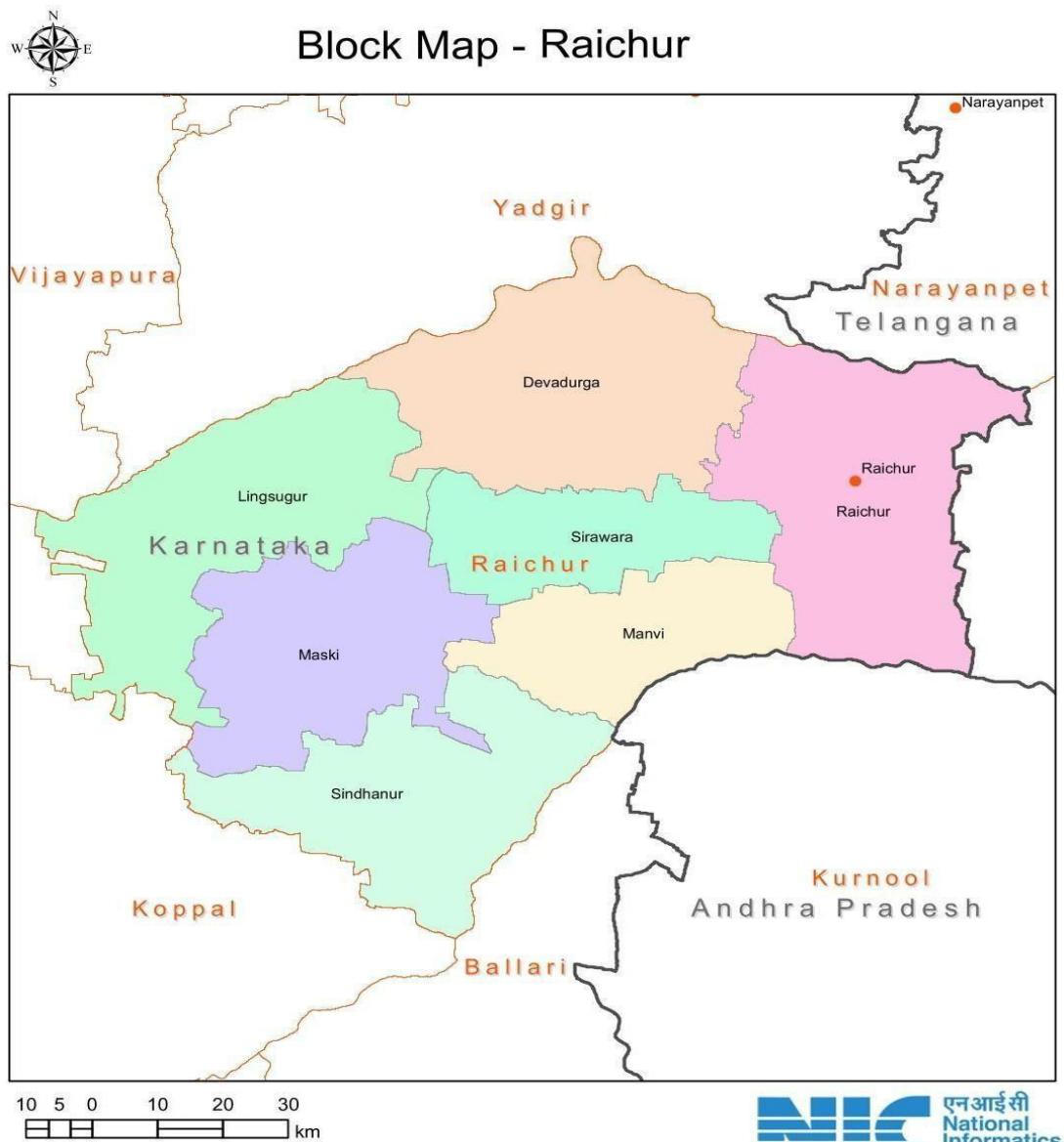
- 3 It is necessary to improve marketing channels using modern technology, developing food processing and ancillary activities and have good risk mitigating strategies.
- 4 Better storage facilities to reduce postharvest losses

8. Way Forward

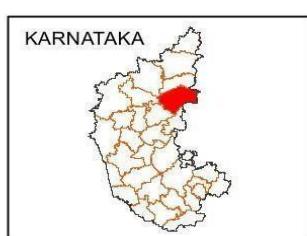
- 1 A coordinated approach by all the stakeholders like Banks, Government Departments, Extension Agencies, etc., is required to accomplish the thrust areas identified, and to tap the potential projected in the PLP for 2026_27
- 2 A coordinated approach by all the stakeholders which in turn, is expected to enhance capital formation in agriculture and contribute in enhancing farmers income.
- 3 Banks need to ensure timely reporting of credit flow data to the Lead Bank for ensuring purposeful review in DCC/DLRC meetings and initiating timely corrective action.

Part A

District Map



NIC नाइसी
National
Informatics
Centre



Legend

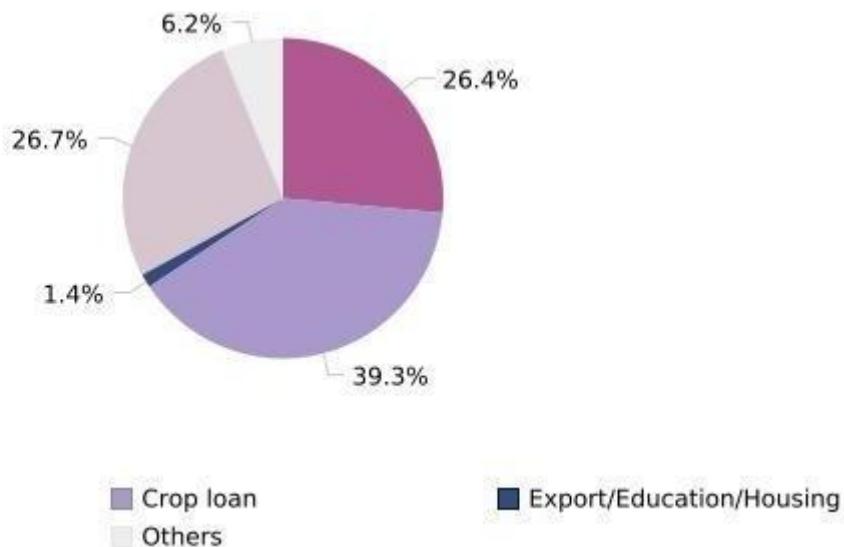
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	559505.41
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	448993.82
2	Term Loan for agriculture and allied activities	110511.59
B	Agriculture Infrastructure	8832.64
C	Ancillary activities	183101.82
I	Credit Potential for Agriculture A+B+C)	751439.87
II	Micro, Small and Medium Enterprises	305590.00
III	Export Credit	300.00
IV	Education	4550.00
V	Housing	10800.00
VI	Social Infrastructure	370.40
VII	Renewable energy	616.05
VIII	Others	70000.00
	Total Priority Sector	1143666.32



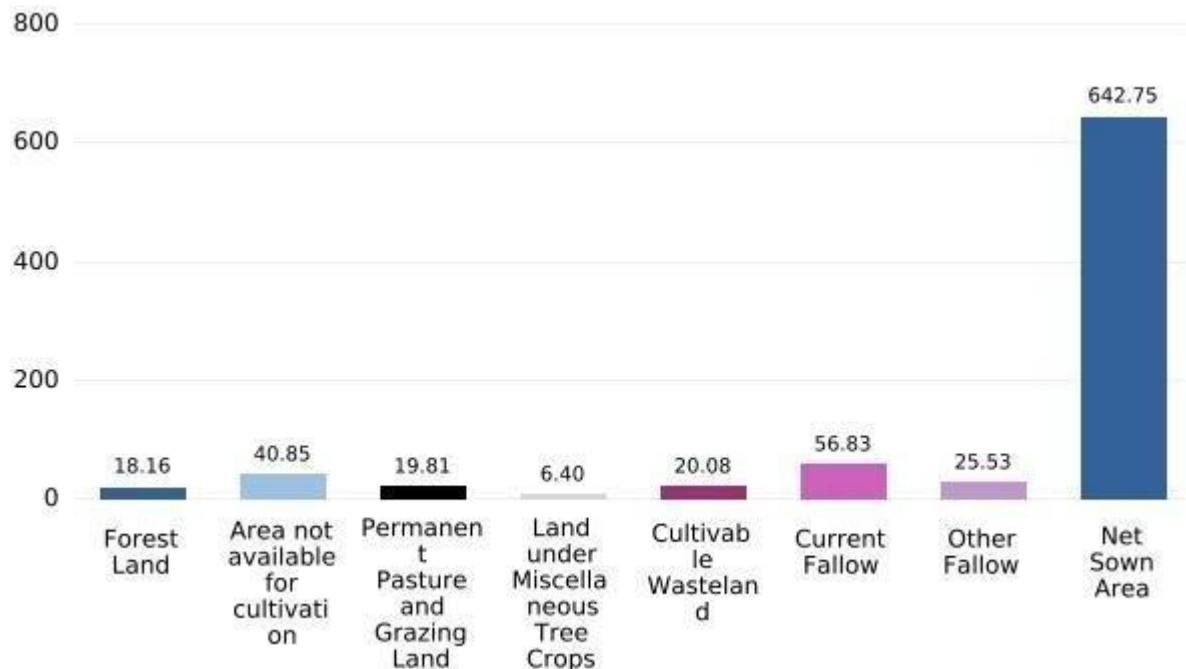
Others include Social Infrastructure and Renewable energy

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

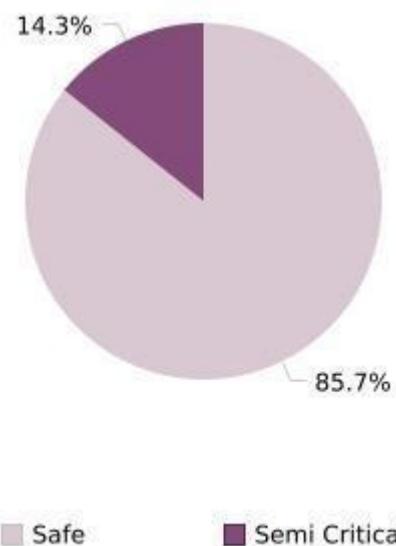
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	447667.81
2	Water Resources	10578.50
3	Farm Mechanisation	30199.68
4	Plantation & Horticulture with Sericulture	5132.51
5	Forestry & Waste Land Development	868.21
6	Animal Husbandry - Dairy	38295.60
7	Animal Husbandry - Poultry	2103.15
8	Animal Husbandry - Sheep, Goat, Piggery	17739.19
9	Fisheries	1228.36
10	Farm Credit- Others	5692.40
	Sub total	559505.41
B	Agriculture Infrastructure	
1	Construction of storage	6403.95
2	Land development, Soil conservation, Wasteland development	1741.08
3	Agriculture Infrastructure - Others	687.61
	Sub total	8832.64
C	Ancillary activities	
1	Food & Agro. Processing	90248.08
2	Ancillary activities - Others	92853.74
	Sub Total	183101.82
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	201780.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	103250.00
II	D Service Sector - WC	0.00
II	E MSME - Others	560.00
	Total MSME	305590.00
III	Export Credit	300.00
IV	Education	4550.00
V	Housing	10800.00
VI	Social Infrastructure	370.40
VII	Renewable energy	616.05
VIII	Others	70000.00
	Total Priority Sector	1143666.32

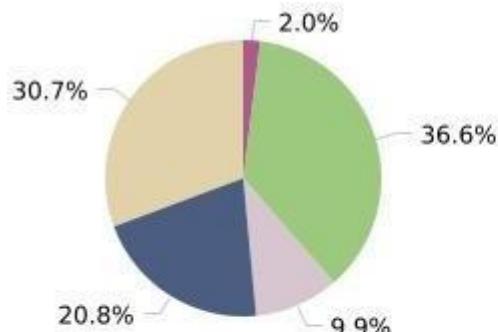
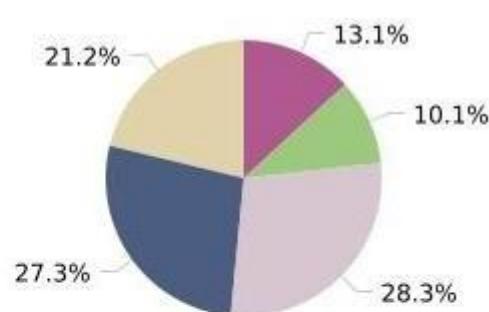
District Profile

1. Land Utilisation ('ooo hectares)


District At a Glance - Raichur - 2023-24

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


District At a Glance - Raichur - 2023-24

3. Landholding - No. of Farmers (%)

Landholding - Area (%)


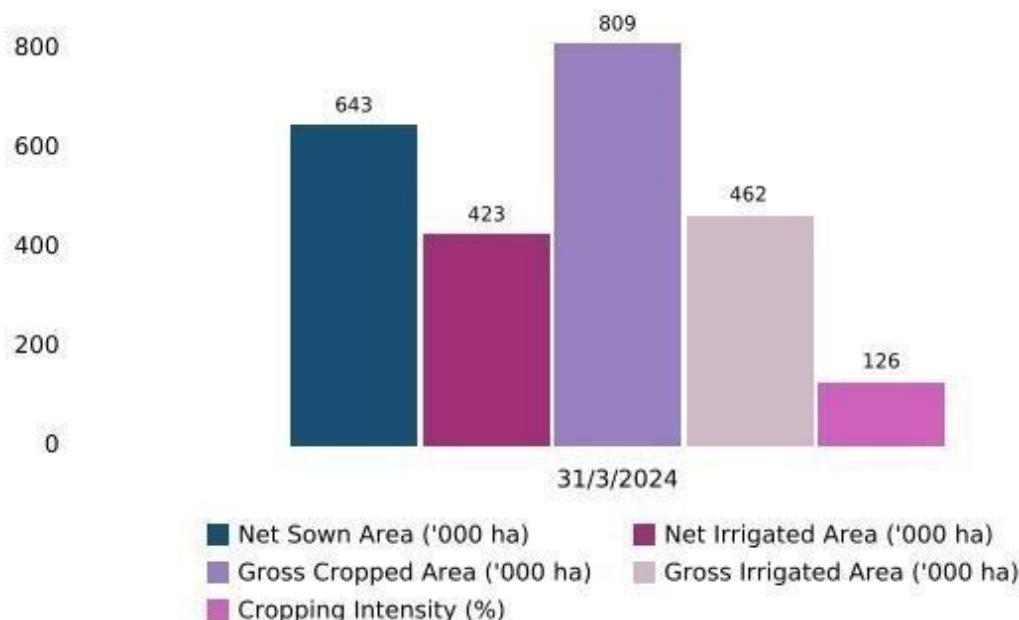
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

District At a Glance - Raichur - 2023-24

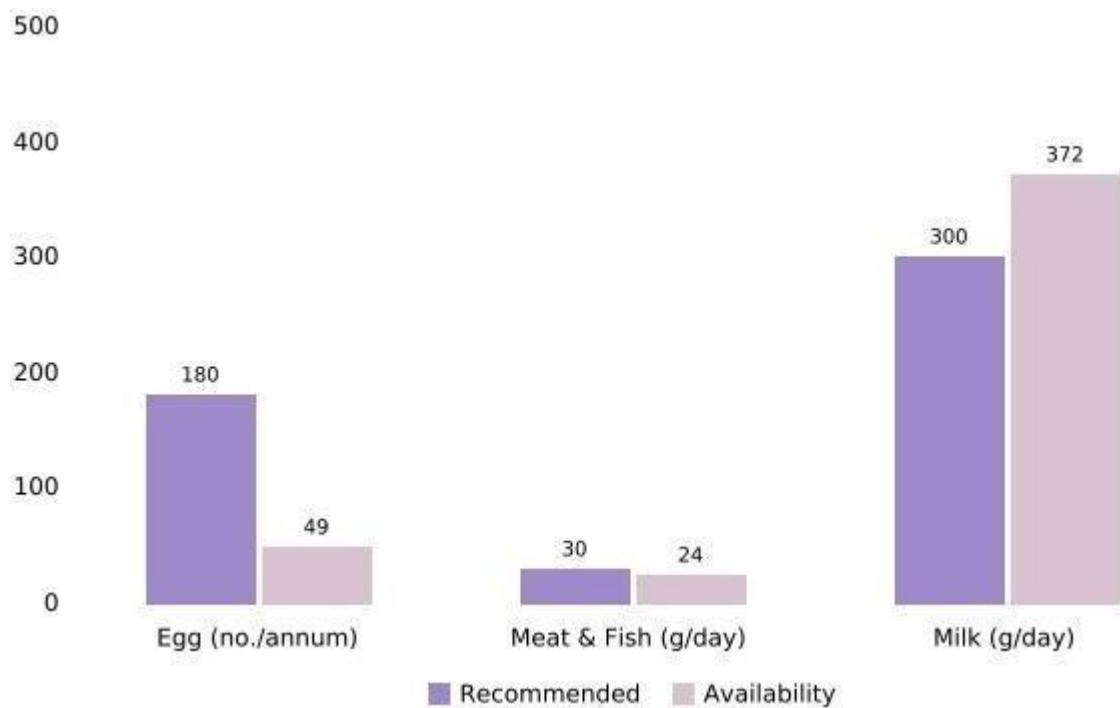
4. Irrigated Area & Cropping Intensity ('ooo ha)

1,000



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)

5. Per-capita availability



District at a Glance - 2023-24

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)	8358.00
2	No. of Sub Divisions	2
3	No. of Blocks	7
4	No. of revenue villages	884
5	No. of Gram Panchayats	179

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Raichur
4	Agro-climatic Zone 2	North East Dry
8	Climate	Semi arid and arid
9	Soil Type	Laterite Black Red Loamy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	835.84
2	Forest Land	18.16
3	Area not available for cultivation	40.85
4	Barren and Unculturable land	20.08
5	Permanent Pasture and Grazing Land	19.81
6	Land under Miscellaneous Tree Crops	6.40
7	Cultivable Wasteland	20.08
8	Current Fallow	56.83
9	Other Fallow	25.53

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	6
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
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	110.20	36.83	62.74	10.19
2	>1 to <=2 ha	92.29	30.84	130.89	21.25
3	>2 to <=4 ha	62.17	20.78	168.60	27.37
4	>4 to <=10 ha	29.70	9.93	172.50	28.00
5	>10 ha	4.85	1.62	81.25	13.19
6	Total	299.21	100.00	615.98	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
6	Other workers	274.58
1	Cultivators	245.29
2	Of the above, Small/ Marginal Farmers	202.00
3	Agricultural Labourers	383.52
4	Workers engaged in Household Industries	19.09
5	Workers engaged in Allied agro activities	0.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1929.00	965.00	964.00	1439.00	490.00
2	Scheduled Caste	401.00	201.00	200.00	314.00	87.00
3	Scheduled Tribe	367.00	182.00	185.00	334.00	33.00
4	Literate	979.00	577.00	402.00	659.00	320.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	363.85
2	Rural Households	257.09
3	BPL Households	329.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	164.00
2	Having source of drinking water	363.00
3	Having electricity supply	363.85
4	Having independent toilets	297.55

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	884
2	Villages having Agriculture Power Supply	884
3	Villages having Post Offices	286
4	Villages having Banking Facilities	803
5	Villages having Primary Schools	664
6	Villages having Primary Health Centres	50
7	Villages having Potable Water Supply	712
8	Villages connected with Paved Approach Roads	815

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2856
2	Primary Health Centres	50
3	Primary Health Sub-Centres	224
4	Hospitals	688
5	Hospital Beds	7527

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	3709
2	Registered FPOs	20
3	Agro Service Centres	37
4	Soil Testing Centres	4
5	Approved nurseries	-
6	Agriculture Pumpsets	-
7	Pumpsets Energised	61729
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	731.51
2	Irrigation Potential Created	308.63
3	Net Irrigated Area (Total area irrigated at least once)	422.88
4	Area irrigated by Canals/ Channels	352.42
5	Area irrigated by Wells	104.07
6	Area irrigated by Tanks	12.62
7	Area irrigated by Other Sources	86.15
8	Irrigation Potential Utilized (Gross Irrigated Area)	461.61

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1678
2	Railway Line [km]	72
3	Public Transport Vehicle [Nos]	4487
4	Goods Transport Vehicles [Nos.]	321

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	18544	468	18076
2	Cattle - Indigenous	226830	91401	135429
3	Buffaloes	112420	4851	107569
4	Sheep - Cross bred	543	30	513
5	Sheep - Indigenous	657090	112475	544615
6	Goat	282718	49926	232792
7	Pig - Cross bred	369	69	300
8	Pig - Indigenous	16015	4838	11177
9	Horse/Donkey/Camel	163	129	34
10	Rabbit	226	79	147
11	Poultry - Improved	113173	-	-
12	Poultry - Indigenous	284803	-	-

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	52
3	Dairy Cooperative Societies	211
4	Milk Collection Centres	211
5	Fishermen Societies	24
6	Fish Markets	1
7	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12738.00	MT	16	gm/day
2	Egg	951.00	Lakh Nos.	49	nos/p.a.
3	Milk	289000.00	MT	372	gm/day
4	Meat	6379.00	MT	8	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	654	690
Rainfall - Actual (mm)	479	672

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	839	809.22
Net sown area ('ooo ha)	648	642.75
Cropping intensity (%)	129.48	125.90

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	122.00	110.00
Fertilizer consumption - Rabi (kg/ha)	70.00	72.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	180301	162907	167296
GLC through KCC (₹ lakh)	161300.10	207931.49	218076.82

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4
Soil Health Cards Issued (No.)	10168	243432

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	5244	-

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	263.54	1439.71	5462.97	263.50	928.15	3522.39
Sorghum	53.60	115.06	2146.64	53.60	92.02	1716.79
Pearl Millet	27.78	53.39	1921.89	27.78	53.01	1908.21

Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	108.33	60.09	554.69	108.33	56.80	524.32
Chickpea	35.68	29.97	839.97	35.68	32.83	920.12
Groundnut	19.11	16.23	849.29	19.11	40.19	2103.09
Sunflower	33.00	43.24	1310.30	33.00	51.16	1550.30
Cotton	235.87	1010.15	4282.66	235.87		0.00
Maize	2.46	11.20	4552.85			

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	293	309
Net Irrigated Area (ooo ha)	436	423
Gross Irrigated Area (ooo ha)	498	462

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Raichur	Devadurga	Safe
2	Karnataka	Raichur	Lingsugur	Safe
3	Karnataka	Raichur	Manvi	Safe
4	Karnataka	Raichur	Maski	Safe
5	Karnataka	Raichur	Raichur	Safe
6	Karnataka	Raichur	Sindhanur	Safe
7	Karnataka	Raichur	Sirawara	Semi-critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	9979	12469
Power Tillers	1869	2321

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	37	37

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Chilli	Chilli
Area cultivated (Ha)	15486	3121

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	1927	2088
Production - kg	1136000	1200000

Weavers Clusters

Particulars	31/03/2024
Weavers population (No.)	806
Reeling Units (No.)	77

Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Mango	1.24	9.02
Pomegranate	1.74	18.43
Onion	2.00	40.24
Chilli	3.12	37.00
Lemon	0.10	2.40
Papaya	0.32	24.22

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	18	18
Waste Land (ooo ha)	20	20

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.)	13	13

Animal Husbandry - Poultry

Poultry

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	310.00
Reservoirs (No.)	3.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	11.00
Cold Storages (Capacity - 000 MT)	67.00
Storage Godowns (No.)	43.00
Storage Godowns (Capacity - 000 MT)	28.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (000 ha)	1.00
Wadi Projects (No.)	3.00
Wadi Projects - Area of plantation (000 ha)	2.00

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)	398693.00	164985.00
Pesticides Consumption (ooo kg)	1000.00	1100.00

MSME

Particulars	Status
Micro Units (No.)	29830
Small Units (No.)	865
Medium Units (No.)	54

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	46

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	77	-
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	90	1897

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential		6055				6055
Gap	0	6055	0	0	0	6055

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	2361	2053
No. of SHGs credit linked (including repeat finance)	1792	2517
Bank loan disbursed (₹ lakh)	3470.60	5515.56
Average loan per SHG (₹ lakh)	1.93	2.19

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	167	258
Consumer Stores (No.)	40	47
Housing Societies (No.)	16	34
Weavers (No.)	44	46
Labour Societies (No.)	1	4
Industrial Societies (No.)	3	4
Agro Processing Societies (No.)	0	2
Total (No)%	271	395

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	139	144

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Raichur	Devadurga	Milk Societies	14		Milk Societies	25	
2	Karnataka	Raichur	Devadurga	Fisher y Societies	3		Fisher y Societies	3	
3	Karnataka	Raichur	Devadurga	Consumer Stores	10		Consumer Stores	10	
4	Karnataka	Raichur	Devadurga	Weave rs Societies	4		Weave rs Societies	5	

5	Karnataka	Raichur	Devadurga	Industrial Societies	2		Industrial Societies	2
6	Karnataka	Raichur	Lingsugur	Milk Societies	22		Milk Societies	38
7	Karnataka	Raichur	Lingsugur	Fisher y Societies	4		Fisher y Societies	5
8	Karnataka	Raichur	Lingsugur	Housi ng Societies	11		Housi ng Societies	3
9	Karnataka	Raichur	Lingsugur	Weave rs Societies	5		Weave rs Societies	6
10	Karnataka	Raichur	Lingsugur	Labou r Societies	1		Labou r Societies	1
11	Karnataka	Raichur	Manvi	Milk Societies	12		Milk Societies	23
12	Karnataka	Raichur	Manvi	Fisher y Societies	1		Fisher y Societies	1
13	Karnataka	Raichur	Manvi	Consu mer Stores	4		Consu mer Stores	4
14	Karnataka	Raichur	Manvi	Housi ng Societies	1		Housi ng Societies	3
15	Karnataka	Raichur	Manvi	Weave rs Societies	4		Weave rs Societies	4
16	Karnataka	Raichur	Maski	Milk Societies	29		Milk Societies	44

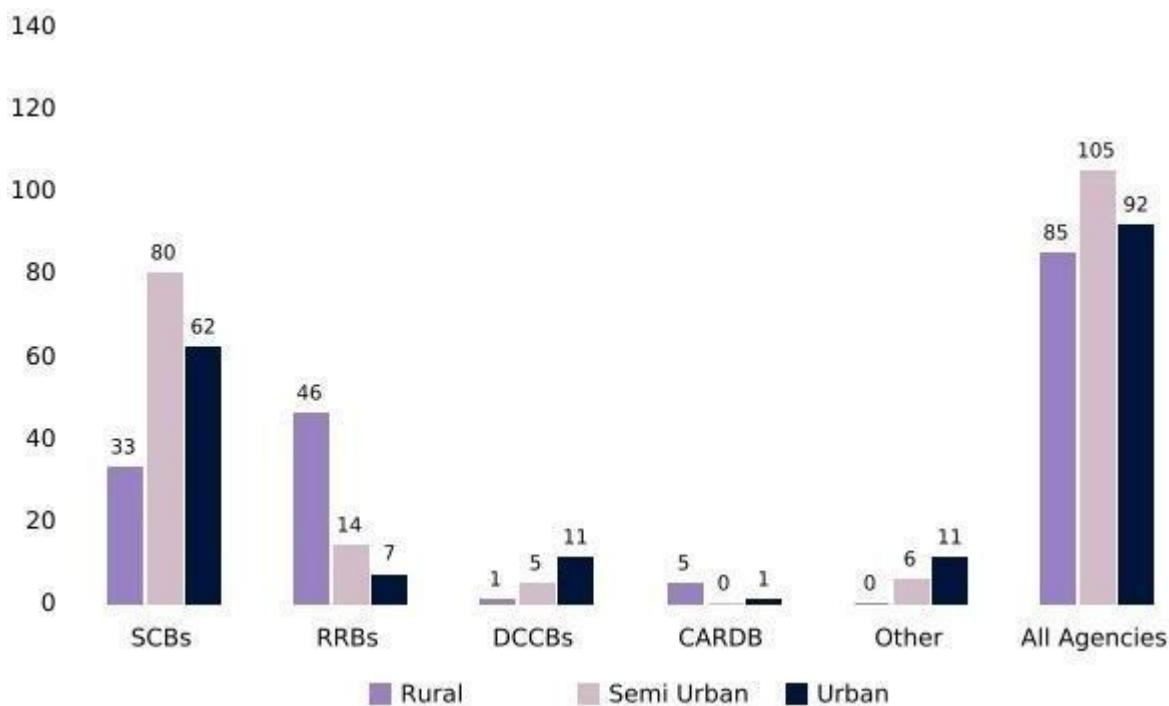
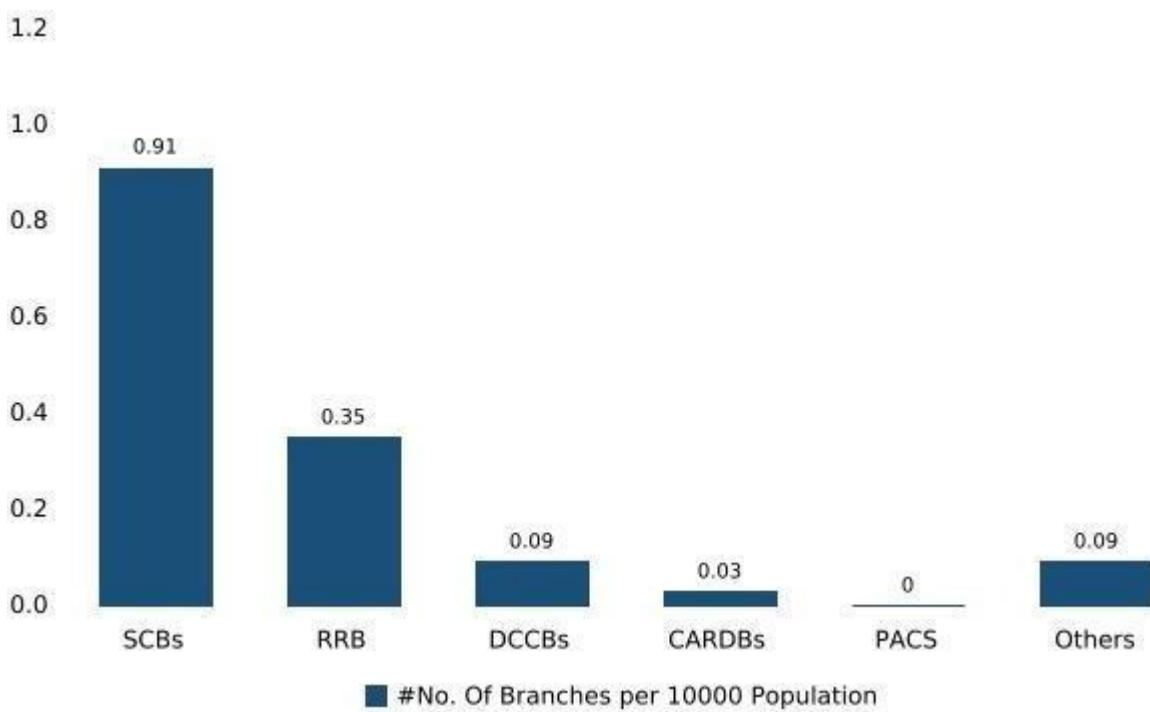
17	Karnataka	Raichur	Maski	Fisher y Societ ies	1		Fisher y Societ ies	1
18	Karnataka	Raichur	Maski	Consu mer Stores	2		Consu mer Stores	2
19	Karnataka	Raichur	Maski	Weave rs Societ ies	7		Weave rs Societ ies	7
20	Karnataka	Raichur	Raichur	Milk Societ ies	2		Milk Societ ies	4
21	Karnataka	Raichur	Raichur	Fisher y Societ ies	10		Fisher y Societ ies	11
22	Karnataka	Raichur	Raichur	Consu mer Stores	24		Consu mer Stores	30
23	Karnataka	Raichur	Raichur	Housi ng Societ ies	12		Housi ng Societ ies	23
24	Karnataka	Raichur	Raichur	Weave rs Societ ies	9		Weave rs Societ ies	10
25	Karnataka	Raichur	Raichur	Indust rial Societ ies	1		Indust rial Societ ies	1
26	Karnataka	Raichur	Sindhanur	Milk Societ ies	66		Milk Societ ies	77
27	Karnataka	Raichur	Sindhanur	Fisher y Societ ies	2		Fisher y Societ ies	3
28	Karnataka	Raichur	Sindhanur	Housi ng Societ ies	1		Housi ng Societ ies	4

29	Karnataka	Raichur	Sindhanur	Weavers Societies	7	Weavers Societies	8
30	Karnataka	Raichur	Sirawara	Milk Societies	9	Milk Societies	21
31	Karnataka	Raichur	Sirawara	Fisher y Societies	1	Fisher y Societies	2
32	Karnataka	Raichur	Sirawara	Weavers Societies	6	Weavers Societies	6

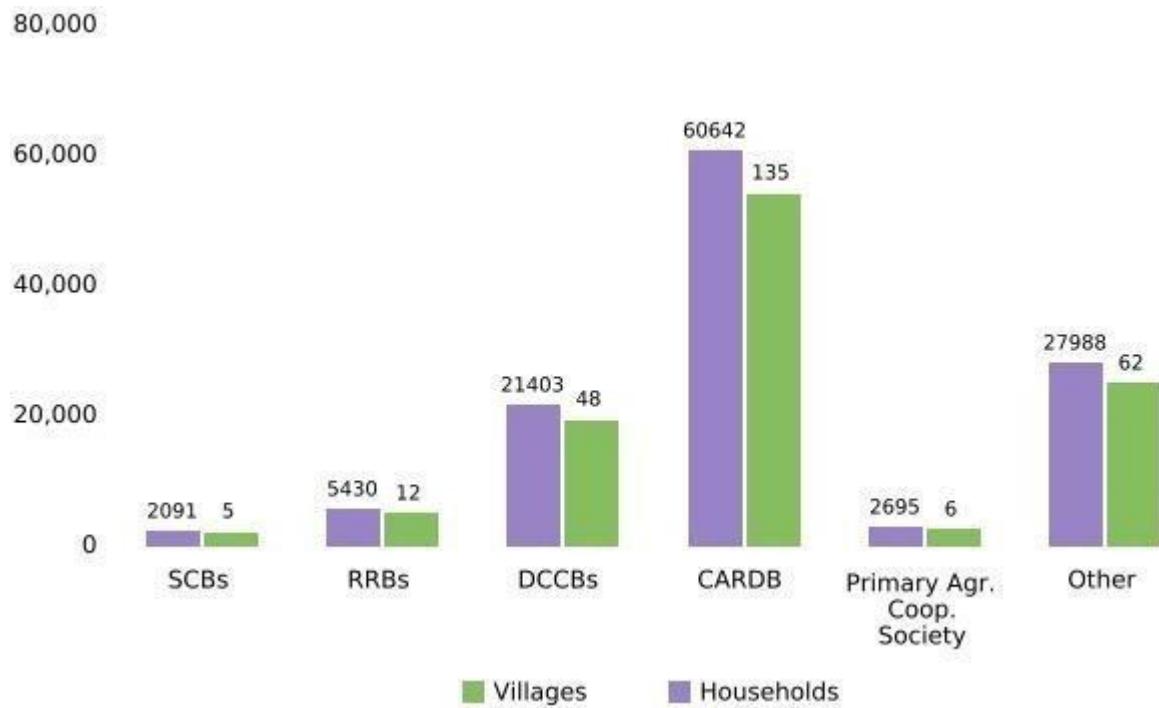
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	PACS Computerisation	135	
2	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	8	

Banking Profile

1. Agency wise - Number of branches in the district

2. Branch Penetration


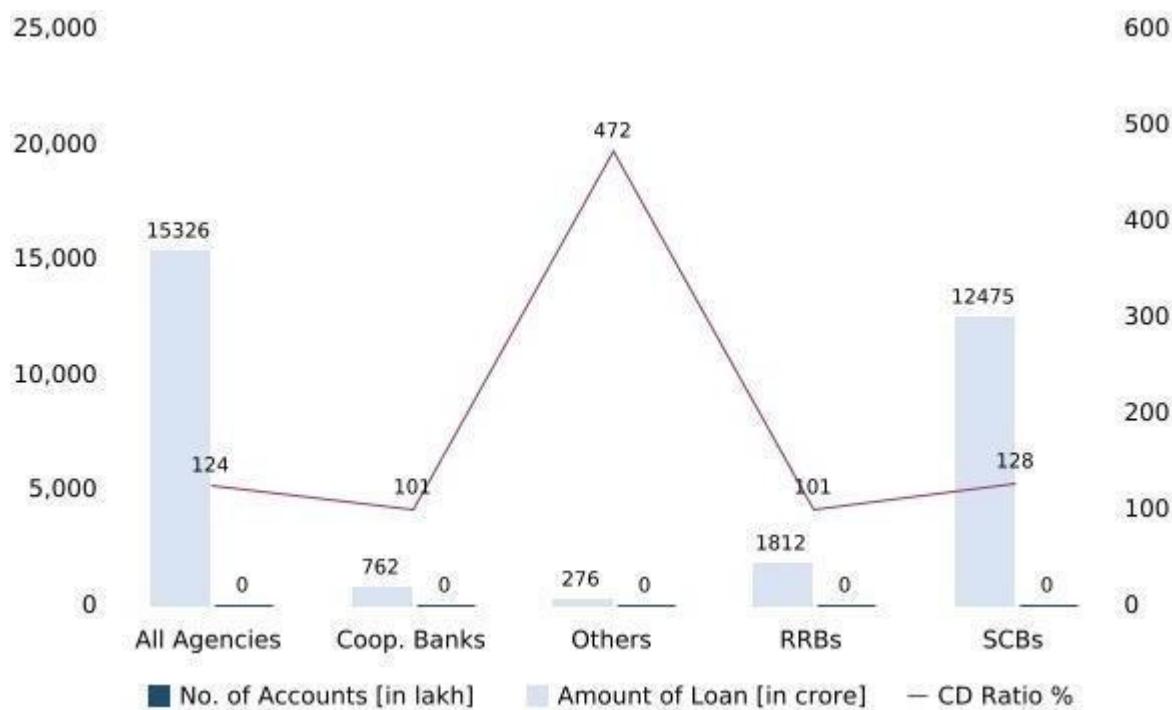
3. Agency wise - Per branch Outreach



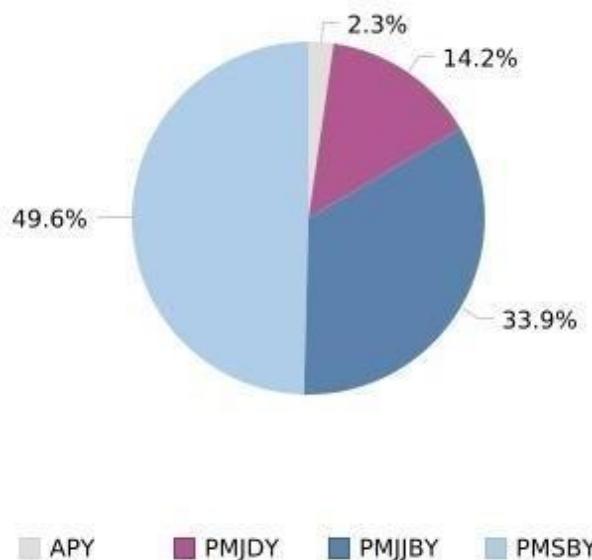
4. Agency wise - Deposit O/s



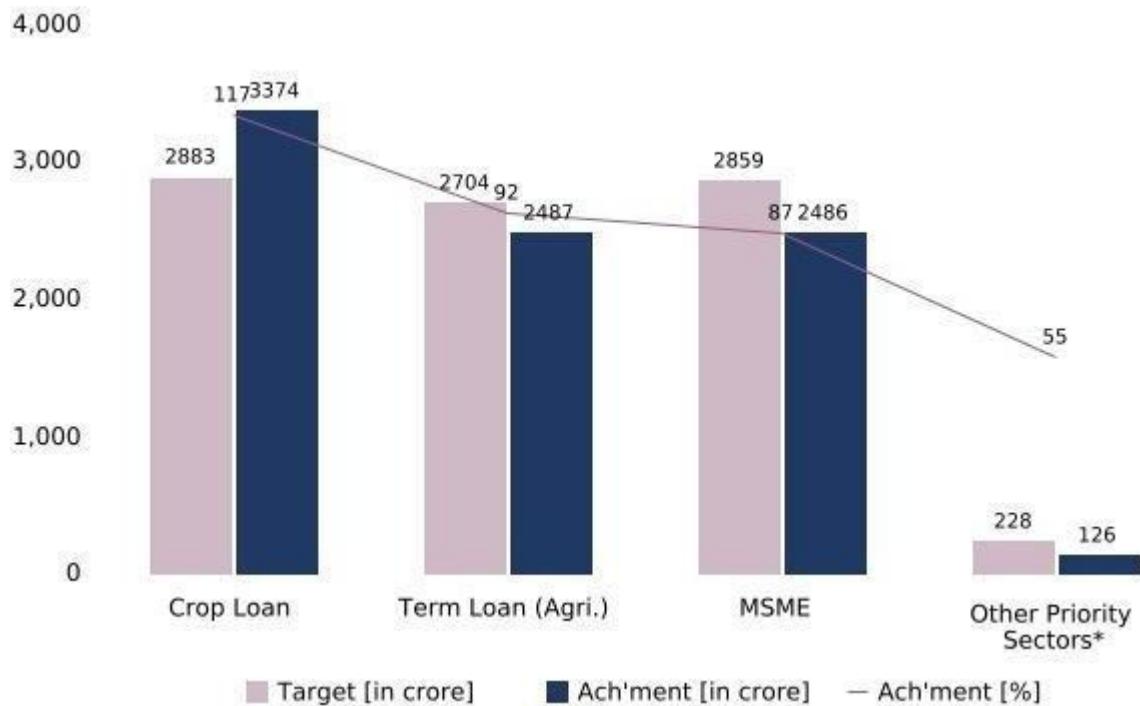
5. Agency wise - Loan O/s and CD ratio



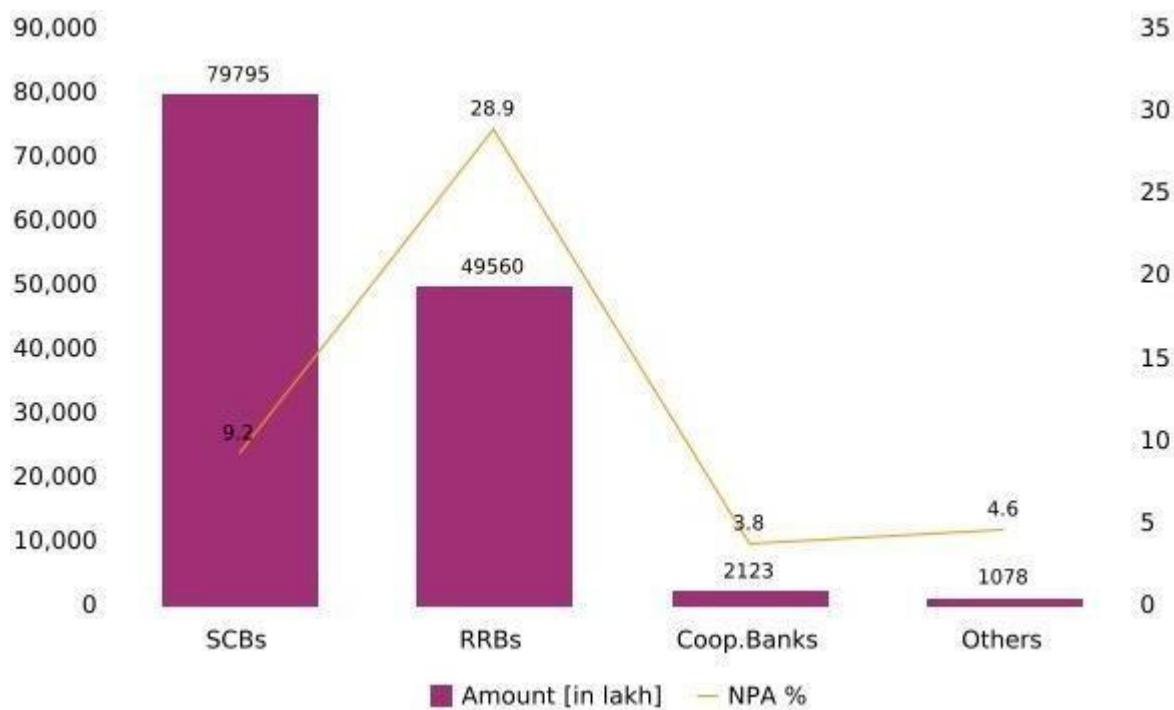
6. Performance under Financial Inclusion (No. of A/c)



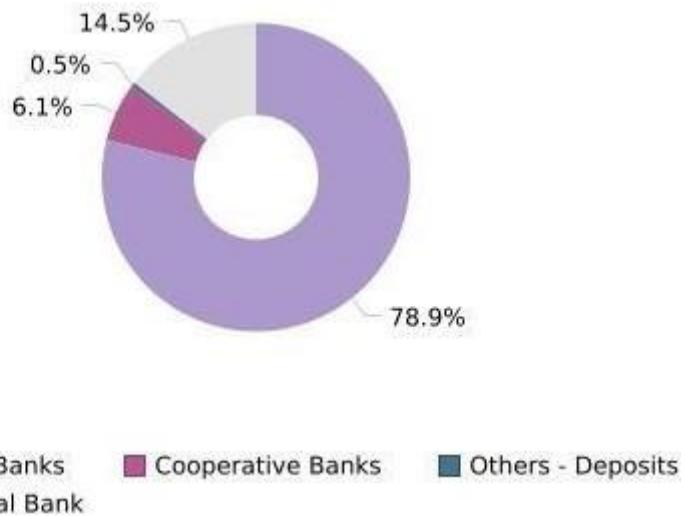
7. Sector-wise Performance under ACP



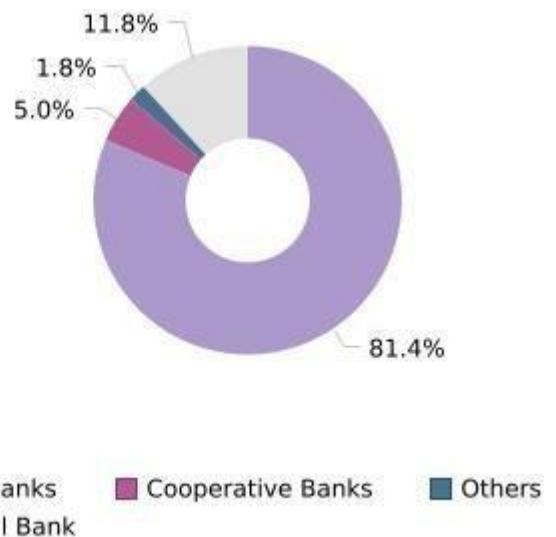
8. NPA position



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



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



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	mFI/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	28	175	33	80	62		2654	4803	5	2091
Regional Rural Bank	1	67	46	14	7		1499	103	12	5430
District Central Coop. Bank	1	17	1	5	11		108		48	21403
Coop. Agr. & Rural Dev. Bank	1	6	5	0	1		0		135	60642
Primary Agr. Coop. Society	144	0					0		6	2695
Others	8	17	0	6	11	25	0		62	27988
All Agencies	183	282	85	105	92	25	4261	4906		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	787855.00	888806.22	973169.72	9.5	78.90
Regional Rural Bank				0	0	188393.00	176869.89	178814.93	1.1	14.50
Cooperative Banks				0	0	66366.00	73713.12	75622.04	2.6	6.13
Others				0	0	2845.00	5192.84	5834.89	12.4	0.47
All Agencies	0	0	0	0	0	1045459.00	1144582.07	1233441.58	7.8	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0.0	0	915107.00	1108477.37	1247531.42	12.5	81.4
Regional Rural Bank				0.0	0	205242.00	194682.76	181208.67	-6.9	11.8
Cooperative Banks				0.0	0	75506.00	82063.19	76244.61	-7.1	5.0
Others				0.0	0	10268.00	22221.44	27565.54	24.0	1.8
All Agencies	0	0	0	0.0	0	1206123.00	1407444.76	1532550.24	8.9	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	116.2	124.7	128.2
Regional Rural Bank	108.9	110.1	101.3
Cooperative Banks	113.8	111.3	100.8
Others	360.9	427.9	472.4
All Agencies	115.4	123.0	124.2

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	479203	1525726	1099835	71350
Regional Rural Bank	213796	769105	407189	39837
Cooperative Banks	0	117359	61882	0
Others	0	26	78243	29
All Agencies	692999	2412216	1647149	111216

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	693387.56	55.6	443089.13	35.5	207892.37	16.7	17.06	0.0	123575.48	9.9
Regional Rural Bank	93659.48	51.7	89373.31	49.3	47395.40	26.2	6.21	0.0	30746.65	17.0
Cooperative Banks	45074.90	59.1	45074.90	59.1	0.00	0.0	0.00	0.0	6250.85	8.2
Others	15189.11	55.1	8566.80	31.1	6724.41	24.4	0.00	0.0	8715.25	31.6
All Agencies	847311.05	55.3	586104.14	38.2	262012.18	17.1	23.27	0.0	169288.23	11.0

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 [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	530677.00	494734.98	93.2	624738.00	613931.40	98.3	717724.86	693387.56	96.6	96.0
Regional Rural Bank	88200.00	62323.57	70.7	89407.00	74201.76	83.0	83348.32	93659.48	112.4	88.7
Cooperative Banks	69112.00	41454.44	60.0	46692.00	42300.57	90.6	49750.83	45074.90	90.6	80.4
Others	2011.00	8874.95	441.3	9163.00	15599.87	170.2	16638.30	15189.11	91.3	234.3
All Agencies	690000.00	607387.94	88.0	770000.00	746033.60	96.9	867462.31	847311.05	97.7	94.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	340000.00	193023.59	56.8	311800.00	258550.75	82.9	288347.34	337376.07	117.0	85.6
Term Loan (Agri.)	110000.00	216612.92	196.9	230700.00	233715.00	101.3	270413.23	248728.06	92.0	130.1
Total Agri. Credit	450000.00	409636.51	91.0	542500.00	492265.75	90.7	558760.57	586104.13	104.9	95.5
MSME	130000.00	181608.88	139.7	200000.00	233984.75	117.0	285886.52	248633.48	87.0	114.6
Other Priority Sectors*	110000.00	16142.55	14.7	27500.00	19783.10	71.9	22815.22	12573.44	55.1	47.2
Total Priority Sector	690000.00	607387.94	88.0	770000.00	746033.60	96.9	867462.31	847311.05	97.7	94.2

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	663963.71	79710.93	12.0	772339.54	84538.93	10.9	864769.12	79794.67	9.2	10.7
Regional Rural Bank	192061.28	46885.21	24.4	176930.65	57897.68	32.7	171576.23	49560.07	28.9	28.7
Cooperative Banks	55936.01	302.53	0.5	52094.93	101.44	0.2	55350.37	2123.47	3.8	1.5
Others	10168.26	3856.28	37.9	20585.57	420.73	2.0	23373.13	1077.61	4.6	14.8



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. Recapitalization 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. Centralized 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 ₹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, NDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model Intergrated 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 ₹2,00,000/-pa for SC/ST & ₹1,50,000/-pa for General

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

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

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Raichur district lies between 15 degree 9 min. and 16 degree 34 N latitude and 75 degree 46 min and 77 degree 35 E longitude and in between two major rivers namely the Krishna and the Tungabhadra. The general slope of the district is from the North-West towards the South-East its average height above the Mean Sea-Level being 1311 feet.

Located in the Northern Dry region of Karnataka Raichur district has a geographical area of 8.35 lakh ha of which the Net Sown Area in 2022-23 was 6.42 lakh ha and area sown more than once was 1.66 lakh ha. The Gross Cropped Area was 8.08 lakh ha indicating a cropping intensity of 126. The district is a part of semi-arid and arid climatic zone and has borne the brunt of climate change with either drought conditions or uneven spread of rains over the past few years. The actual annual rainfall is 479 mm during 2023.

Whereas the gross area irrigated during 2022-23 was 4.61 lakh ha the net area under irrigation was 4.22 lakh ha during the same period. The total micro irrigation area is 7045.64 ha. The number of agriculture landholders as per 2015-16 Agriculture Census is 299214 covering area of 6.16 lakh ha. The 20084 ha. cultivable waste which is available in Raichur district can be productively reclaimed/cultivated to improve the GDP.

The crop loan disbursement stood at ₹193023.60 lakh during 2022-23, ₹258550.75 lakh during 2023-24 and ₹337376.07 lakh during 2024-25.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Fasal Bima Yojana (PMFBY) envisages coverage of all loanee farmers under PMFBY. Agriculture Department has set up Custom Hiring Centers in all the Blocks for providing farm equipment to farmers on rentals.

RSKs KV and PACS are distributing seeds fertilizers and pesticides. Now FPOs are also involved in these activities. There are 37 RSKs in Raichur as on 31.03.2025 covering all 37 hoblies in the district. Eight Krishi Sanjeevini Vans have been allotted by Agriculture Department to Raichur

District to conduct soil test fertilizer quality etc. at the doorstep of farmers.

Promoting Agricultural Start-ups through Agri Accelerator Platform to impart supplementary training and provide guidance and support to farmer produce organizations (FPO) to strengthen their capacity and improve their performance.

Raitha Sampark Kendra (RSK) at hobli level provides services and information at single point to farmers. There are 37 RSKs in Raichur as on 31.03.2025 covering all 37 hoblies in the district.

Under Raitha Sahayavani Kendras farmers are provided information on farm and allied activities through a toll free number on all days.²⁰ Farmer Producer Companies (FPCs) promoted by NABARD in Raichur District will help in aggregation of demand and produce of the farmers and ensure better returns on farm produce. There are 43 APMC godowns with 27,675 MT capacity.

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	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hecta re	0.47	100	12221	5731.41	5731.41
2	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.41	100	144876	204314.28	204314.28
3	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.55	100	16081	8835.87	8835.87
4	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hecta re	0.80	100	70763	56636.57	56636.57
5	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.78	100	5735	4472.04	4472.04
6	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.58	100	9902	5770.40	5770.40
7	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.64	100	17844	11507.06	11507.06
8	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hecta re	0.83	100	54171	45097.90	45097.90
9	Spices & Condiments - Chilli/ Mirch_Rainfed	Hecta re	1.28	100	1563	1994.32	1994.32
Sub Total					333156	344359.85	344359.85
Post Harvest							34435.99
Maintenance							68871.97
Total							447667.80
Grand Total					333156	344359.85	447667.80

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation or in other words water is the most critical input for agriculture. Water Resources broadly cover irrigation flood protection water power hydraulic structures drainage etc. Both surface water resources and ground water resources are important factors in augmenting the irrigation potential.

Minor irrigation is the major financing activity under irrigation. In Raichur drought situation has prevailed either due to deficit in rainfall or due to uneven spread of rains over the last few years emphasizing on the need for efficient water management. The actual annual rainfall is 479 mm during 2023.

About 76% of the gross irrigated area in the district is through canals fed by Tungabhadra dam and Narayanpur dam. Only about 24% of the irrigated area depends on other sources of irrigation such as wells and tanks. The cropping intensity during 2022-23 was 126.

Gross Irrigated Area (GIA) is 461613 ha. and Net Irrigated Area (NIA) is 422883 ha. As per Dynamic Ground Water Resources of India 2024, only Sirwara Block is categorized as Semi-critical. The other six blocks are in Safe category.

The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

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 Raichur. 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 Irrigation. A dedicated Micro Irrigation Funds (MIF) created with NABARD has been approved with initial corpus of ₹5000 crore for expanding coverage of micro irrigation under PMKSY PM-KUSUM scheme aims at removing farmers' dependence on diesel and kerosene and aims to provide 20 lakh farmers stand-alone solar pumps.

Long Term Irrigation Fund (LTIF) was announced in Budget 2016-17 with initial corpus of ₹20,000 crore with NABARD for completion of Medium/Major Irrigation projects. Various Schemes under Minor Irrigation (Surface Water) viz. Modernization of Tanks, Construction of Barrage/Anicut, LI Schemes, Schemes under Special Component plan Ganga Kalyan Yojana, Tribal Sub plan, Paschim Vahini irrigation pumps under Bhagyajyoti/KutirJyoti are being implemented by Govt. of Karnataka.

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	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	1400	3670.10	2936.08	
2	Bore Well-Renovation-Deepening	No.	0.35	80	350	123.62	98.84	
3	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	3700	5780.14	4624.12	
4	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	630	337.05	269.64	
5	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	1250	802.50	642.00	
6	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	350	247.17	197.75	
7	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	1400	509.32	407.47	
8	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	1950	772.01	617.62	
9	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1400	599.20	479.36	
10	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	700	381.99	305.62	
Total					13130	13223.10	10578.50	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Around 69% corresponding to 4.22 lakh ha. of the cropped area is cultivated by farmers with land holding size exceeding 2 ha and such farmers constitute 32% (0.96 lakh) of the total of 2.99 lakh agriculture land holders in the district. The average size of such holding is 4.36 ha. Also the average size of holdings in the district is 2.05 ha which presents sufficient scope for mechanization either directly or through custom hiring. Further seasonal agriculture operations have become difficult due to acute shortage of labor coupled with steep rise in labor cost necessitating farmers to adopt farm mechanization for major crops of paddy, jowar and cotton. Drone usage also will be beneficial for cost effective cultivation. There were 12469 tractors and 2321 tillers in the district as on 31 March 2024 (Source:

District at a Glance 2023-24) As the district has vast paddy and cotton cultivating area use of transplanters land levellers and cotton harvesters would help in addressing the operational and labour constraints. The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are a good number of dealers of tractors farm machinery and spares in the district.

Karnataka Farm Mechanization Mission is being implemented by Government of Karnataka with subsidy for purchase of Farm Machinery. There are 37 custom hiring centers established in each hobli of the district. Farm equipment like tractors rotovators ploughing machines and harvesters are being supplied to the farmers. Under AC&ABC scheme custom hiring is one of the eligible activities and subsidy is available.

Training to Agri entrepreneurs on repair and maintenance of Farm machinery (Action by Dept. of Agriculture/KVK /ATMA/RSETI).

College of Agricultural Engineering UAS Raichur is the approved institute for Testing and Certifying Agricultural Machineries and Equipment in Karnataka state

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	350	9362.50	7490.00
2	Other machinery-Other Machinery & Equipments-Cultivator	No.	0.86	80	3500	2996.00	2396.80
3	Others--Custom Hiring-Servicing tools	No.	1.34	80	1400	1872.50	1498.00
4	Others--Custom Hiring- Shed and office premises	No.	4.82	80	700	3370.50	2696.40
5	Power Tiller--8 to 12 HP	No.	2.46	80	2100	5168.10	4134.48
6	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	1400	14980.00	11984.00
	TOTAL				9450	37749.60	30199.68

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The soils of the Raichur District are suitable for a variety of plantation and horticulture crops. As per District at a Glance 2023-24 the total area under horticultural crops is 10253 ha which constitutes very negligible portion of total cropped area in the district. Pomegranate, mango and papaya are the main fruit crops. Sapota, guava and banana are cultivated in small tracts of land. Coconut plantations have also spread over some small areas of cropped area in all the blocks. However, the yield is not considered substantial. Among vegetable crops chillies, onion, gourds, leafy vegetables, tomato, brinjal and beans are being cultivated.

Total production of horticultural crops grown in the district is 2.26 lakh tons. Mulberry is cultivated in over 870 ha. mostly in Lingsugur and Maski Blocks with other Blocks sharing the remaining mulberry cultivation area which brings cocoon production to 288 tons and the value of silk produced amounting to ₹1348 lakh. No. of villages under sericulture is 140 comprising 806 sericulturists. The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- State Horticulture Department and Agriculture Department extends subsidy for drip irrigation and sprinkler units.
- The development of horticulture through the NHM program in the state focuses on boosting both production and productivity of major horticultural crops. This includes adopting new technologies and advancing horticulture on a cluster basis. Key initiatives involve improving post-harvest management support and market facilities aiming to double farmer's incomes and generate employment opportunities.
- Under RKVY subsidy is available for various items including mechanization in horticulture production and supply of plant materials etc.
- Inadequate extension services post-harvest facilities processing facilities marketing infrastructure are some of the gaps in infrastructure and support service.
- Cold storages will be set up in the APMCs of Raichur at the cost of ₹40 crore. 11 cold storages with capacity of 65806 tonnes are available.

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	Floriculture-Jasmine - Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	220	181.28	144.98
2	High density plantation- Papaya-3mx3m 444/Acre	Acre	1.06	80	325	344.28	275.42
3	High density plantation- Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	1100	3001.37	2401.08
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	300	338.64	270.91
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	1925	2245.14	1796.10
6	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	14	120.61	96.46
7	Sericulture-Chawki Rearing- Chawki Rearing Centre 2 Acre	Acre	25.59	80	7	179.13	143.36
8	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	7	5.25	4.20
Sub Total					3898	6415.70	5132.51
Total					3898	6415.70	5132.51

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Agro climatically Raichur district falls under dry zone. The total area under forest is 18167 ha. Most of the forest cover is confined to Lingsugur (8221 ha) and Deodurga (5301 ha) and other talukas have small tracts of forest lands.
- 20084 ha. cultivable waste which is available in Raichur district can be productively reclaimed/cultivated to improve the GDP.
- The credit flow for the sector during 2021-22 2022-23 and 2023-24 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Centrally sponsored schemes such as National Afforestation Programme through Forest Development Agency (NAP-FDA) Development of Tree Borne Oil Seeds Programme (NOVOD) Greening India Scheme National Bamboo Mission National Mission on Bamboo Application (NMBA) National Bio-fuel Policy etc. aim at covering more area under green vegetation.

State sponsored schemes viz. Karnataka Sustainable Forest Management and Biodiversity Conservation Project (KSFMB), Development of Degraded Forests, Greening of Urban Areas, Raising of Seedlings for Public Distribution Scheme, Development of Bio-fuel Plantations, Karnataka State Bio-fuel Policy, Krishi Aranya Protsahan Yojane, Sirichandana Vana, Roadside Plantation Scheme aim at forestry development. A sapling for each child & a Vana for each school are being implemented by the State of Karnataka for promoting tree plantation. Raichur has 0.94 sqkm of moderate dense forest, 43.29 sqkm open forest and 184.91 sq km scrub.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	210	323.54	258.86
2	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	210	512.33	409.85
3	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	105	249.41	199.50
Total				525	1085.28	868.21	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Raichur district has total livestock population of 13.39 lakh. The cattle population in Raichur was 2.45 lakh and buffalo population at 1.12 lakh as per 20th Karnataka Livestock Census. Fodder production is gaining greater importance in the district due to frequent occurrence of natural calamities like drought. The total milk production in the district was 2.89 lakh MT during 2023-24.

The District has lower per capita pasture land of 0.015 ha. Permanent pasture available is 19816 ha only. Hence high nutrition feed is to be encouraged by distributing the fodder seeds kits on priority basis. There is a gap of 150 lakh MT of green fodder while dry fodder is in excess. There are 211 Dairy Cooperative societies in the district as on 31.03.2025.

The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are about 113 active dairy centers 11 bulk milk coolers and 75 automated milk storage centers in Raichur.

Initiatives by State/ Central Government are summarized as under: The Animal Husbandry Infrastructure Development (AHIDF) is a Central Sector Scheme under the Prime Ministers Atma Nirbhar Bharat Abhiyan stimulus package for incentivizing investments (i) Dairy processing and value addition infrastructure (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant with budget allocation of ₹15000 crore.

Livestock Insurance Scheme to cover loss of animals due to diseases or accidents.

Upgradation of primary veterinary centres to veterinary dispensaries.

Establishment of new diploma colleges. There are 27 veterinary hospitals, 52 veterinary dispensaries, 22 primary veterinary centres, 5 mobile veterinary clinics and one district polyclinic in Raichur.

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	700	11100.18	8880.13
2	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	2100	4471.53	3577.21
3	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	1400	22065.54	17652.46
4	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	490	314.58	251.65
5	Heifer Rearing--Male calf rearing	10	4.08	80	2100	8561.07	6848.87
Sub Total					6790	46512.90	37210.32
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	2100	1085.28	1085.28
Sub Total					2100	1085.28	1085.28
Total					8890	47598.18	38295.60

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Eggs and poultry meat are important sources of high quality protein to balance the diet of common people. In addition to nutritional benefits poultry farming provides a source of income and gainful employment to farmers throughout the year.

Further poultry manure has high fertilizer value and can be used for increasing yield of crops. In Raichur district the total poultry population was 3.97 lakh and the production of eggs was 951 lakh during 2023-24.

The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is one Poultry Development Centre in Raichur.

Breeding rearing supply of day old chicks of Giriraja birds as well as imparting training and other associated activities are undertaken by Karnataka Veterinary Animal and Fisheries Sciences University (KVA&FSU)

The per capita availability of eggs in the State during 2023-24 is 42 which is still very low compared to the ICMRs recommended consumption of 180 eggs per person per annum.

Farmers interested in piggery and poultry will be supported with training and capacity building activities. This will help them in augmenting their income under Karnataka Raitha Samruddhi Yojana

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	560	1875.51	1500.38
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; ₹ 35 per bird	5000	12.20	80	28	341.53	273.21
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	70	341.53	273.21
Sub Total					658	2558.57	2046.80
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others ₹ 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	35000	56.35	56.35
Sub Total					35000	56.35	56.35
Total					35658	2614.92	2103.15

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Sheep and Goat are important livestock species which contribute greatly to the agrarian economy especially in the arid/semi-arid and mountainous areas where crop and/or dairy farming are not economical. The high potential for sheep development in the district is due to availability of vast tracts of low rainfall arid and drought affected areas and the increasing demand for mutton.
- In Raichur district, the total number of sheep goat and pigs stood at 6.57 lakh 2.82 lakh and 0.16 lakh respectively. There is one registered slaughter house in the district and the meat production in the district was 6379 MT during 2023-24.

The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The Animal Husbandry Infrastructure Development (AHIDF) is being implemented for incentivizing investments by individual entrepreneurs private companies MSME Farmers Producers Organizations (FPOs) and Section 8 companies to establish (i) the dairy processing and value addition infrastructure (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant (iv) Breed improvement Technology and Breed Multiplications farms for Cattle/ Buffalo/ Sheep/Goat/ Pig and technologically assisted Poultry farms. • Karnataka Sheep and Wool Development Centre has 6 breeding units where in sheep breeds like Bannur Crosses of Rambouillet and Rambouillet and Osmanabadi goats are maintained as foundation stock. Modernization of sheep and goat markets in 25 major agricultural produce markets to enable live weight based sale is done.

- Economic upliftment of widows and destitute women by providing unit of 3 sheep or 3 goats with a subsidy amount of 75 percent considered

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	2450	2490.46	1992.34
2	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 /5 months old)	3+1	1.75	80	210	368.48	294.84
3	Rabbit Rearing-Existing Shed-Rabbit rearing	10+3	3.21	80	105	337.05	269.64
4	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+ 5	16.53	80	1050	17358.11	13886.46
5	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	1400	1468.04	1174.46
Sub Total					5215	22022.14	17617.74
A.12 Working Capital - AH - Others/SR							
1	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	350	121.45	121.45
Sub Total					350	121.45	121.45
Total					5565	22143.59	17739.19

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Fisheries sector plays an important role in the socio-economic development in view of its contribution to food basket nutritional security employment generation and foreign exchange earnings. The fish varieties generally cultured in the district include both Indian Carps (Catla Rohu Mrigal) and Exotic Carps (Silver Carp Grass Carp and Common Carp) apart from freshwater prawns.
- During the year 2023-24 the total fish catch in the district was 12738 metric tonnes. 1233 families are involved in fisheries activity on a full-time basis and a further 2816 families are involved in fisheries activity on a part-time basis. 24 Fisheries Cooperative Societies are extending services to fishermen. No. of fishlets as on 2023-24 is 233.75 lakhs.
- The credit flow for the sector during 2022-23, 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are 83 Minor Irrigation Departmental Fishing Tanks and 227 Panchayat Raj Fishing Tanks in the district. There are 3 Reservoirs with a water spread area of 665 ha available in the district for fishing purposes.
- Hygenic Fish Market at RH-2 Camp Sindhanur under RIDF assistance has come up in the district.
- Fish ponds- 352 ha 7 ras/biofloc one refrigerated vehicle one kiosk @ jalahalli devadurga one Ice Plant with 5 MT/day capacity and one Cold Storage Center with 10 MT/ day capacity available in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	70	112.35	89.88
2	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	35	212.73	170.17
3	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	105	931.35	745.08
4	Fish Culture --Freshwater prawn culture- Macrobrachium rosenbergii	ha	5.72	80	35	200.34	160.30
Sub Total					245	1456.77	1165.43
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	28	62.93	62.93
Sub Total					28	62.93	62.93
Total					273	1519.70	1228.36

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

- In Raichur district there are over 2.13 lakh small and marginal farmers. The cattle population is over 2.45 lakh comprising mostly indigenous animals. Many SF/MF still depend on draught power for farm operations. While bullocks are used 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 carrying out varied activities making it a necessary tool. Further RBI has allowed classification of loans to farmers for prepayment of non-institutional loans as priority credit in order to aid them reduce burden of high cost debts.
- The credit flow for the sector during 2022-23 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Health cover: Raichur 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.
- There is a need for organized cattle markets in Raichur.
- State Government assistance to bankers in recovering the overdues mainly in respect of government sponsored programmes to spur further financing is recommended.
- There are good number of two wheeler outlets in the district and potential for sales and after sales facilities.

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	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	2100	1123.50	898.80
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	5600	5992.00	4793.60
Total					7700	7115.50	5692.40

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.
- The various components of IFS are crops live stocks birds and trees. The crops may have subsystem like monocrop mixed/intercrop multi-tier crops of cereals legumes (pulses) oilseeds forage etc. The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits timber fuel and fodder. The IFS components and their composition may vary with irrigation water availability viz. irrigated/rainfed/ irrigated – dry (ID) conditions and also vary with category of the farmer (SF/MF medium and big farmers). The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season.

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. There is a need for evolving appropriate farming systems for diverse agro-ecological situations. National Mission on Sustainable Agriculture (NMSA): Under NMSA Karnataka has received support for promoting integrated farming practices contributing to the expansion of IFS areas.

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 agricultural marketing in the district is characterized by sale of agricultural produce immediately after harvest absence of on-farm grading of produce poor packaging insufficient marketing infrastructure non-transparent price discovery mechanism lack of market information system etc.
- Under the centrally-sponsored Capital Investment Subsidy Scheme for construction of Rural Godowns bulk of the godowns assisted in the State are in Raichur district.
- The major produce in Raichur District include paddy, bajra, bengalgram, tur dal, groundnut, pomegranate, musumbi, brinjal etc. The average size of the godown in the district is 441.32 MT signifying large number of small godowns benefiting many small farmers/traders.
- The total total production of food grains oilseeds and cotton in Raichur district was about 1175524 MT, 92925 MT and 875996 bales respectively during as per DAG 2023-24.
- The credit flow for the sector during 2022-23 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Godown construction has been very popular under the Centrally Sponsored Scheme for construction of rural godowns. There are 43 APMC godowns with 27,675 MT capacity.
- Further KSWC has created considerable storage infrastructure under RIDF WIF NIDA etc. Raichur district has a relatively good agricultural marketing network with regulated markets in Lingasugur, Manvi, Raichur and Sindhanur. However potential exists for grading processing certification standardization etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	513.60	80	7	3595.20	2876.16
2	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	210	3932.25	3145.80
3	Godown-Onion Godown-Onion storage structure(25- 500MT capacity)	No.	1.87	80	55	103.00	82.39
4	Market Yard-Drying Yard	No.	10.70	80	35	374.50	299.60
Total				307		8004.95	6403.95

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- The district has four types of soil, viz., mixed red and black soils, medium black soils, deep black soils and red sandy soils. Mixed red and black soils are found in the central parts of the district. Medium black soils are seen in the western part of the district. Deep black soils are found in considerable areas in the northern parts of the district. Red sandy soils occur on upland, midland and low land regions. Adequate soil and water management techniques are required to get sustainable yields. Good drainage facilities are essential to avoid salinity and water logging.
- Area under barren and uncultivable land is 20084 ha. The climate is hot arid with average rainfall being 701 mm. The crops grown under rain-fed cultivation mainly are jowar, cotton, groundnut, chilly, wheat and pulses. The crops grown under irrigation are paddy, maize, chilly, cotton, etc.
- Under PMKSY- WDC-2.0, total area of 6837.03 ha. including two talukas has been identified by WDD.
- The credit flow for the sector during 2022-23 2023-24 and 2024-25 is included in the total term loan under agriculture and hence sector specific figures are not available

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Millets have good market demand and ample awareness has been created about their nutritional / therapeutic value. They can be cultivated in less fertile, low rainfall areas. Also, they are suitable for organic farming.
- KVK has a soil testing lab in the district. Besides, some fertilizer companies have been providing free soil testing in their campaign areas. Eight Krishi Sanjeevini Vahanas from Agriculture Department have been functioning for doorstep soil testing.
- UAS, Raichur, has Seed Production Unit. Raichur Oilseeds Growers Cooperative Societies Union Ltd., has also an arrangement for production/procurement and supply of seeds.
- UAS, Raichur, has a unit for production of organic inputs to a limited extent.

Three TDF projects at Sindhanoor, Devadurga and Lingasugur have been implemented. There is a need for promoting climate smart agricultural practices.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	175	292.11	233.66
2	Bunding-Contour Bunding-200 /2 slope/2 stones	ha	0.22	80	1400	311.57	249.27
3	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.18	80	140	164.78	131.81
4	Fencing-Live Fencing	m.	0.59	90	280	164.78	148.33
5	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	950	874.19	699.34
6	Reclamation of Problem Soils-Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	210	78.68	62.93
7	Tank Silt Application	ha	0.39	80	700	269.64	215.74
Total					3855	2155.75	1741.08

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Besides infrastructure such as storage facilities, market yards, soil conservation, watershed development tools for efficient use of water etc., other infrastructure such as tissue culture, seed production, production of bio-inputs, vermi-composting etc. help in enhancing farm production and productivity. It also promotes adoption of scientific farm practices. The climatic conditions of the district are congenial for promoting horticulture. Major crops are acid lime, papaya, pomegranate and mango. Tissue culture helps in promoting horticulture in the district. Tissue culture plants result in significant cost savings for growers due to reduction in growing space and time. Raichur and Yadgir emerge as significant contributors to BioAgriculture reflecting the region's focus on cotton production and its impact on the state's BioEconomy.

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 farmers. The University has also set up a bio-input production unit.
- Agriculture Department has been distributing seeds through its network of 37 Raitha Samparka Kendras (Farmers' Contact Centers).

- There is need for setting up of a tissue culture unit thereby reducing reliance on distant places for sourcing quality planting material.
- The Central government has made the e-NAM platform interoperable with Karnataka's ReMS platform to facilitate farmers to sell their produce using either platform to make one nation one market realistic. They have made a provision for FPO trading module in ReMS whereby FPOs can trade their produce from their collection center without bringing the produce to APMC.

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-Vermi Compost-Large units	No.	0.21	80	560	119.84	95.90	
2	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	35	177.87	142.31	
3	Seed Processing-All Seed Types	No.	26.75	80	14	374.50	299.60	
4	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	7	187.25	149.80	
Total					616	859.46	687.61	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The total production of food grains and oilseeds in Raichur district was about 1175524 MT and 92925 MT respectively during 2022-23. The production of major fruits was 55371 MT and major vegetables was 98801 MT.
- The district produces annually about 951 lakh eggs over 6379 MT of meat and 12738 MT of fish. The post-harvest losses are very high in agriculture especially under horticultural crops estimated at about 25 to 30.
- The credit flow for food and agro industries cannot be separately captured in the present format of lead bank returns and these activities are getting covered under micro and small enterprises sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Raichur district is well connected by rail and road. The international airport at Hyderabad is 180 km from the district. The value addition in dairy sector is very minimal. The potential activities in the district are processing of coarse cereals minor millets pulses & oilseeds; fruits & vegetables; medicinal & aromatic plants; milk and milk based products; meat; etc.
- The Government of Karnataka provides various incentives for units in food and agro processing sector. Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME- Aatmanirbhar Bharat) aims to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry.
- NABARD has set up a Food Processing Fund for financing infrastructure works in designated food parks.
- UAS Raichur has a modern incubation center that could be utilized by small food processing industries / SHGs / JLGs.
- NABARD has set up Agro Processing cum Training Centre at Jawalagera, Raichur for Red Gram and Bengal gram processing under Kalyana Karnataka scheme.

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	350	32956.00	26364.80
2	Agro Processing Unit--Bakery product units	No.	13.91	80	350	4868.50	3894.80
3	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	350	2059.75	1647.80
4	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	70	599.20	479.36
5	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	210	4494.00	3595.20
6	Agro Processing Unit--Maize value added products	No.	14.98	80	350	5243.00	4194.40
7	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	700	5992.00	4793.60
8	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	700	31458.00	25166.40
9	Dairy Processing Unit- Integrated Processing	No.	6.42	80	35	224.70	179.76
10	Dal/ Pulses Mill-Mini	No.	2.14	80	105	224.70	179.76

11	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	140	7490.00	5992.00
12	Oil Extraction-Oil Refining-Edible Oil Extraction	No.	561.75	80	23	12920.25	10336.20
13	Rice Processing -Flour Mill	No.	4.28	80	700	2996.00	2396.80
14	Spice Processing-Chilly processing-masala powder	No.	5.35	80	240	1284.00	1027.20
Total				4323		112810.10	90248.08

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Raichur district has 144 Primary Agricultural Credit Cooperative Societies (PACS) as on 31.03.2025 many of which help farmers access not only credit but also farm inputs PDS items insurance services like Yashaswini etc.
- 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.
- SFAC and NABARD have been encouraging promotion of Farmer Producer Organizations/Companies (FPOs) so that farmer members can participate in backward and forward linkage activities in a more participatory manner. Also Agri Clinics and Agri Business Centers (ACABCs) managed by professionals help propagate new farm inputs and package of practices.
- Further in order to increase the size of landholdings by farmers and improve viability banks can extend loans to small farmers and marginal farmers for purchase of agricultural land. The credit flow for these Ancillary Activities is not separately captured in the present format of lead bank returns.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- ACABCs help farmers to access support services. There is a need for setting up more ACABCs.
- MFIs are able to meet the credit requirements of households not having access to formal financial institutions. However, MFIs should strive to reduce the lending rates.
- Mobilization of farmers into FPOs provide useful platforms for farmers to access credit and credit-plus services. FPOs are being promoted by NABARD State Government etc.
- Karnataka is implementing Sanjeevini the State version of Deendayal Antyodaya Yojana – National Rural Livelihood Mission offering immense potential for financing women SHGs with interest subvention facility and livelihood promotion.

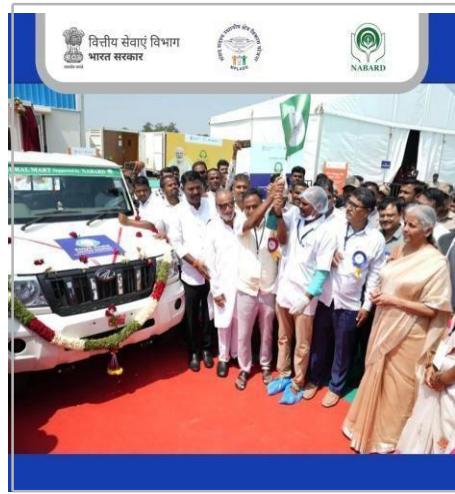
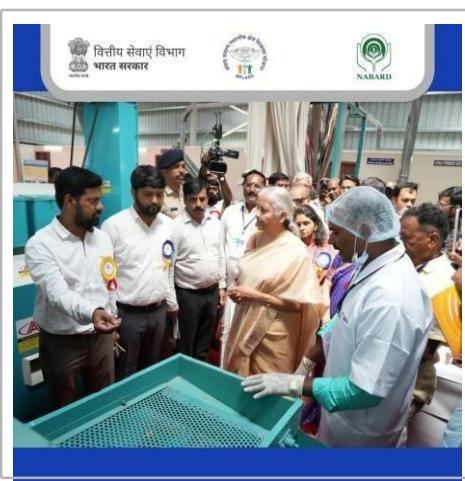
2.3.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

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							
7	Loans to Agri. Start-ups	No.	10.70	80	350	3745.00	2996.00
1	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	70	14980.00	11984.00
2	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	170	54570.00	43656.00
3	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	3020	3877.68	3102.14
4	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	3500	37450.00	29960.00
5	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	321.00	80	1	321.00	256.80
6	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	210	1123.50	898.80
Total					7321	116067.18	92853.74

Title : Farmers' Training and Common Facility Centre in Raichur Karnataka



Honorable Finance Minister Smt. Nirmala Sitharaman inaugurated a Farmers Training and Common Facility Centre in Jawalagera Sindhanoor taluk Raichur Karnataka on October 16 2025. The initiative aims to strengthen the pulse value chain and support farmers in the region. FM emphasized the Centres commitment to empowering farmers and boosting agricultural value chains. She pledged continued support for initiatives that uplift farming communities in Kalyana Karnataka a region known for its developmental challenges

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

MSME sector is considered very important because of its significant contribution to employment generation potential, GDP of the country and export basket. The sector has the potential to market Made in India vision brand globally. Raichur district has a suitable atmosphere for development of MSME activities. Several rice mills and ginning mills are functional in the district. Total No. of MSMEs registered since inception as on 31.12.2024 is 30749 with 280736 employees. Under Micro Industries, 29830 with 269473 employees, under Small Scale Industries is 865 with 9942 employees and under Medium Scale Industries is 54 with 1321 employees. The credit flow for MSME during 2022-23, 2023-24 and 2024-25 aggregated to ₹181600.00, ₹233984.75 and Rs 248633.48 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

The district has 60 sheds and 215 plots and 4 estates under Factories category as on 31.03.2023. MSMEs are being encouraged to market their products on the e-commerce site, especially through Government e-Marketplace (GeM). Prime Minister Employment Guarantee Programme (PMEGP) is credit linked Scheme of Govt. of India operational with the objective of generating continuous and sustainable employment opportunities in rural and urban areas of the country. The Make in India program encompasses major new initiatives designed to facilitate investment, foster innovation, protect intellectual property and build best-in-class manufacturing infrastructure. Further, support under MSME Development Institute, Trade Related Entrepreneurship Assistance and Development (TREAD), Marketing Assistance and Technology Upgradation (MATU), Karnataka Council for Technology (KCTU), Support for Entrepreneurial and Managerial Development of SMEs through Incubators, Cluster Development Programme, Technical Consultancy Services Organization of Karnataka (TECSOK) etc., are available for MSMEs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	500.00	80	150	75000.00	60000.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	3150	101500.00	81200.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	350	1225.00	980.00
4	Manufacturing Sector - Term Loan-Small	No.	100.00	80	499	74500.00	59600.00
Sub Total					4149	252225.00	201780.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	312.50	100	280	48125.00	48125.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	2590	15750.00	15750.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	1050	39375.00	39375.00
Sub Total					3920	103250.00	103250.00
II. MSME - Others							
1	KVIC Units	No.	5.00	80	231	700.00	560.00
2	Loans to MSME Start-ups	No.	1000.00	80	0	0.00	0.00
Sub Total					231	700.00	560.00
Total					8300	356175.00	305590.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Raichur district has one export-oriented pharmaceutical company, viz., Shilpa Medicare. There are other industries which are ancillary to export oriented companies located outside the district. However, they are sourcing their credit needs from banks located outside Raichur. Disbursement under Export Credit is Nil. Credit may be extended for export of Agricultural Commodities (Rice, Cotton, Sunflower, Tur, Maize, etc.) and Processed Food Products in Raichur. The export credit for the last three years is nil.

4.1.2 Infrastructure and linkage support available, planned and gaps

The State is providing various incentives & concessions to the Micro, Small and Medium Enterprises (MSME) sector to compete in the international market. Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into post-shipment credit need to be ensured. Lack of forex branches in the district makes accessibility of credit difficult for the exporter

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
III. Export Credit								
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	5	250.00	200.00	
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	5	125.00	100.00	
Total					10	375.00	300.00	

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per 2011 census, the literacy rate in Raichur district is urban 75.12% and rural 54.11%. HDR further observes that literacy rates, especially female literacy rates, are at very low levels; gender gaps in literacy in rural areas being twice those in urban areas is really distressing. The proportion of school dropouts and out of school children is higher and is intensive in rural areas; the per capita expenditure on education in the district being very low at ₹467 is one of the prime reasons for low level of educational development. Raichur District is almost at the bottom of the table with 59.56% literacy rate. The male literacy rate of the district is 70.47% and female literacy rate is just 48.73%. The education loans disbursed during 2022-23, 2023-24 and 2024-25 aggregated to ₹2900.00 lakh, ₹1556.09 lakh and ₹ 2205.01 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

Ministry of Human Resources Department, GoI, offers national as well as external scholarships – merit-based, need-based, student-specific, and college-specific. The web link mhrd.gov.in/ scholarships-education-loan gives more details of the scholarship schemes. The MoHRD also runs Central Scheme to provide Interest Subsidy on Educational Loans on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association. Raichur district has 884 Lower Primary Schools, 1261 Higher Primary Schools, 466 High Schools, 180 Pre-University Colleges, 106 General Degree Colleges, 2 Medical Colleges, 2 Dental Colleges, 3 Engineering Colleges and 5 Polytechnic Colleges.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	4.00	100	1400	4550.00	4550.00
	Total				1400	4550.00	4550.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Raichur district has about 3.63 lakh households spread over 1315 habitations in seven Blocks of the district. As per Raichur HDR 2014, only 35.9% of the households have pucca houses. In Deodurga taluk, only 25.8% of the households have pucca houses, followed by 29.1% in Lingsugur taluk, 33.2% in Manvi taluk, 33.2% in Sindhanur taluk and 49.6% in Raichur taluk. Thus, there is a huge requirement for houses in the district. The housing loans disbursed during 2022-23 2023-24 and 2024-25 aggregated ₹7000.00 lakh, ₹6561.23 lakh and ₹7203.98 lakhs.

4.3.2 Infrastructure and linkage support available, planned and gaps

The Union Cabinet approved the proposal of the Department of Rural Development for "Implementation of the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) during FY 2024-25 to 2028-29" wherein financial assistance is to be provided for the construction of two crore more houses at existing unit assistance of ₹1.20 lakh in plain areas and ₹1.30 lakh in North Eastern Region States and Hill States of Himachal Pradesh, Uttarakhand, Union Territories of Jammu & Kashmir and Ladakh. The other schemes that are being implemented for housing in Karnataka are Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA), Chief Ministers One Lakh Bengaluru Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr.B.R. Ambedkar Nivasa Yojane, Rural Ashraya/Basava Vasathi Yojana

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.	15.00	90	800	12000.00	10800.00	
	Total				800	12000.00	10800.00	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. Swaccha Bharat campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual.

Education of the young takes centre stage for future growth. Government of India through various programme has strived to achieve 'Education for All'. To keep the work force active and contributing to the GDP, delivery of health care, especially in the rural area, has taken priority.

In Raichur district, net no. of projects sanctioned from Tranche I to XXX is 1537 involving RIDF sanction of ₹112716.82 lakh with TFO of ₹127905.64 lakh. An amount of 60406.24 lakh has been disbursed as on 31 March 2025. Agriculture - 188 projects, Irrigation - 117 projects, Bridges - 64, Roads -294 and Social - 874 projects are there.

5.1.2 Infrastructure and linkage support available, planned and gaps

Farmers need risk mitigation systems in crop cultivation to be developed by way of climate change adaptation practices envisaging water saving, soil conservation and sustainable agriculture; and adoption of improved technology for efficient management of farming and increasing production and productivity by way of adopting Integrated Farming System, pond based sustainable agriculture and adoption of input-efficient method of Direct Seeding of Rice in paddy growing areas.

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

Investments under RIDF over the decades has a transformational impact on rural lives with the alignment of Sustainable Development Goals, some of the outcomes under RIDF projects in the State are as under:

66 Veterinary Institutions, 40 Infrastructure projects in Rural Markets, 14 Raita Samparka Kendras, 6 First grade colleges, 6 Polytechnic, 371 Primary schools, 105 secondary schools under RIDF.

10 Drinking water supply projects under JJM benefitting 4063 habitations & 231 villages.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

There are 844 lower primary schools, 1261 Higher primary schools, 466 High schools, 180 Pre university colleges in Raichur District.

Total No of households (HH) – 362190
of which, No of HH provided with FHTC - 336414

Source: data from JJM website as on 20.09.2025 FHTC-Functional HH tap connection

5.2.2 Infrastructure and linkage support available, planned and gaps

The availability of clean drinking water, adequate educational and health facilities, efficient waste management facility etc., defines the quality of life in a society. The better the availability, the deeper the impact on the population. Introduction of schemes like "Swachh Bharat" has re-emphasised the need for better hygiene in the community. Government of India has also introduced various other schemes for improving education facilities, skill development, training, etc., which in the long run will improve the GDP of the region.

Investments for creation of Rural Infrastructure are generally met from the public sources. However, of late particularly for few of the sectors related with social infrastructure, credit from financing institution is being sourced. The requirement is gradually increasing and in a short span, many new sectors will be in a position to attract credit, due to the technical soundness and the bankability of the projects.

As social Infrastructure sector has to be developed on a priority basis, Governments have given specific thrust to these sectors and to attract investments from the banking sector, credit to activities like school and health care Infrastructure, drinking water and sanitation infrastructure etc., in tier II to tier VI centres, is now considered as part of priority sector lending. Accordingly, credit potential for these sectors has been assessed.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Schools	No.	50.00	80	4	200.00	160.00
2	Healthcare-Hospital	No.	100.00	80	2	200.00	160.00
3	Sanitation-Toilets	No.	0.30	80	210	63.00	50.40
Total				216	463.00	370.40	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Of about 4.21 lakh households in Raichur district, a mere 0.40% of the households use solar and sources of energy other than electricity. Given the local climatic conditions, Raichur district offers tremendous potential for solar energy generation and some locations offer potential for wind mill installations. Bank loans up to a limit of ₹305 crore for purposes like solar based power generators, biomass based power generators, wind mills, micro- hydel plants and for non-conventional energy based public utilities viz., street lighting systems, and remote village electrification are eligible to be covered under priority sector.

For individual households, the loan limit is ₹10 lakh per borrower. India's Intended Nationally Determined Contribution (INDC) builds on its goal of increasing the country's share of non-fossil-based installed electric capacity to 40 percent by 2030. Karnataka also has very good potential for renewable energy. GoK has promoted Karnataka Renewable Energy Development Ltd. (KREDL) as a State Nodal Agency for promotion of Renewable Energy and Energy Conservation.

By June 2023, Raichur district had commissioned Renewable Energy projects totalling 789.03 MW. This includes solar energy of 408.17 MW, Wind energy of 310.03 MW, SHP of 40.56 MW, 30 MW of Biomass and 46 MW from Co-Generation as on June 2023 (Source- Karnataka Renewable Energy Development Limited).

5.3.2 Infrastructure and linkage support available, planned and gaps

The Karnataka Renewable Energy Policy 2022-27 has objective to facilitate development of 10 GW of additional RE projects with or without energy storage systems in the State, including up to 1 GW of Rooftop solar PV projects.

Surya Raitha scheme helps farmers with solar water pumps which in addition to providing uninterrupted power supply also checks wastage of water due to pumping at night.

Central Financial Assistance depending upon category and type of grid connected projects is provided for biomass and bagasse cogeneration projects. The credit flow for renewable energy sources is ₹65.82 lakh for 2024-25.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home-Biogas	No.	0.40	90	70	28.00	25.20
2	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	70	168.00	151.20
3	Solar Energy-Solar Pump Sets-1 hp (Without USPC)	No.	1.05	90	70	73.50	66.15
4	Solar Energy-Solar Water Heater System	No.	1.90	90	200	380.00	342.00
5	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	140	35.00	31.50
Total					550	684.50	616.05

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	1498	612.04	514.25
B	Ongoing tranches	39	667.01	612.91
	Total (A + B)	1537	1279.06	1127.17

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	305	762.82	700.50
B	Rural roads & bridges	358	347.13	282.66
C	Social Sector	874	169.11	144.01
	Total (A + B + C)	1537	1279.06	1127.17

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	117	Irrigation potential	ha	25058
B	Rural roads	294	Road length	km	1614
C	Bridges	64	Bridge Length	m	3474

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	3150		Villages/Population	150
2	Anganwadi	301	2210.56	Villages/Population	2211
3	Animal Husbandry	66	56247	Cattle/Farmers /Population	56247
4	Backward Class Hostel	21		Villages/Population	1
5	Centre of Excellence Agri and Horti	1729.1		Villages/Population	729

6	First Grade College	60	Villages/Population	0
7	Fisheries Project	10	Villages/Population	0
8	Godown	1416213.2	Metric Tonne	16213
9	Ground water Recharge	36130	Cubic Feet	130
10	Horticulture College	170	Villages/Population	70
11	Industrial Training Institute	20	Villages/Population	0
12	Infrastructure for Information Technology in rural area	13522	Villages/Population	3522
13	Polytechnic	64685	Villages/Population	4685
14	Pre University	732055	Villages/Population	2055.00
15	Primary Health Centres	44	Villages/Population	4
16	Primary Schools	37140543	Villages/Population	40543
17	Raitha Sampark Kendras	1412	Villages/Population	12
18	Reclamation of WtrLogd Areas	25503	Hectares	5503
19	Rural Markets	41715757.53	Villages/Population	715757.53
20	Rural Service Centre	110	Villages	0
21	Secondary Schools	105224	Villages/Population	224
22	Testing/certifying laboratories	148000	Villages/Population	48000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district there are 25 MFIs operating in SHG programme. Further about 11 NGOs are operating as BCs. These NGOs/MFIs have been providing hand holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and, involvement in a spectrum of activities across the board. There are 79,130 SHGs, 25 mFIs and 6830 BC/BFs in Raichur. During 2024-25, 2053 SHGs are savings linked with ₹ 323.40 lakh and 2517 SHGs credit linked with ₹ 5515.56 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

MEDP - NABARD has been supporting need-based skill development programmes under Micro Enterprise Development Programme (MEDP), which bridges skill deficits by providing training in farm/off-farm/service sector and promotes entrepreneurial talents of the members to set up micro enterprises.

LEDP - NABARD developed the sustainable livelihood strategy through the Livelihood and Enterprise Development Programmes (LEDP) to find ways to bridge the skill, knowledge and resource gap and at the same time maximize on the existing strengths and facilitate credit linkage and market linkages.

Identification of active SHGs linked with Banks and revival of dormant SHGs is essential for the growth of SHGs.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	SHGs/ JLGs--JLGs	No.	2.00	100	14000	28000.00	28000.00
2	SHGs/ JLGs--SHGs	No.	2.00	100	21000	42000.00	42000.00
Total					35000	70000.00	70000.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. UAS Raichur and KVK Raichur may popularize DSR practices in paddy and also High Density Planting of cotton by UAS (University of Agriculture Sciences) / KVK (Krishi Vigyan Kendra) Raichur to help the farming community to overcome disease/yield/cost risks with BT cotton.
2. Establishment of quality seeds processing unit for sowing operations as per demand. Awareness will be created among farmers regarding latest quality varieties of seeds application of fertilizers as per recommendation based on soil test and contingency cropping planning.
3. The KSWC warehouses to be registered early with WDRA to avail credit facility at concessional rates against pledge of NWR.

2. Water Resources

1. Desilting of MI tanks and filling the same with the canal water. Adequate irrigation drinking water facilities will be created.
2. Modernization of existing irrigation infrastructures use of Drip / Sprinkler Irrigation strengthening of Water Users Cooperatives (WUCs) de-silting of Tungabhadra dam encouraging farmers to take up artificial recharge of wells convergence with MNREGS for development and maintenance of irrigation structures etc. are some of the measures suggested for improving irrigation efficiency.
3. A pilot project can be implemented by Government of Karnataka for creation of surface / subsurface drainage system in areas affected by salinity and depending on the efficacy the same could be expanded

3. Farm Mechanisation

1. Vocational training programmes on fabrication of farm implements repair and maintenance of tractors power tillers combine harvester.
2. RSETI can impart skills to rural youth in handling and servicing farm equipment. Lack of after sales services in farm machinery especially in remote areas hinders effective expansion of Farm Mechanization.

4. Plantation and Horticulture

1. The Government could consider appropriate support price for horticultural produce / providing marketing linkages to boost the sector.
2. Cultivation of medicinal and aromatic plants. Additional income to farmers through Aloe Vera Coleus Forskoli Ashwagandha and Patchouli cultivation

3. Promotion of institutional set-up including FPOs and market facilitation through linking such groups directly to institutional buyers agri-retailers and export houses/agencies
4. Greenhouse and nursery initiatives may be used to combat land degradation and boost agricultural productivity,

5. Forestry/ Waste Land Development

1. Plantation of fruit species viz. mango drumstick custard apple chikoo Ber and guava under agro-forestry. Adequate forest cover for ecological balance will be ensured which is presently below 1 of area. Agro-forestry could be strengthened by promoting high value forest species like raktachandana sandal wood teak wood rosewood in fallow lands.
2. State sponsored schemes KSFMBC Development of Degraded Forests Greening of Urban Areas Aranya Protsahan Yojane Sirichandana Vana Roadside plantation scheme etc. should be implemented by Forest Department with more vigour.

6. Animal Husbandry - Dairy

1. The state government may assist bankers in recovering the overdue mainly in respect of loans provided through government sponsored programmes so that the bankers can come forward to finance for the activity and also to encourage it as a group activity.
2. Specific programme may be implemented by AH & VS Dept. 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.
3. KMF-Raichur MUL may initiate specific action plan to rejuvenate the defunct dairy co-operative societies to help the dairy farmers in the area.

7. Animal Husbandry - Poultry

1. Govt. / DAH need to set up a disease diagnostic laboratory quality vaccines and well-trained vaccinators.
2. Strengthening poultry cold chain and modern abattoirs.
3. Contract farming for Maize and Soya: As maize and soya are the major ingredients of poultry feed contract farming for maize and soya needs to be encouraged to enable the supply of these feed ingredients at affordable price. Alternatively, low cost feed ingredients from locally available resources may be used.
4. Strengthening poultry cold chain and modern abattoirs. Transition from live-bird-market to frozen-product-market in poultry sector.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Establishment of modern abattoirs and slaughter houses cum meat processing centers by private entrepreneurs with bank credit to ensure hygienic meat production better utilization of by-products and increased income from meat production
2. Silage & animal feed manufacturing plant establishment.

3. Small ruminants viz. sheep and goat are being reared by small and marginal farmers for supporting their livelihood. However, the growth in GLC for small ruminants is very less. Banks may formulate special schemes for financing small ruminants in all the districts.

9. Fisheries

1. Many farm ponds are being dug by farmers leveraging Krishi Bhagya scheme of GoK. If these ponds are used for culture of fish fingerlings it would provide supplementary income.
2. Fisheries Department should create awareness among farmers to go in for formal leasing of ponds so that the lessee fishermen can access bank loans.
3. Integrated systems like aquaponics and polyculture, which combine fish farming with vegetable cultivation or poultry may be encouraged.
4. Adoption of bio floc technology and Periphyton based culture which enhance natural food availability and reducing dependency on commercial feed may be encouraged
5. Cage culture enables intensive fish farming in deep reservoirs using floating cages require minimum land

10. Construction of Storage and Marketing Infrastructure

1. Introduce e-tendering system in all APMCs
2. Creation of new agri. markets certification/ standardization centres and other post-harvest facilities near the major production centers
3. Department of Horticulture GoK needs to support creation of pack houses new cold storages renovate existing cold storages develop cold chains / cold chambers etc.

11. Land Development, Soil Conservation and Watershed Development

1. Considering the vulnerabilities, the State would face due to change in the climate climate smart technologies suitable adaptation measures as envisaged in State Action Plan require immediate initiation.
2. Integrated Farming systems (IFS) are recommended for sustainable income in widespread drought conditions. Adequate support from bankers for the same is required.
3. Organic compost reduces cost of purchased inputs while improving soil health. However, it takes 2-3 years to achieve optimum yield. Moreover, the price realization of the organic food requires time depending upon the awareness of the common consumer. Thus some farm income protection scheme may have to be integrated for small and marginal farmers to offset farm income loss.
4. Commercial production of organic inputs viz. bio-fertiliser vermi compost/ vermi hatcheries & compost from vegetable and fruits etc. needs to be taken up by farmer's aggregators like PACS Producer SocietieS etc.

12. Agriculture Infrastructure: Others

1. UAS Raichur may organise production and distribution of traditional varieties of cotton seeds.
2. As there is increasing awareness about organic farming and efforts are being made to assist farmers in adopting integrated farming system production and supply of bio-inputs is imperative. Government Departments to take initiatives to set up more bio input centres

13. Food and Agro. Processing

1. Proposals for establishing Agro processing units should also include a component for formation of FPOs which in turn will address the entire value chain issues.
2. Establishment of Cold storage and Cold chain with processing units in the district for preservation and processing of fruit and vegetables through APEDA assistance.
3. Hassle free and timely issue of various permissions/trade licenses to entrepreneurs on a single window mode
4. Raichur offers ample scope for establishment of rice millet edible oil etc. based industries. DIC may create awareness about various facilities available from it. Potential activities under Dairy Rice based industries Edible oil seeds Cattle & Poultry feed may be taken up.

14. Agri. Ancillary Activities: Others

1. Farmers indebted to non-institutional lenders usually lack credit-worthiness and necessary wherewithal to approach formal credit institutions. PACS may be more strengthened by enhanced credit better infrastructure facilities etc.
2. Commercial Banks could engage SHGs as their BCs who can facilitate in providing banking facilities to the farmers as an extended service provider

15. Micro, Small and Medium Enterprises (MSME)

1. Bankers need to be sensitized on CGTMSE guidelines and eight Credit Guarantee Schemes introduced by National Credit Guarantee Trustee Company Ltd.
2. Power and other infrastructure facilities need to be ensured for the uninterrupted development of MSME sector in the District.
3. Benefits of Special concessions incentives for Kalyan Karnataka region under MSME to be propagated

16. Export Credit

1. Micro Small and Medium Exporters should be properly trained by MSME/export organizations with technical assistance from banks regarding correct filling up of forms.
2. The problem relating to availability of power supply and road connectivity needs to be addressed.

17. Education

1. Education Department may ensure proper coordination between college management and bankers in the district to help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
2. Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions etc will encourage many students for pursuing education and availing education loans.
3. Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans subsidies scholarships etc.

18. Housing

1. Structural and procedural frameworks are required to be simplified for development of housing sector by decentralizing decision making and empowering local bodies.
2. Housing for all by providing pucca houses in rural sector of the district.
3. Streamlining approval process by introducing single window clearance mechanism backed by technology would help in developing the housing sector.

19. Social Infrastructure

1. Considering the agrarian distress farmers are confronted with they need risk mitigation systems in crop cultivation to be developed by way of climate change adaptation practices envisaging water saving soil conservation and sustainable agriculture; and adoption of improved technology for efficient management of farming and increasing production and productivity by way of adopting Integrated Farming System pond based sustainable agriculture and adoption of input-efficient method of Direct Seeding of Rice in paddy growing areas.
2. Public-Private partnerships would help in wasteland development
3. De-silting of Tungabhadra dam assumes to be critical as a large cropped area depends on irrigation from the dam water.
4. Tie-up with corporates for using CSR funds for improving infrastructure in schools / colleges and health centres as well as creating sanitary facilities will augment development of social infrastructure.
5. 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.

20. Renewable Energy

1. There is a need for purchase of solar energy at attractive price by the State Government. Such intervention will attract investment by the private entrepreneurs for setting up of solar energy projects in the district.
2. There is a need to create more awareness about solar lighting system, solar pumpsets, solar cookers, wind pumps etc. in the District among the banks and people. Though there is ample potential available for harnessing solar energy there is a need for creating awareness of the same among rural mass. High capital cost, lack of awareness of the suitable technology, formation of scales in absorbers, improper selection and processing of materials, etc. are constraints in popularizing and creation of solar energy.
3. Banks to coordinate with the Department of Agriculture/KVIC and initiate steps to increase their finance under this sector.

21. Informal Credit Delivery System

1. There is inconsistency in reporting of SHG linkage by banks. It is hoped that with the improvement in MIS under Sanjeevini more accurate data will be available.
2. Bankers have been advised to categorise inactive accounts so that more accurate potential can be estimated.
3. The JLG mode of financing serves as collateral security for loans provided to the small marginal tenant farmers oral lessees share croppers landless labourers etc. It enables banks to reach to farmers through group approach adopt cluster approach facilitate peer education and credit discipline. Hence banks in the district may increase their financing to the small marginal tenant farmers and oral lessees through JLG mode of financing. Extension of credit to Agriculture and allied activities and NFS activities by JLGs will enhance farmer's income.
4. Identification/ re-activating dormant/ inactive group by providing various capacity building initiatives both to bankers and SHG members.

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

e. 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 digitalization of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalization and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalization 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. As part of the International Year of Cooperatives (IYC) celebrations, the State Government launched a series of impactful initiatives across Karnataka. A snapshot of these events is presented below:

4. 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.

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6. 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.

7. Status of PACS Computerization

5.1 State Level Status of computerisation (viz. Go-Live/e-PACSONly, Online Audit, trainings etc,) as on 25.08.2025

8. Training Programs Conducted by RO

5. Status of Cooperatives in the District

1. Raichur district has a total no. of 1266 Primary Cooperative Societies comprising 956 functional, 170 non functional/dormant, 140 under liquidation.
2. New MPACS formed is 8, MDCS – 86 and MFCS – 3.
3. There are 5 PCARDB and one DCCB societies.
4. There are no State Federation, District Federation, Block/Taluka/Mandal Federation, Regional Federation, SACARDB, SCB and MSCS in the district.
5. In Raichur, 135 PACS are covered for computerization process by NABARD. ERP Trial Run -127, Go Live/T14 -123, eAudit – 117 and Dynamic Day end -41 completed as on 20.09.2024.

6. Potential for formation of cooperatives

In Raichur, there are 179 Gram Panchayats spread across 7 talukas. PACS are existing in all 179 GPs whereas 87 GPs are covered by Dairy and 16 GPs covered by Fishery societies. The potential for formation of Dairy is 92 and Fishery 163 societies

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Farmer Producer Organizations (FPOs)	All 7 Talukas in the district	Grant assistance	SELCO -Solar panels, cold storage, Agriculture Dept - Tractors, Tillers etc.	15000	20 FPOs including 5 CBBO FPOs have been sanctioned. They are doing input, output and value addition business.
2	Micro Finance	Micro Enterprise Development Program (MEDPs)	Raichur taluk	Grant assistance	nil	60	60 SHG women trained in 2 MEDPs and earning their livelihood and extra income to the family.
3	Micro Finance	Livelihood Enterprise Development Program (LEDP)	Lingasugur	Grant assistance	nil	360	180 women's trained in Dairy activity & 180 trained in Goat rearing livelihood training.

4	Infrastructure Development	Rural Haat	Sindhanoor	Grant assistance	nil		One Rural Haat has been completed for aggregation of agri produce, forward linkages and facilitating direct sale of their produce to consumers reducing intermediaries. The project ensured clean, hygienic all weather market, fresh up facility to vendors, rural artisans.
5	Infrastructure Development	Rural Mart	Raichur taluk	Grant assistance	nil		Set up of one Rural Marts to facilitate marketing linkages for artisans, weavers , homemade food products, SHG products and agro based products

6	Climate Change	WATERSHED DEVELOPMENT PROGRAM	Desai Bhogapura, Maski Taluk	Grant assistance of ₹ 3.45 lakhs	Convergence with Agriculture and horticulture Department for farm equipments under subsidised rates.	443	Under FIP stage and ongoing for area & drainage line treatment, watershed activities viz. farm bunds, waste weir, boulder bunds, rubble checks, farm ponds, horticulture & forestry work, petty business support, livelihood training to landless, well desilting, IFS etc. activities have been undertaken under the project.
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7	Climate Change	3 TDF Project	Lingasugur, Maski	Grant assistance	Convergence with Agriculture, horticulture and SELCO	1500	3 projects are proposed under tribal development through Wadi model. The focus of the project would be on natural resource management, community organization, Institutional development and Horticulture development, which are aimed at holistic development of living standards of tribals residing in the project villages
8	Financial Inclusion	200 FLAPs	All 7 Talukas in the district	Grant assistance of ₹ 12.00 lakh		5000	Financial Literacy Awareness programmes conducted and benefitted around 5000 people
9	Infrastructure Development	140 Micro ATMs	All 7 Talukas in the district	Grant assistance of ₹ 31.50 lakhs.		140	140 PACS have been improved their business

10	Infrastructure Development	PACS as MSC	All 7 Talukas in the district	Concessional Refinance, Grant assistance		23	Godowns and shopping complexes have been built and PACS are earning regular additional income under the scheme.
11	Infrastructure Development	Agro Processing cum Training Centre	Sindhanoor	Grant assistance of ₹ 2.54 cr including MPLADS	MPLADS		The project aims to establish processing units in each of the seven districts of Kalyana Karnataka. Raichur unit processes Tur Dal, Channa Dal and Chilla Mix with processing capacity of 300 metric tons (MT) .

Success Stories

Success Story 1



Beneficiary	
1. No. of beneficiaries	1000
2. Community	Farmers
3. State	Karnataka
4. District	Raichur
5. Block	Raichur
6. Village	Jagir Venkatapura
Title	Success Story : Shri Maradi Gangdhar Famers Producer Company Limited Tq/Dist-Raichur
Scheme	NABARD CBBO SCHEME
Project Implementing Agency	MYRADA (Mysore Resettlement and Development Agency) H.NO. 14-2-39/2/279 Gouri Garden Layout Near Askihal Lingasugur Road Raichur . Dist-Raichur
Duration of the project	3 YEARS

1.1 Support provided

NABARD provided financial and training support to the FPO and also access to necessary resources such as credit and market linkages. The main focus is to ensure that the FPO can operate smoothly once fully functional.

1.2 Pre-implementation status

The registration process involved legal formalities and compliance was very difficult to undertake. Administration and involvement of the farmers participation due to lack of awareness. Quality Inputs were not available easily Agriculture machinery were not available at rental basis.

1.3 Challenges faced

Lack of infrastructure for grading sorting packaging and cold storage. The farmers were not coming together to collectively common challenges. Weak leadership and lack of professional management. Dependence on government schemes and subsidies for survival.

1.4 Impact

Supply of quality inputs like seeds fertilizer pesticides Tarpaulin and sprayer etc;; Output business

Undertaking value addition like cleaning processing and our own branding of agri produce. Undertaking MSP Toor dal Center under government sachem 5060 qtl of Toor by 245 farmers utilized this.

Success Story 2



Title	Success Story : Shri Marikamba Famers Producer Company Limited Tq/Dist-Raichur
Scheme	NABARD CBBO SCHEME
Project Implementing Agency	MYRADA (Mysore Resettlement and Development Agency) H.NO. 14-2-39/2/279 Gouri Garden Layout Near Askihal Lingasugur Road Raichur . Dist-Raichur
Duration of the project	3 YEARS
Beneficiary	
1. No. of beneficiaries	800
2. Community	Farmers
3. State	Karnataka
4. District	Raichur
5. Block	Manvi
6. Village	5

2.1 Support provided

NABARD provided financial and training support to the FPO and also access to necessary resources such as credit and market linkages. The main focus is to ensure that the FPO can operate smoothly once fully functional.

2.2 Pre-implementation status

The registration process involved legal formalities and compliance was very difficult to undertake. Administration and involvement of the farmers participation due to lack of awareness. Quality Inputs were not available easily Agriculture machinery were not available at rental basis.

2.3 Challenges faced

- Financial challenges
- Market linkage problem
- Farmer awareness
- Infrastructure issue
- Low farmer participation
- Payment delays from buyer
- Climate and crop issue

2.4 Impact

Better prices

Collective marketing and bulk sales

Higher turnover

Income levels increased

Unity cooperation

Strong buyer linkage

Employment opportunity

Success Story 3



Duration of the project	3 YEARS
Beneficiary	
1. No. of beneficiaries	1000
2. Community	Farmers
3. State	Karnataka
4. District	Raichur
5. Block	Devadurga
6. Village	9
Project Implementing Agency	MYRADA (Mysore Resettlement and Development Agency) H.NO. 14-2-39/2/279 Gouri Garden Layout Near Askihal Lingasugur Road Raichur . Dist-Raichur
Title	Success Story : Shri Devadurga Famers Producer Company Limited Tq/Dist-Raichur
Scheme	NABARD CBBO SCHEME

3.1 Support provided

3.2 Pre-implementation status

The registration process involved legal formalities and compliance was very difficult to undertake. Administration and involvement of the farmers participation due to lack of awareness. Quality Inputs were not available easily Agriculture machinery were not available at rental basis.



3.3 Challenges faced

- Ø Financial Challenges
- Ø Limited access to working capital and credit.
- Ø Difficulty in securing collateral-free loans.
- Ø Delays in government subsidy or support fund disbursement.
- Ø Marketing & Market Linkage Problems
- Ø Inadequate market information and demand forecasting.
- Ø Lack of storage transportation and processing facilities.
- Ø Member Participation & Awareness
- Ø Low awareness among farmers about benefits of collective action.
- Ø Inconsistent participation of members in decision-making.
- Ø Trust deficit due to past failures of cooperatives.

3.4 Impact

Supply of quality inputs like seeds fertilizer pesticides Tarpaulin and sprayer etc; Undertaking aggregation of farmer-members agri produce for marketing/selling.; Output business

Undertaking value addition like cleaning processing and our own branding of agri produce.

Undertaking MSP Toor dal Center under government sachem 5060 qtl of Toor by 245 farmers utilized this scheme.

Success Story 4



Title	Success Story : Shri Gaali Durgamma Famers Producer Company Limited Tq/Dist-Raichur
Scheme	NABARD CBBO SCHEME
Project Implementing Agency	MYRADA (Mysore Resettlement and Development Agency) H.NO. 14-2-39/2/279 Gouri Garden Layout Near Askihal Lingasugur Road Raichur . Dist-Raichur
Duration of the project	3 YEARS
Beneficiary	
1. No. of beneficiaries	1000
2. Community	Farmers
3. State	Karnataka
4. District	Raichur
5. Block	Sindhanur
6. Village	5

4.1 Support provided

NABARD provided financial and training support to the FPO and also access to necessary resources such as credit and market linkages. The main focus is to ensure that the FPO can operate smoothly once fully functional.

4.2 Pre-implementation status

The registration process involved legal formalities and compliance was very difficult to undertake. Involvement of the farmers participation due to lack of awareness. Quality Inputs were not available easily and agriculture machinery were not available at rental basis.

4.3 Challenges faced

Lack of infrastructure for grading sorting packaging and cold storage. The farmers were not coming together to collectively common challenges. Weak leadership and lack of professional management. Dependence on government schemes and subsidies for survival.

4.4 Impact

Supply of quality inputs like seeds fertilizer pesticides Tarpaulin and sprayer etc; Undertaking aggregation of farmer-members agri produce for marketing/selling.; Output business

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 and 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) 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) 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) 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

d) 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.

e) 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.

f) 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) Meteorological drought and rainfall distribution trend analysis study shows six years with moderate drought (1995 1996 1998 2005 2007 and 2009) and one year with extremely drought (2018). Monsoon in 1994 experienced severe drought. During entire study 26 normal years were observed and with respect to rainfall there is no any significant trend observed over the study period. September found to be wettest month among over the year. As per weather-based cropping pattern based on the amount of rainwater available soil properties evapotranspiration and growing period suitable crops have to be identified for the district taking into consideration climate change projections. Rice crop need to be replaced with maize and millets in a phased manner in Raichur district.

b) University of Agricultural Sciences Raichur (UASR) preparing and disseminating twice in a week district and block level Agro-advisory services based on IMDs weekly weather forecast under GKMS project through Whatsapp extension units Agricultural Department and mass medias. UASR Developed crop specific climate resilient technologies for changing climate scenarios like drought resistant and lodging resistant varieties and agronomic practices like ridge and furrow method of irrigation especially in high rainfall location for avoiding water logging. Promoted the direct seeded rice technology in TBP and UKP command areas. Effect of climate change on insect pests and diseases mediated by crops.

3.2 Any specific Climate Change initiative in the District by

- a) An amount of around INR 310 crore from the Karnataka Power Corporation Limited (KPCL) budget was allocated for renovation and modernisation (R&M) and life extension (LE) activities at Raichur Thermal Power Station (RTPS) (KPCL 2017). The key activities undertaken at RTPS are R&M and LE of boiler turbine- generator and control and instrumentation. Alongside KPCL's activities to improve energy efficiency in its plants other coal TPPs in the state had to improve their energy efficiency as part of the PAT scheme (BEE 2012 2016). Of the four power plants (4280 MW) listed in the PAT-1 scheme only two plants (860 MW) achieved the target.
- b) Chattar Watershed and Desai Bhogapura Watershed have been identified for climate change adaptation interventions. Further to the water campaign NABARD has implemented an Integrated Water Management System (IWMS) Project in Maski block to propagate the concept of Per Drop More Crop. Climate Changes meetings / seminars organised by NABARD at district level.
- c) UAS Raichur regularly providing weather based Agro-advisory services to farmers and specific climate resilient information as and when climate hazards occurs in the district.

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. Raichur is mainly agriculture dominated district and paddy is the main crop. So far no GI tag has been received for a particular commodity

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District At a Glance - Raichur - 2023-24
Soil & Climate	District At a Glance - Raichur - 2023-24
Land Utilisation [Ha]	District At a Glance - Raichur - 2023-24
Ground Water Scenario (No. of blocks)	District At a Glance - Raichur - 2023-24
Distribution of Land Holding	District At a Glance - Raichur - 2023-24
Workers Profile [In 000]	District At a Glance - Raichur - 2023-24
Demographic Profile [In 000]	District At a Glance - Raichur - 2023-24
Households [In 000]	District At a Glance - Raichur - 2023-24
Household Amenities [Nos. in 000 Households]	District At a Glance - Raichur - 2023-24
Village-Level Infrastructure [Nos.]	District At a Glance - Raichur - 2023-24
Additional Information	District At a Glance - Raichur - 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance - 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance - 2023-24
Irrigation Coverage [000 Ha]	District at a Glance - 2023-24
Infrastructure For Storage, Transport & Marketing	District at a Glance - 2023-24
Animal Population as per Census [Nos.]	District at a Glance - 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance - 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance - 2023-24
Status	District at a Glance 2023-24
Major Crops, Area, Production, Productivity	District at a Glance 2023-24
Irrigated Area, Cropping Intensity	District at a Glance 2023-24
KCC Coverage	RBI ACP PORTAL
Soil testing facilities	AGRICULTURE DEPARTMENT
Irrigated Area & Potential	District at a Glance
Mechanisation in District	District at a Glance
Sericulture	District at a Glance
Area under Forest Cover & Waste Land	District at a glance
Agri Storage Infrastructure	District at a glance
Status of SHGs	RBI ACP PORTAL
Details of non-credit cooperative societies	DRCS RAICHUR
Details of credit cooperative societies	DRCS RAICHUR
Block wise, sector wise distribution of cooperative societies in the district	DRCS RAICHUR
Status/ progress under various schemes of MoC in the district	DRCS RAICHUR

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

Sources for Banking profile Data

1	ACP-RBI-SLBC PORTAL
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Name and address of DDM

Name	KALAVATHI.N
Designation	DDM, NABARD
Address 1	1-9-175, II Floor, Near Maramma Temple
Address 2	Azad Nagar, Station Area, Raichur
Post Office	
District	RAICHUR
State	Karnataka
Pincode	584101
Telephone No.	08532226675
Mobile No.	
Email ID	



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

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---	---

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- 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.

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

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

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