



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Uttara Kannada District  
Karnataka Regional Office, Bengaluru



## VISION

Development Bank of the Nation for  
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## MISSION

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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, 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: Uttara Kannada**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

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Uttara Kannada

**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
AIF	Agriculture Infrastructure Fund
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ARS	Agricultural Research Station
BC	Banking Correspondent
CDF	Co-operative Development Fund
CGWB	Central Ground Water Board
CHSC	Custom Hire and Service Centres
CMFRI	Central Marine Fisheries Research Institute
CSS	Central Sector Scheme
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DFS	Department of Financial Services
DIC	District Industries Centre
DLRC	District Level review Committee
ECGC	Export Credit Guarantee Corporation
eKUN	Electronic Kisan Upaj Nidhi
eNAM	Electronic National Agriculture Market
eNWR	Electronic Negotiable Warehouse Receipt
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FMD	Foot and Mouth Disease
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GCA	Gross Cropped Area
GDDP	Gross District Domestic Product
GER	Gross Enrolment Ratio
GI	Geographical Indication
GLC	Ground Level Credit
GoI	Government of India
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IFS	Integrated Farming System

Abbreviation	Expansion
IIFSR	Indian Institute of Farming Systems Research
JLG	Joint Liability Group
KCC	Kisan Credit Card
KREDL	Karnataka Renewable Energy Development Limited
KSFIC	Karnataka State Forest Industries Corporation
KSK	Krishi Sahayak Kendra
KSRLM	Karnataka State Rural Livelihood Mission
KSSC	Karnataka State Seeds Corporation
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
MDCS	Multipurpose Dairy Cooperative Society
MDMP	My District My Project
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MFI	Micro Finance Institution
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
MSC	Multi Service Centres
MSME	Micro Small and Medium Enterprises
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NRLM	National Rural Livelihood Mission
NSA	Net Sown Area
NTFP	Non Timber Forest Produce
NWFP	Non Wood Forest Produce
ODOP	One District One Product
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana

Abbreviation	Expansion
PMMSY	Pradhan Mantri Matsya Sampada Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PPP	Public Private Partnership
PSL	Priority Sector Lending
PUC	Pre University College
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikas Yojana
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RSK	Raitha Samparka Kendra
RTE	Right To Education
RWBCIS	Restructured Weather Based Crop Insurance Scheme
SBM	Swachha Bharat Mission
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMAM	Sub Mission on Agricultural Mechanization
SPV	Special Project Vehicle
STCCS	Short Term Co-operative Credit Structure
TDF	Tribal Development Fund
TFO	Total Financial Outlay
VTPC	Visvesvaraya Trade Promotion Centre
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	Uttara Kannada District is located on the western coast of the country bordered by the Arabian Sea to the West, the State of Goa and Belgaum District to the North, Udupi District to the South, Shimoga and Dharwad Districts to the East. The Headquarters of Uttara kannada District is Karwar.
Type of soil	The soil type of the District is Red Clay Loamy, Red Laterite and Coastal Alluvium.
Primary occupation	Agriculture is the main occupation with 37.46% population directly dependent as cultivators (18.34%) or as agricultural labourers (19.12%). Agro processing, wood and wood based products, general engineering, Jewellery and ancillarization for Seabird and Kaiga Project are the major industries
Land holding structure	The agri land holders number 199241 covering an area of 146557.75 Ha. The percentage of marginal land holders is 75.96%. The percentage of small land holders is 15.74%; the total SF / MF being 91.7% and the balance 8.3% farmers being other farmers.

### 3. Sectoral trends in credit flow

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

The ACP 2024-25 achievement was Rs.632315.00 Lakh against a target of Rs.624674.00 Lakh, an achievement of 101%. The achievement under Agriculture, MSME and Other Priority sectors were 101%, 103% and 87% respectively

#### 2. Investment credit in agriculture

The investment credit in Agriculture during 2024-25 was Rs.110395.00 Crore. Investment credit was 34% of the total agricultural achievement.

#### 3. Credit flow to MSMEs

The credit flow to MSME as on 31 March 2025 was Rs.277330.00 Lakh.

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

Crop production loans (short term) during FY 2024-25 was Rs.217106.00 Lakh.

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

##### 1. Projection for the year

The PLP projection for the year 2026-27 is pegged at Rs.784786.67 Lakh

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

The projection for Total Agriculture is Rs.386094.15 Lakh of which Rs.223013.25 Lakh is for Crop Production, Maintenance and Marketing, Rs.88397.30 Lakh is for Term Loans, Rs.14665.00 Lakh is for Agriculture Infrastructure and Rs.60018.60 Lakh is towards Ancillary Activities

##### 3. Projection for MSMEs

The MSME projection for 2026-27 is Rs.340000.00 Lakh.

##### 4. Projection for other purposes

The Projection for Export Credit is Rs.1000.00 Lakh, Education is Rs.18435.00 Lakh, Rural Housing is Rs.17184.60 Lakh, Social Infrastructure is Rs.1072.00 Lakh, Renewable Energy is Rs.1000.92 Lakh and Others is Rs.20000.00 Lakh.

## 5. Developmental Initiatives

- 1 Under TDF, a non-wadi project in Ankola Block targeting at upliftment of Siddi Tribals through capacity building and livelihood interventions is under implementation.
- 2 Under the Central Sector Scheme for promotion of 10,000 FPOs, 03 FPOs have been promoted in the District, 01 each in Bhatkal (Jasmine), Ankola (Mango) and Mundgod (Maize trading).
- 3 In addition, under PODF-ID, there are 02 Fishery FPOs (in Karwar and Honnavar Blocks), Vegetable FPO in Gokarna, Animal Husbandry FPO in Sirsi Block and an Areca Trading FPO in Sirsi Block.
- 4 PACS Computerization process is ongoing in the District under which 172 PACS are being targeted for computerization.
- 5 Under WDF, there are 02 Springshed projects in Devanalli and Hulekal Villages of Sirsi Block.
- 6 Under the My District My Project, Common Processing Centres for Banana and Jackfruit have been set up in Sirsi and Siddapur Blocks.
- 7 01 Skill Development project was conducted during 2024-25 - CNC operator through Vishveshwaraya Technological University in Dandeli Block.
- 8 A Rural Mart has been sanctioned to Gokarna Vegetable FPO in August 2025 and the project will be implemented over a period of 03 years henceforth.
- 9 With NABARD facilitation, Kari Ishad Mango has been secured GI tag in the District. During 2025-26, assistance for GI registration of Sanikatta Salt of Kumta Taluk and Kunbi Mudli Tuber of Joida Taluk have been sanctioned.

## 6. Thrust Areas

- 1 Computerization of the 172 sanctioned PACS
- 2 Fishery related initiatives - in convergence with GoI interventions in the District like the Climate Resilient Coastal Fishermen Villages and the Fish Sea Cage Cluster Projects.
- 3 FPOs in the District need focus for implementation of their business plans.
- 4 Completion of the Springshed projects with achievement of all deliverables under the project will address the water scarcity issues in the targeted areas.
- 5 Focus on value addition activities in the District especially in Sirsi Block.
- 6 Product diversification, service and linkage of the FPOs to formal banking institutions.

7	Tie-up with the SRLM in the District for capacity building and marketing interventions of SHGs in the District.
8	Despite the reported constraints, explore potential for formation of new MPACS in the District.
9	Grounding of the Rural Mart project sanctioned for the Gokarna Vegetable FPO during the current year.
10	Capacity building of PACS in the District through the Kanara DCCB so that term lending happens at the ground level.
11	Review the District and Block level GLC especially in respect of the DCCB and Grameen Bank.

## 7. Major Constraints and Suggested Action Points

1	80% of the District is under Forest, that limits land available for Agriculture and Development. Intensive agriculture with Intercropping and High Density Planting need to be promoted.
2	Shortage of agricultural labour, mostly due to urban migration, is felt in the District.
3	Mechanization of agricultural operations has not developed to the desired extent mainly due to hilly terrain.
4	Storage facilities are not to the desired extent in the District. More warehouses and cold storages with better transport and road connectivity will help farmers get better price for their produce as also link them to markets.
5	Skill development programmes are needed in the remote and aspirational blocks of Joida and Mundgod. Green skill initiatives like Solar Panel technicians and EV Car repairs are proposed here.
6	Value addition of the horticultural produce is done on a limited scale. There is a need to build capacity in this field.

## 8. Way Forward

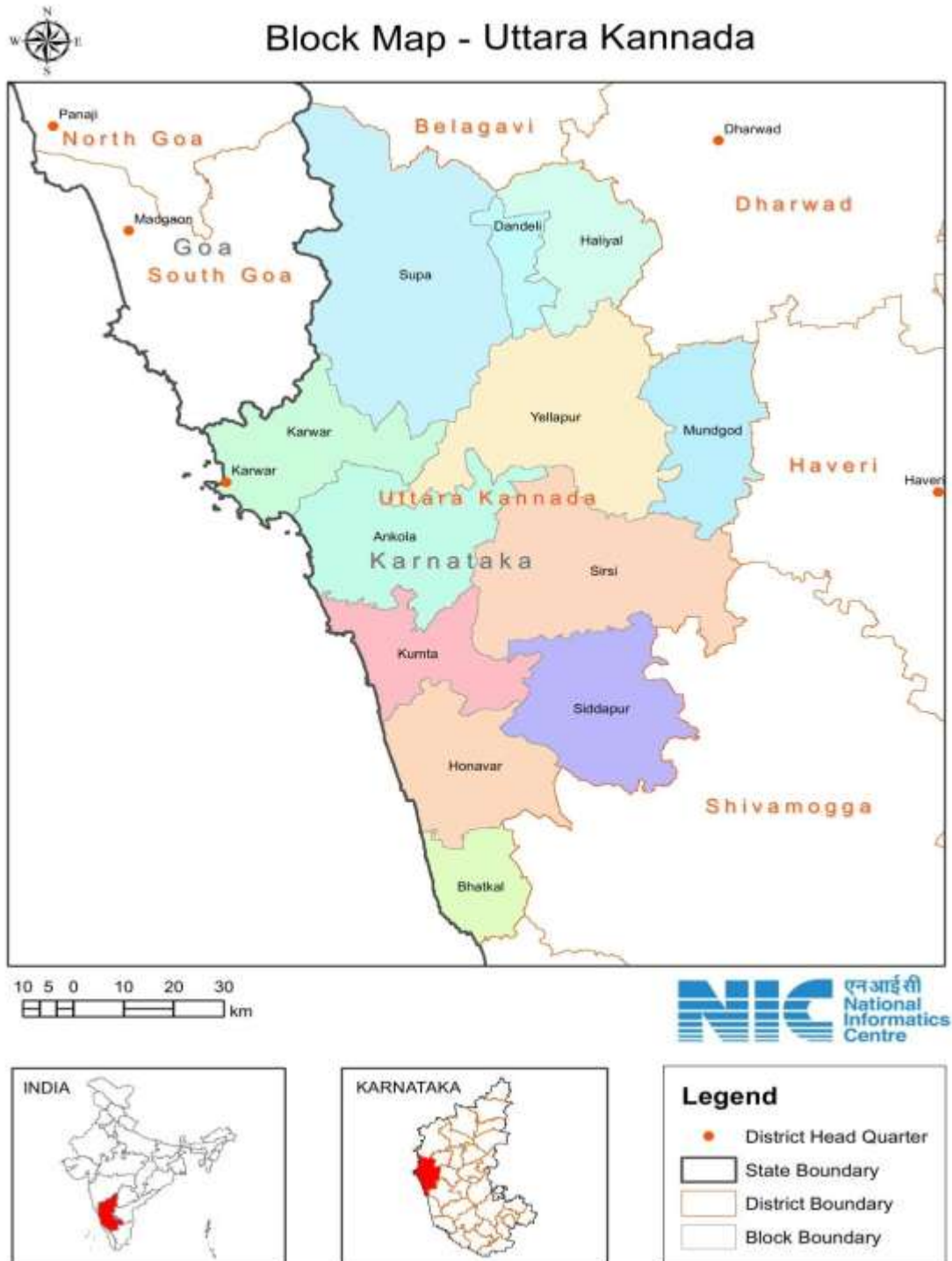
1	Computerization of the 172 PACS in Uttara Kannada.
2	Promote sustainable agriculture transformation by promoting agroforestry, multi-tier cropping and organic farming.
3	Integrated resource and risk management through micro-irrigation, rainwater harvesting, watershed development and expansion of the solar pump scheme.
4	Implementation of the FPO Scheme by opening up new business avenues for the FPOs in the District.
5	Coordination between all the stakeholders.



- 6 Capacity building of Bankers especially on ACABC, AIF and e Kisan Upaj Nidhi initiatives of the GoI.
- 7 Monitoring of the District GLC and guide bankers in this regard.
- 8 Promote skilling, innovation and rural entrepreneurship by promoting skilling programs, start-ups and promoting specialized skills like farm machinery training, post-harvest management, food processing and agri digital skills like use of mobile apps and drone usage.
- 9 Develop rural market nodes with roads, cold storage, digital procurement points to improve farm to market linkages and public service delivery.

# Part A

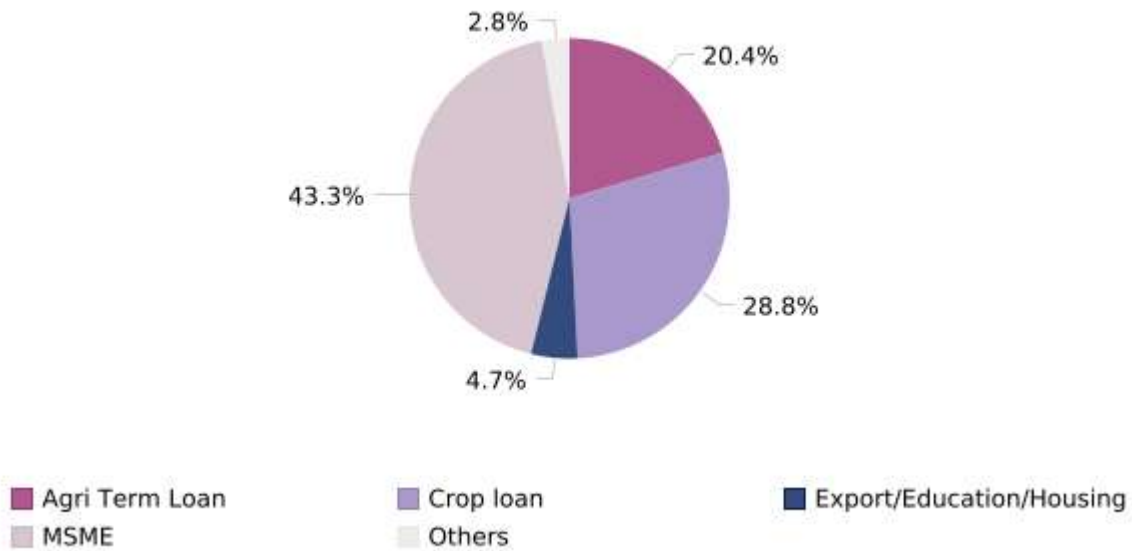
## District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	311410.55
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	226063.75
2	Term Loan for agriculture and allied activities	85346.80
B	Agriculture Infrastructure	14665.00
C	Ancillary activities	60018.60
I	Credit Potential for Agriculture A+B+C)	386094.15
II	Micro, Small and Medium Enterprises	340000.00
III	Export Credit	1000.00
IV	Education	18435.00
V	Housing	17184.60
VI	Social Infrastructure	1072.00
VII	Renewable energy	1000.92
VIII	Others	20000.00
	<b>Total Priority Sector</b>	<b>784786.67</b>



Others include Social Infrastructure and Renewable energy

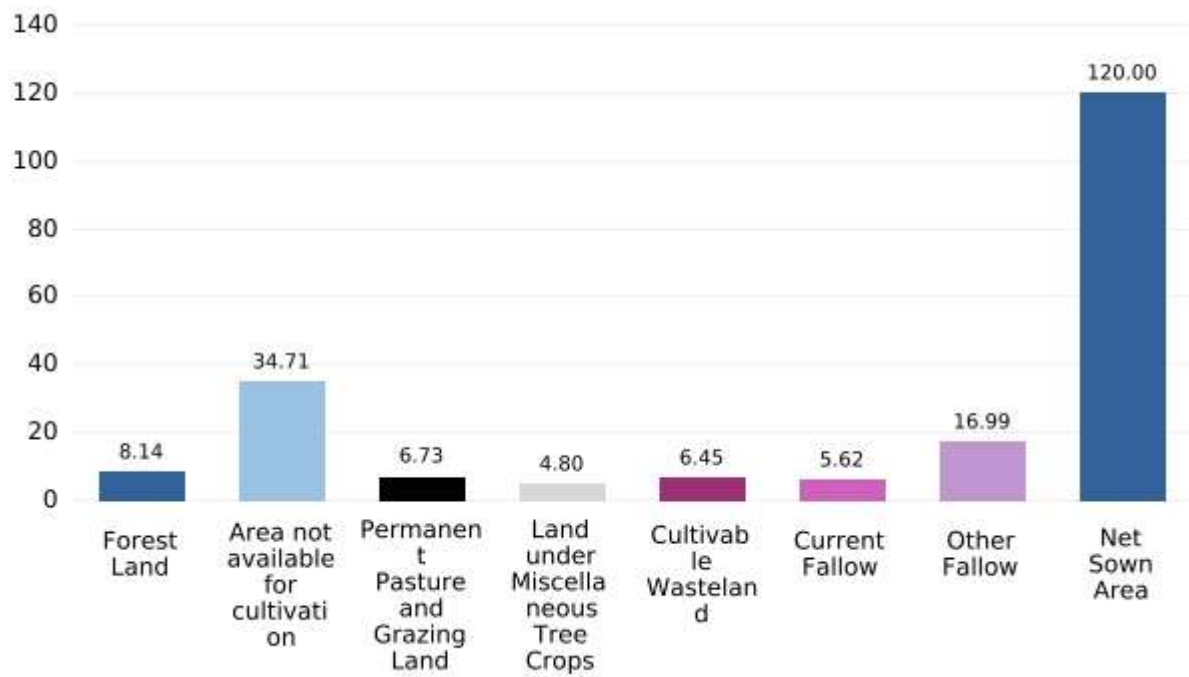
### Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	223013.25
2	Water Resources	10700.65
3	Farm Mechanisation	15000.23
4	Plantation & Horticulture with Sericulture	14671.25
5	Forestry & Waste Land Development	700.07
6	Animal Husbandry - Dairy	14300.09
7	Animal Husbandry - Poultry	1700.12
8	Animal Husbandry - Sheep, Goat, Piggery	550.35
9	Fisheries	11040.98
10	Farm Credit- Others	19733.56
	Sub total	311410.55
B	Agriculture Infrastructure	
1	Construction of storage	5948.90
2	Land development, Soil conservation, Wasteland development	7716.08
3	Agriculture Infrastructure - Others	1000.02
	Sub total	14665.00
C	Ancillary activities	
1	Food & Agro. Processing	13663.83
2	Ancillary activities - Others	46354.77
	Sub Total	60018.60
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	155240.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	183400.00
II	D Service Sector - WC	0.00
II	E MSME - Others	1360.00
	Total MSME	340000.00
III	Export Credit	1000.00
IV	Education	18435.00
V	Housing	17184.60
VI	Social Infrastructure	1072.00
VII	Renewable energy	1000.92
VIII	Others	20000.00
	<b>Total Priority Sector</b>	<b>784786.67</b>

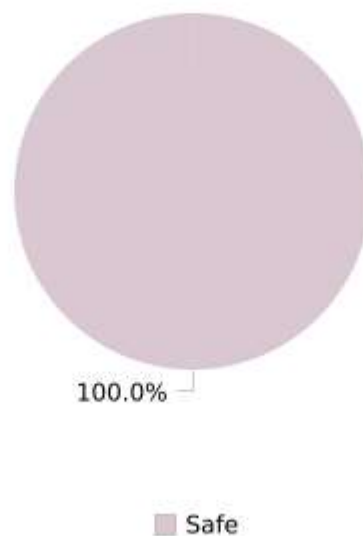
# District Profile

### 1. Land Utilisation ('000 hectares)



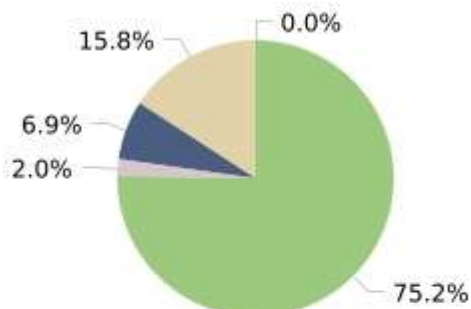
Uttara Kannada District at a Glance: 2023-24

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



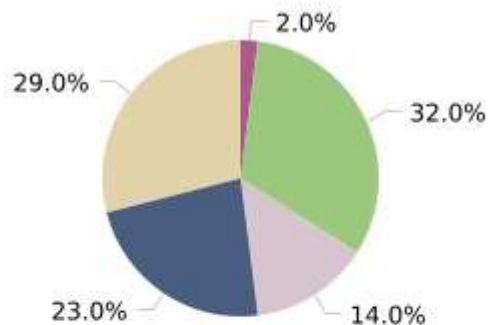
Uttara Kannada District at a Glance: 2023-24

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



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

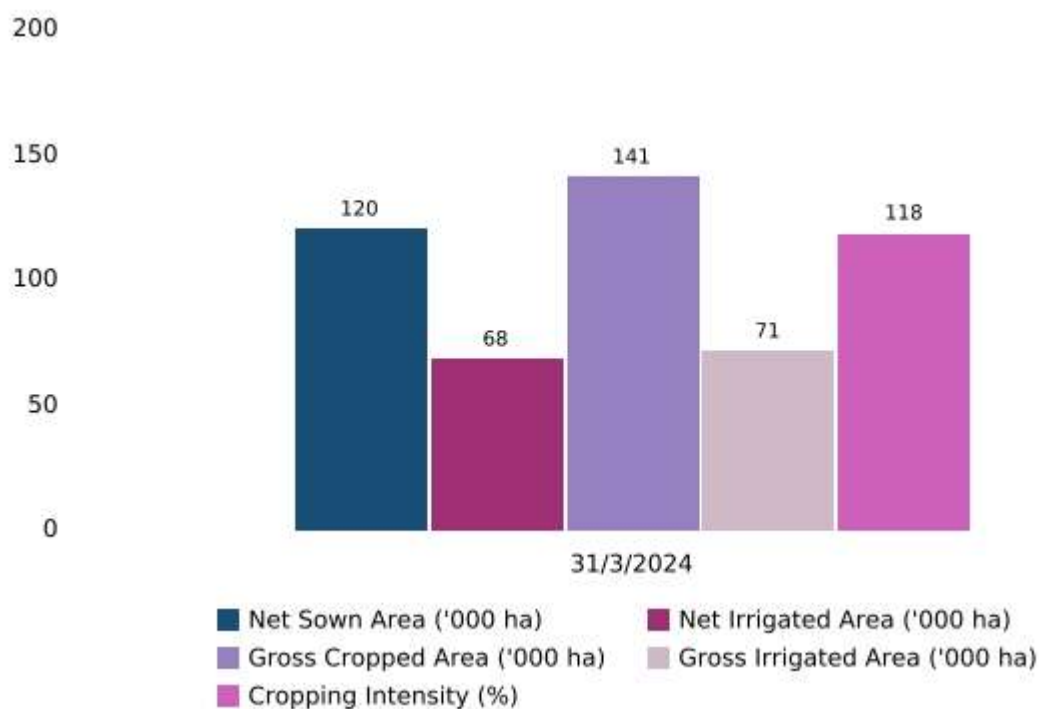
### Landholding - Area (%)



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

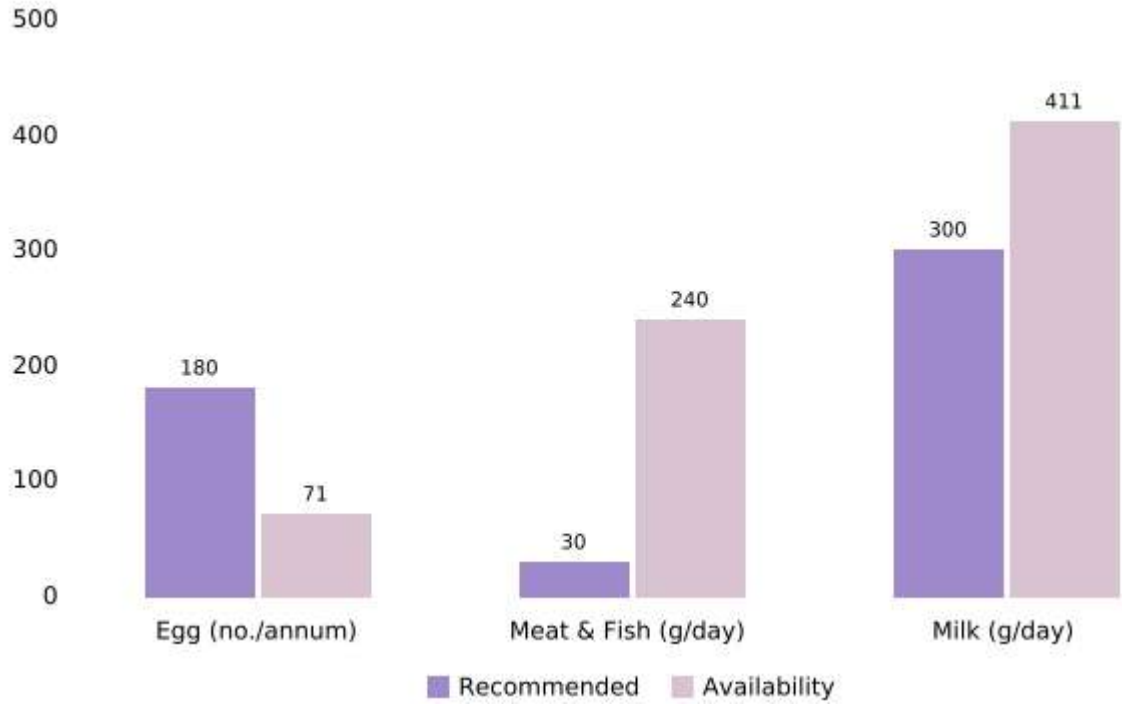
Uttara Kannada District at a Glance: 2023-24

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





### 5. Per-capita availability



Uttara Kannada District at a Glance: 2023-24

## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	35
3	No. of Blocks	12
4	No. of revenue villages	1289
5	No. of Gram Panchayats	229
1	Total Geographical Area (sq.km)	10277.00

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Uttara Kannada
3	Agro-climatic Zone 1	AZ107 - Hill
4	Agro-climatic Zone 2	AZ108 - Coastal
5	Agro-climatic Zone 3	PAZ12 - West Coast Plains and Hills
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Semi-Arid Coastal
9	Soil Type	Red Laterite Coastal Alluvial

### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	1024.68
2	Forest Land	8.14
3	Area not available for cultivation	34.71
4	Barren and Un-culturable land	16.19
5	Permanent Pasture and Grazing Land	6.73
6	Land under Miscellaneous Tree Crops	4.80
7	Cultivable Wasteland	6.45
8	Current Fallow	5.62
9	Other Fallow	16.99

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

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	12

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	151.00	75.88	47.00	31.97
2	>1 to <=2 ha	31.00	15.58	43.00	29.25
3	>2 to <=4 ha	13.00	6.53	34.00	23.13
4	>4 to <=10 ha	3.00	1.51	20.00	13.61
5	>10 ha	1.00	0.50	3.00	2.04
6	Total	199.00	100.00	147.00	100.00

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	112.00
2	Of the above, Small/ Marginal Farmers	68.00
3	Agricultural Labourers	116.00
4	Workers engaged in Household Industries	9.00
5	Workers engaged in Allied agro activities	58.00
6	Other workers	371.00

## 7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1437.00	726.00	711.00	1018.00	419.00
2	Scheduled Caste	116.00	58.00	58.00	78.00	38.00
3	Scheduled Tribe	34.00	17.00	17.00	28.00	6.00
4	Literate	1082.00	582.00	500.00	741.00	341.00
5	BPL	294.00	147.00	147.00	228.00	66.00

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	325.00
2	Rural Households	229.00
3	BPL Households	59.00

## 9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	289.00
2	Having source of drinking water	325.00
3	Having electricity supply	295.00
4	Having independent toilets	325.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1289
2	Villages having Agriculture Power Supply	1289
3	Villages having Post Offices	482
4	Villages having Banking Facilities	347
5	Villages having Primary Schools	1124
6	Villages having Primary Health Centres	85
7	Villages having Potable Water Supply	967
8	Villages connected with Paved Approach Roads	778

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2782
2	Primary Health Centres	85
3	Primary Health Sub-Centres	344
4	Dispensaries	18
5	Hospitals	983
6	Hospital Beds	4586

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	371
2	Registered FPOs	22
3	Agro Service Centres	6
4	Soil Testing Centres	2
5	Approved nurseries	124
6	Agriculture Pumpsets	8593
7	Pumpsets Energised	8593
8	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	129.00
2	Irrigation Potential Created	14.00
3	Net Irrigated Area (Total area irrigated at least once)	68.00
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	40.00
6	Area irrigated by Tanks	7.00
7	Area irrigated by Other Sources	21.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	71.00

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	16642
2	Railway Line [km]	181
3	Public Transport Vehicle [Nos]	556226
4	Goods Transport Vehicles [Nos.]	18987

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	26	-
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	11500
3	Fruit (Pulp/ Juice/ Fruit drink)	23	-
4	Spices (Masala Powders/ Pastes)	43	-
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	4	-
6	Cotton (Ginning/ Spinning/ Weaving)	1	-
7	Milk (Chilling/ Cooling/ Processing, etc.)	8	-
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	23	-
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	-
10	Others	31	-

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	62515	5129	57386
2	Cattle - Indigenous	273797	97935	175862
3	Buffaloes	73993	12855	61138
4	Sheep - Cross bred	40	16	24
5	Sheep - Indigenous	8497	3898	4599
6	Goat	10655	2752	7903
7	Pig - Cross bred	342	160	182
8	Pig - Indigenous	851	372	479
9	Horse/Donkey/Camel	20	11	9
10	Rabbit	1405	523	882
11	Poultry - Improved	400840	99549	301291
12	Poultry - Indigenous	156615	25667	130948

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	22
2	Veterinary Dispensaries	84
3	Disease Diagnostic Centres	4
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	342
9	Milk Collection Centres	276
10	Fishermen Societies	52
11	Animal Husbandry Training Centres	1
12	Animal Markets	0
13	Fish Markets	44
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	122826.00	MT	234	gm/day
2	Egg	1018.00	Lakh Nos.	71	nos/p.a.
3	Milk	218.00	MT	411	gm/day
4	Meat	3281.00	MT	6	gm/day
5	Wool	0.00	MT	-	-

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	293.60	2936
Rainfall - Actual (mm)	0.00	2408

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	146.00	141.00
Net sown area ('000 ha)	123.00	120.00
Cropping intensity (%)	119.00	117.50

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	152.60	-
Fertilizer consumption - Rabi (kg/ha)	152.60	-

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	26	26

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	92439	93383	95910
GLC through KCC (Rs. lakh)	86638.94	93949.36	107900.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	346818	351879

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	-	55634



### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	46.44	99.78	2148.58	39.86	82.18	2061.72
Maize		40.10	0.00	10.55	40.90	3876.78
Horse Gram			0.00	1.20	0.66	550.00
Mung bean			0.00	1.46	0.36	246.58
Groundnut		2.00	0.00	1.03	2.31	2242.72

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	66	51
Net Irrigated Area (000 ha)	57	69
Gross Irrigated Area (000 ha)	71	75

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Uttara Kannada	Ankola	Safe
2	Karnataka	Uttara Kannada	Bhatkal	Safe
3	Karnataka	Uttara Kannada	Dandeli	Safe
4	Karnataka	Uttara Kannada	Haliyal	Safe
5	Karnataka	Uttara Kannada	Honavar	Safe
6	Karnataka	Uttara Kannada	Karwar	Safe
7	Karnataka	Uttara Kannada	Kumta	Safe
8	Karnataka	Uttara Kannada	Mundgod	Safe
9	Karnataka	Uttara Kannada	Siddapur	Safe
10	Karnataka	Uttara Kannada	Sirsi	Safe
11	Karnataka	Uttara Kannada	Supa	Safe
12	Karnataka	Uttara Kannada	Yellapur	Safe

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	4341	4738
Power Tillers	2522	2641

### Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	5	6

### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Spices	Spices
Area cultivated (Ha)	-	36287
Processing Units (No.)	41	43

### Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	231	164
Production - kg	21980	26070

### High Tech Orchards

Sr. No.	Particulars	31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	No. of orchards
1		0	0	0

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Banana	7.84	182321.00	7.16	128.00
Mango	2.60	40899.00	2.40	29.00
Arecanut	34.00	94823.00	35.22	89.39
Coconut	9.50	80513.00	8.82	0.99
Black Pepper	5.70	29557.00	4.20	31.54
Cashew		1272.00	2.60	6.79
Pineapple	0.15	10208.00	0.16	11.46
Tomato			0.20	0.47
Brinjal			0.30	0.98
Chilli			0.48	1.00

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	814	814
Waste Land (ooo ha)	6	6
Degraded Land (ooo ha)	16	16

**Nurseries (No.)**

Sr. No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	-	50
1	Permanent Nursey	50	-

## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

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

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	137.00	153.00
Hatcheries (No.)	0.00	6.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1183.00
Reservoirs (No.)	8.00
Cage Culture/ Bio-floc technology (No.)	211.00
Fish Seed Hatchery (No.)	1.00

##### Marine Fisheries (No.)

Particulars	Status
Fishing harbours / jetties	11.00
Mechanised/ non-mechanised boats	13629.00
Marine Fishing Equipment Service Centers	11.00

##### Brackish Water Fisheries

Particulars	Status
Brackish Water Area (ha)	194.00
Area available for development (ha)	194.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	7.00
Cold Storages (Capacity - 000 MT)	1441.00
Storage Godowns (No.)	123.00
Storage Godowns ( Capacity - 000 MT)	17.00
Rural/Urban Mandi / Haat / Rythu Bazaar (No.)	0.00
Market Yards [Nos] / Wholesale Market (No.)	38.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	99.00

### Land Development, Soil Conservation & Watershed Development

#### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2.00
Watershed Projects - Area treated (000 ha)	1.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (000 ha)	0.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	19470.00	13855.00

##### Facilities Available

Particulars	Status
Plant tissue culture facility (No.)	1

##### MSME

Particulars	Status
MSME Clusters (No.)	2
Micro Units (No.)	39508
Small Units (No.)	405
Medium Units (No.)	9
Udyog Aadhar Registrations (No.)	9401

##### Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	2

##### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	285	0
EDP for artisans/ entrepreneurs by DIC / NABARD (No.)	30	30

##### Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	0	0	0	0	32	32
Developed	0	0	0	0	32	32

## Informal Credit Delivery

### Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)	-	0.00
NRLM/SRLM (Rs. lakh)	4288.88	0.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	-	4.50

### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	8	8
No. of SHGs formed	-	2254
No. of SHGs credit linked (including repeat finance)	20284	17644
Bank loan disbursed (Rs. lakh)	67661.00	61080.00
Average loan per SHG (Rs. lakh)	3.33	3.46
Percentage of women SHGs %	99.00	99.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	364	395
Consumer Stores (No.)	35	35
Housing Societies (No.)	17	17
Weavers (No.)	2	2
Marketing Societies (No.)	14	14
Labour Societies (No.)	46	46
Industrial Societies (No.)	30	30
Agro Processing Societies (No.)	11	11
Others (No.)	435	142
Total (No) %	954	692

#### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	177	177
Multi state cooperative societies (No.) %	-	125

### 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	Spread	Sector	No. of Societies	Spread
1	Karnataka	Uttara Kannada	Ankola				Agro Processing Societies	4	Average
2	Karnataka	Uttara Kannada	Bhatkal				Agro Processing Societies	1	Average
3	Karnataka	Uttara Kannada	Dandeli				Agro Processing Societies	1	Average
4	Karnataka	Uttara Kannada	Haliyal				Agro Processing Societies	3	Average
5	Karnataka	Uttara Kannada	Honavar				Agro Processing Societies	2	Average
6	Karnataka	Uttara Kannada	Supa				Agro Processing Societies	1	Average
7	Karnataka	Uttara Kannada	Karwar				Agro Processing Societies	3	Average
8	Karnataka	Uttara Kannada	Kumta				Agro Processing Societies	7	Average



9	Karnataka	Uttara Kannada	Mundgod				Agro Proces sing Societ ies	2	Average
10	Karnataka	Uttara Kannada	Siddapur				Agro Proces sing Societ ies	4	Average
11	Karnataka	Uttara Kannada	Sirsi				Agro Proces sing Societ ies	11	Average
12	Karnataka	Uttara Kannada	Yellapur				Agro Proces sing Societ ies	2	Average
13	Karnataka	Uttara Kannada	Ankola				Marke ting Societ ies	1	Average
14	Karnataka	Uttara Kannada	Haliyal				Marke ting Societ ies	1	Average
15	Karnataka	Uttara Kannada	Honavar				Marke ting Societ ies	1	Average
16	Karnataka	Uttara Kannada	Supa				Marke ting Societ ies	1	Average
17	Karnataka	Uttara Kannada	Karwar				Marke ting Societ ies	2	Average
18	Karnataka	Uttara Kannada	Kumta				Marke ting Societ ies	1	Average

19	Karnataka	Uttara Kannada	Mundgod				Marketing Societies	1	Average
20	Karnataka	Uttara Kannada	Siddapur				Marketing Societies	1	Average
21	Karnataka	Uttara Kannada	Sirsi				Marketing Societies	3	Average
22	Karnataka	Uttara Kannada	Yellapur				Marketing Societies	2	Average
23	Karnataka	Uttara Kannada	Ankola				Milk Societies	6	Average
24	Karnataka	Uttara Kannada	Bhatkal				Milk Societies	13	Average
25	Karnataka	Uttara Kannada	Dandeli				Milk Societies	1	Average
26	Karnataka	Uttara Kannada	Haliyal				Milk Societies	36	Average
27	Karnataka	Uttara Kannada	Honavar				Milk Societies	18	Average
28	Karnataka	Uttara Kannada	Karwar				Milk Societies	0	Average
29	Karnataka	Uttara Kannada	Kumta				Milk Societies	8	Average
30	Karnataka	Uttara Kannada	Mundgod				Milk Societies	46	Average
31	Karnataka	Uttara Kannada	Siddapur				Milk Societies	74	Average
32	Karnataka	Uttara Kannada	Sirsi				Milk Societies	111	Average

33	Karnataka	Uttara Kannada	Supa				Milk Societ ies	0	Average
34	Karnataka	Uttara Kannada	Yellapur				Milk Societ ies	39	Average
35	Karnataka	Uttara Kannada	Sirsi				Poultr y Societ ies	1	
36	Karnataka	Uttara Kannada	Ankola				Consu mer Stores	2	Average
37	Karnataka	Uttara Kannada	Bhatkal				Consu mer Stores	2	Average
38	Karnataka	Uttara Kannada	Haliyal				Consu mer Stores	2	Average
39	Karnataka	Uttara Kannada	Karwar				Consu mer Stores	3	Average
40	Karnataka	Uttara Kannada	Siddapur				Consu mer Stores	3	Average
41	Karnataka	Uttara Kannada	Sirsi				Consu mer Stores	2	Average
42	Karnataka	Uttara Kannada	Yellapur				Consu mer Stores	1	Average
43	Karnataka	Uttara Kannada	Dandeli				Housi ng Societ ies	3	Average
44	Karnataka	Uttara Kannada	Honavar				Housi ng Societ ies	2	Average
45	Karnataka	Uttara Kannada	Karwar				Housi ng Societ ies	3	Average

46	Karnataka	Uttara Kannada	Kumta				Housi ng Societ ies	3	Average
47	Karnataka	Uttara Kannada	Mundgod				Housi ng Societ ies	1	Average
48	Karnataka	Uttara Kannada	Sirsi				Housi ng Societ ies	4	Average
49	Karnataka	Uttara Kannada	Yellapur				Housi ng Societ ies	1	Average
50	Karnataka	Uttara Kannada	Ankola				Weave rs Societ ies	1	Average
51	Karnataka	Uttara Kannada	Honavar				Weave rs Societ ies	1	Average
52	Karnataka	Uttara Kannada	Ankola				Labou r Societ ies	11	Average
53	Karnataka	Uttara Kannada	Dandeli				Labou r Societ ies	2	Average
54	Karnataka	Uttara Kannada	Haliyal				Labou r Societ ies	2	Average
55	Karnataka	Uttara Kannada	Honavar				Labou r Societ ies	1	Average
56	Karnataka	Uttara Kannada	Karwar				Labou r Societ ies	6	Average

57	Karnataka	Uttara Kannada	Kumta				Labou r Societ ies	3	Average
58	Karnataka	Uttara Kannada	Mundgod				Labou r Societ ies	1	Average
59	Karnataka	Uttara Kannada	Sirsi				Labou r Societ ies	6	Average
60	Karnataka	Uttara Kannada	Supa				Labou r Societ ies	1	Average
61	Karnataka	Uttara Kannada	Yellapur				Labou r Societ ies	13	Average
62	Karnataka	Uttara Kannada	Karwar				Fisher y Societ ies	16	Average
63	Karnataka	Uttara Kannada	Ankola				Fisher y Societ ies	8	Average
64	Karnataka	Uttara Kannada	Bhatkal				Fisher y Societ ies	6	Average
65	Karnataka	Uttara Kannada	Haliyal				Fisher y Societ ies	6	Average
66	Karnataka	Uttara Kannada	Honavar				Fisher y Societ ies	6	Average
67	Karnataka	Uttara Kannada	Kumta				Fisher y Societ ies	6	Average

68	Karnataka	Uttara Kannada	Supa				Fisher y Societ ies	1	Average
69	Karnataka	Uttara Kannada	Yellapur				Fisher y Societ ies	1	Average
70	Karnataka	Uttara Kannada	Mundgod				Fisher y Societ ies	2	Average

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

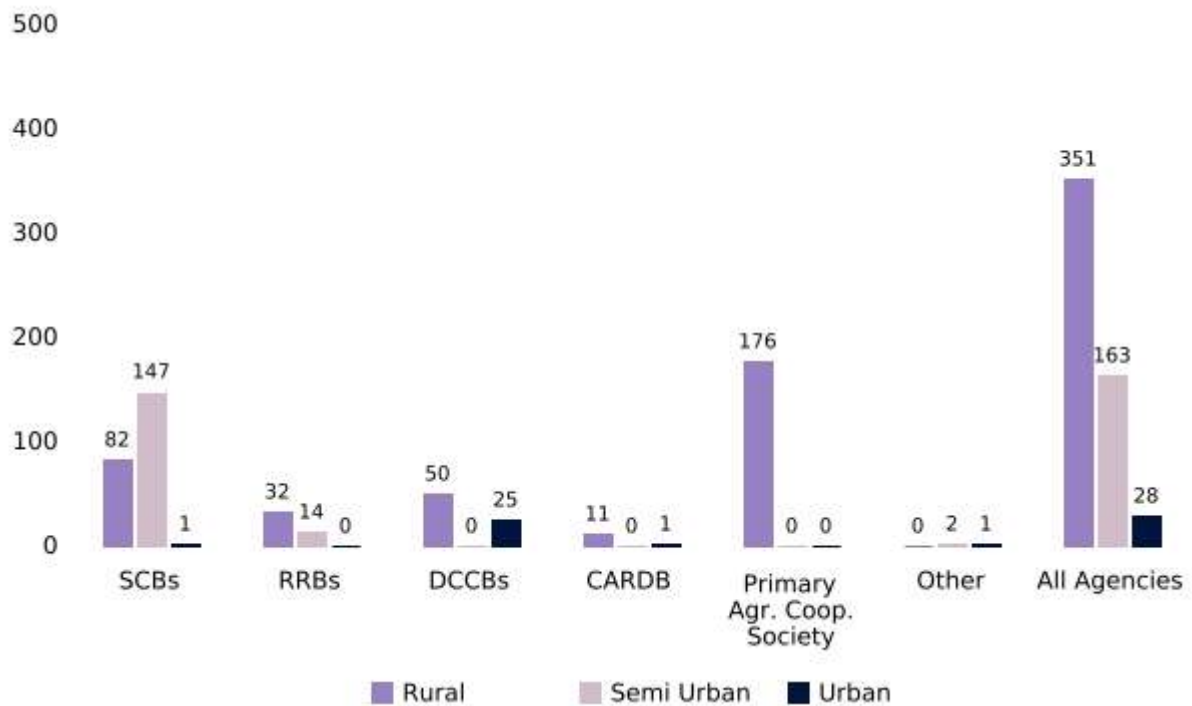
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	177	-
2	Potential for formation of new MPACS	0	-
3	PACS Computerisation	156	-
4	ARDBs Computerisation	11	-
5	New MPACS / Primary Dairy Societies / Fisheries Societies established	32	-
a	PACS sanctioned with warehousing facility & other related infrastructure	0	-
b	Capacity of the grain storage godowns sanctioned	0	-
7	PACS as Common Service Centres (CSCs)	61	-
8	PACS as Kisan Samriddhi Kendras (KSKs)	104	-
9	PACS as Jan Aushadi Kendras (JAK)	1	-
10	Petrol/ Diesel distributorship/ dealership	0	-
11	LPG distributorship	0	-
12	PACS as Pani Samitis	0	-
13	PM Kusum Scheme	0	-

14	Societies engaged as Bank Mitras of DCCB	0	-
15	Societies/ Bank Mitras provided with micro-ATMs	27	-
a	Membership in Multi State Cooperative Society on Seeds	0	-
b	Membership in Multi State Cooperative Society on Organic farming & products	0	-
c	Membership in Multi State Cooperative Society on Agri-exports	0	-

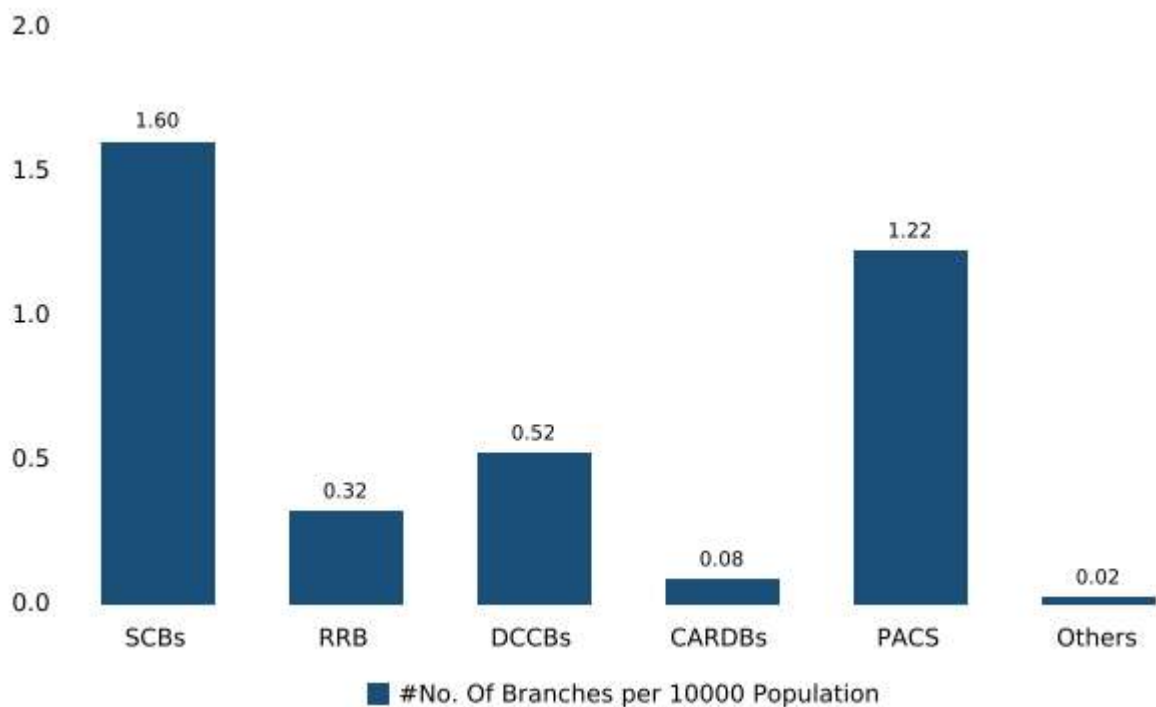
# Banking Profile



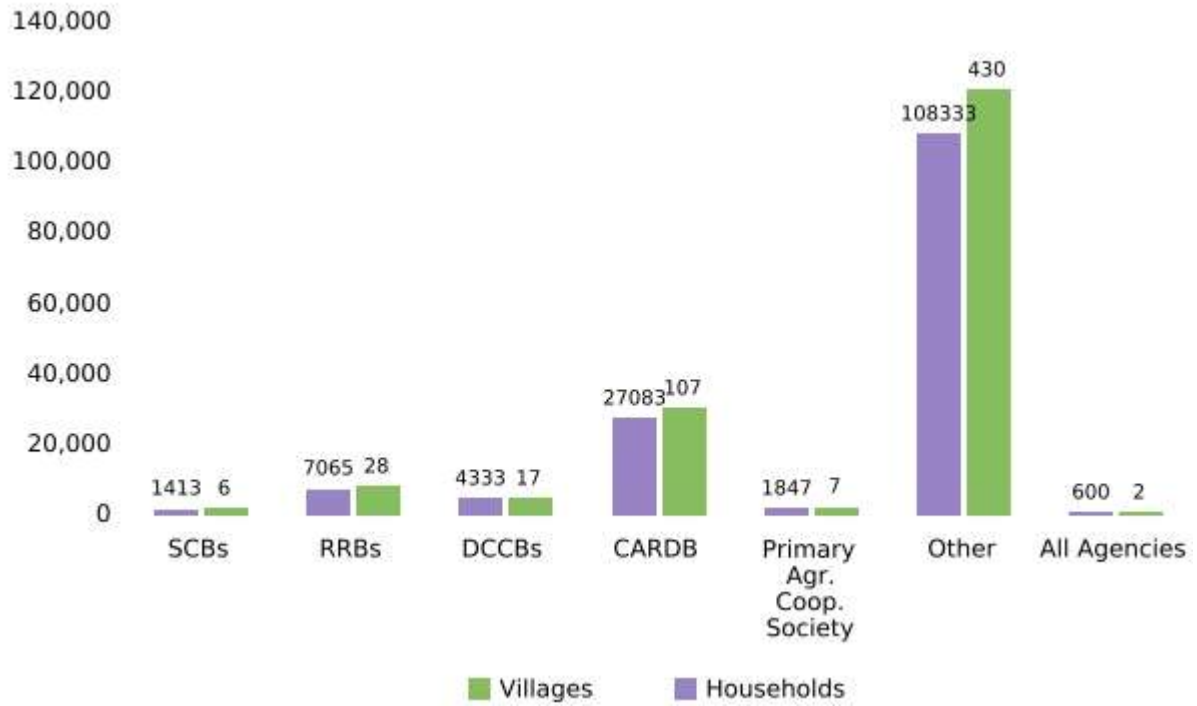
### 1. Agency wise - Number of branches in the district



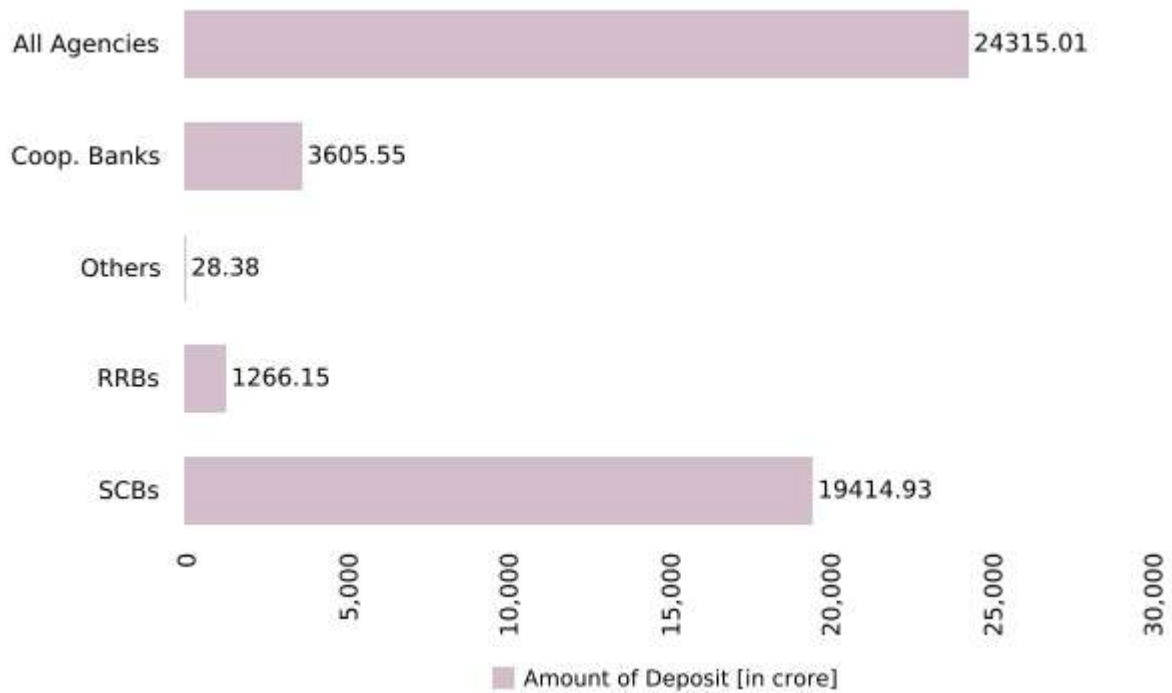
### 2. Branch Penetration



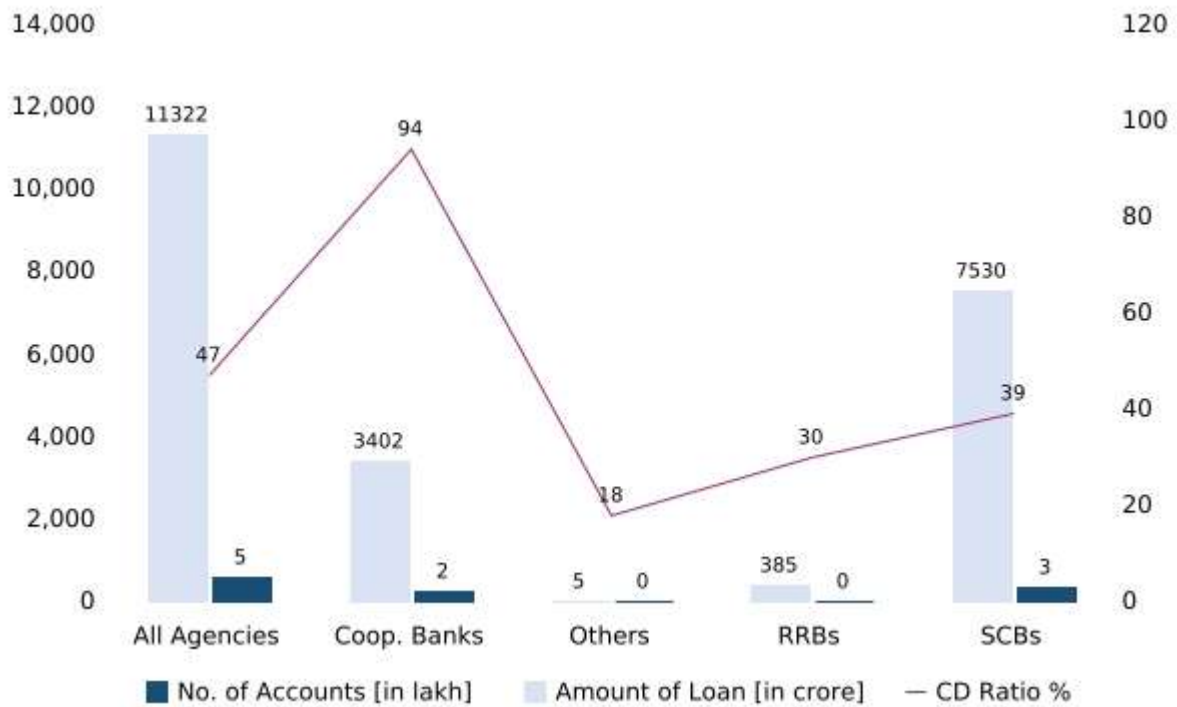
### 3. Agency wise - Per Branch Outreach



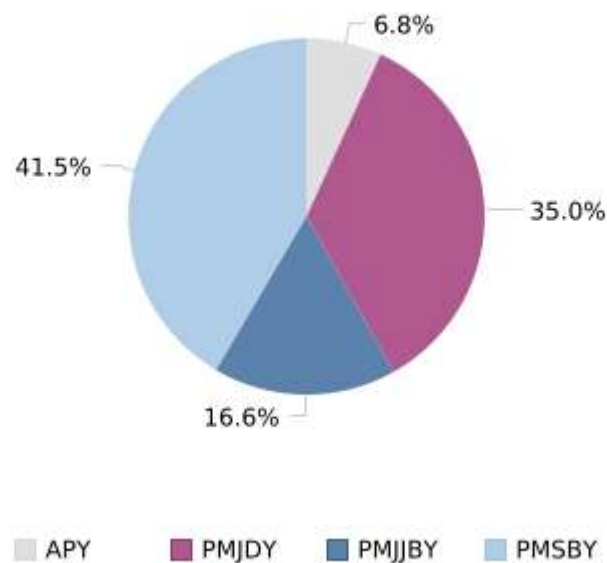
### 4. Agency wise - Deposit O/s



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



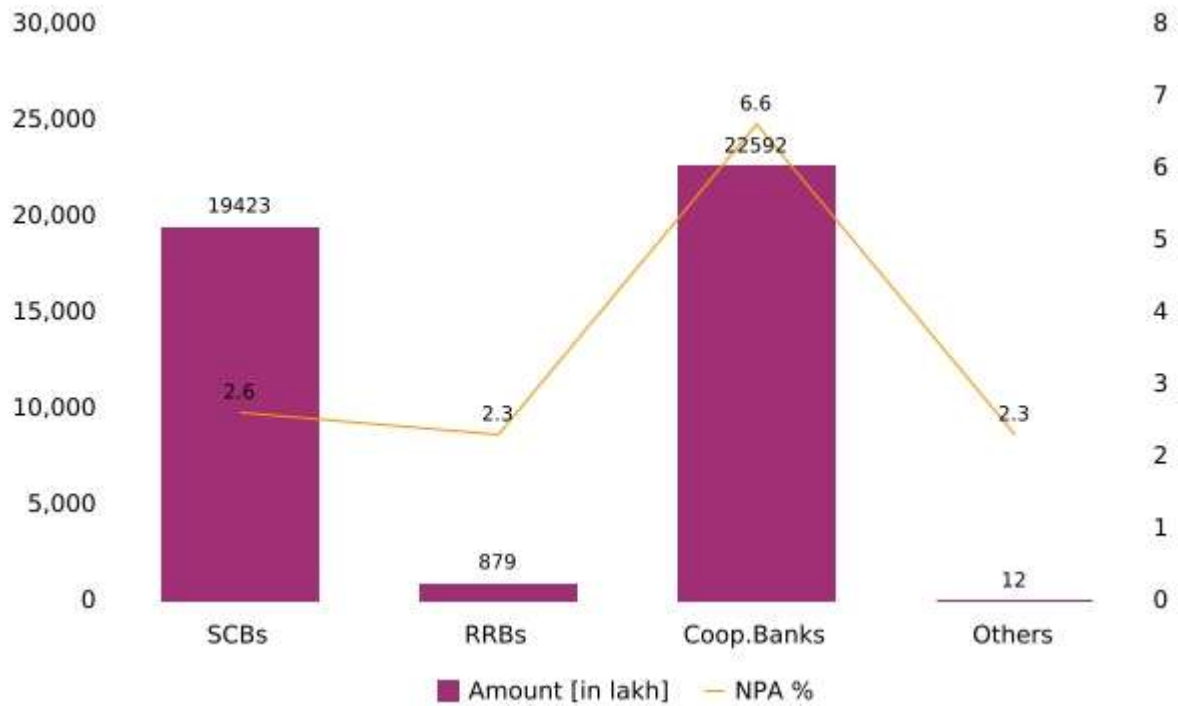
### 6. Performance under Financial Inclusion (No. of A/c)



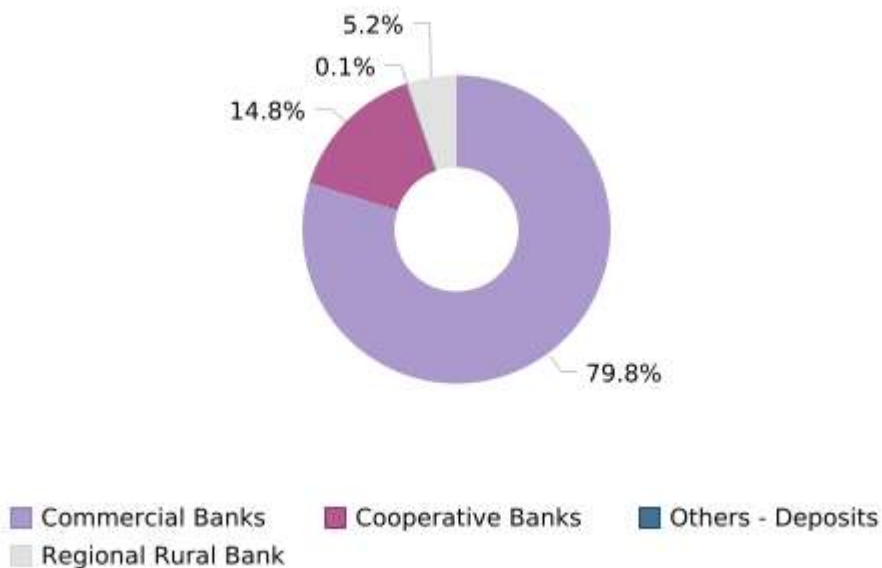
### 7. Sector-wise Performance under ACP



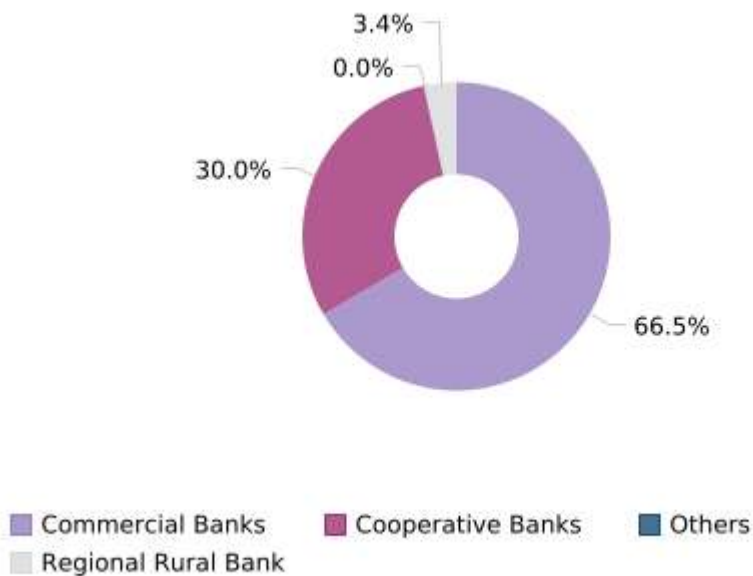
### 8. NPA position



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

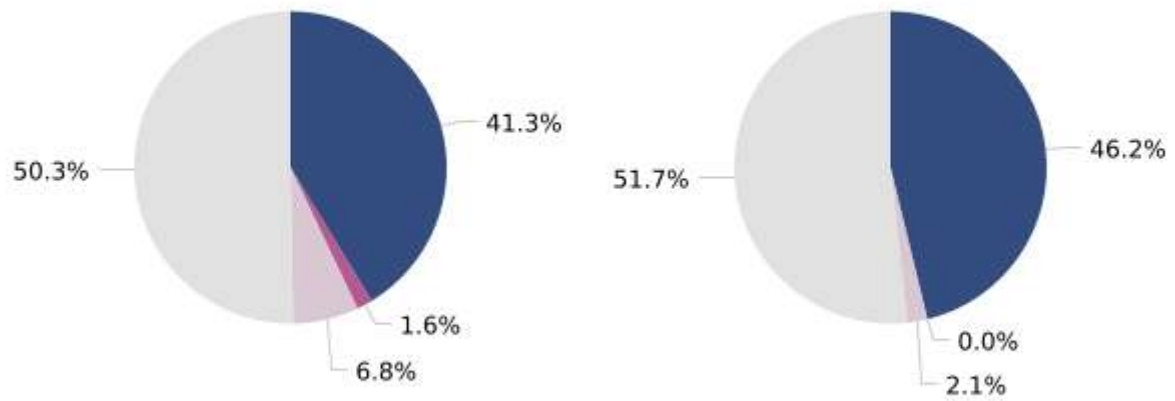


### 10. Agency wise - Share of Loan O/s Year 2024-25

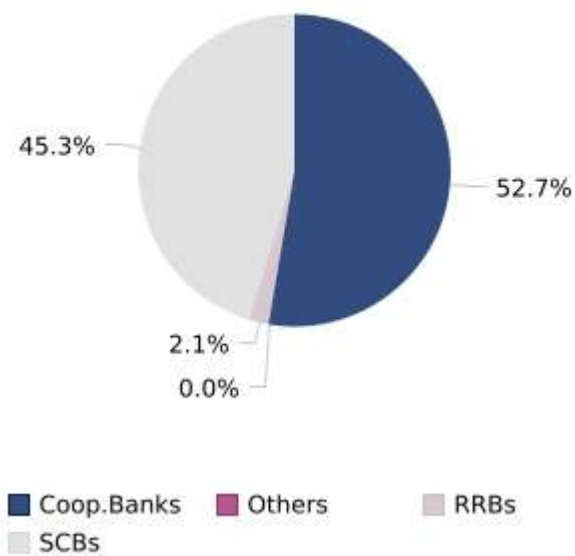


### 11. Agency wise - Share of NPA

**Year 2022-23** **Year 2023-24**



### Year 2024-25





Uttara Kannada, PLP 2026-27

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	23	230	82	147	1	13	0	195	6	1413
Regional Rural Bank	1	46	32	14	0	0	0	30	28	7065
District Central Coop. Bank	1	75	50	0	25	0	0	0	17	4333
Coop. Agr. & Rural Dev. Bank	1	12	11	0	1	0	0	0	107	27083
Primary Agr. Coop. Society	176	176	176	0	0	0	0	0	7	1847
Others	3	3	0	2	1	0	0	0	430	108333
All Agencies	205	542	351	163	28	13	0	225	2	600

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	1773159	1941483	1881368	-3.1	75.7	1620858.00	1794901.00	1941493.00	8.2	79.85



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Regional Rural Bank	213811	226616	282919	24.8	11.4	149759.00	118057.00	126615.00	7.2	5.21
Cooperative Banks	227276	216457	221418	2.3	8.9	306008.00	333317.00	360555.00	8.2	14.83
Others	29016	77975	99661	27.8	4.0	1096.00	2461.00	2838.00	15.3	0.12
All Agencies	2243262	2462531	2485366	0.9	100.0	2077721.00	2248736.00	2431501.00	8.1	100.00

### 3.Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	249396	297078	280688	-5.5	55.1	575821.00	663874.00	753021.00	13.4	66.5
Regional Rural Bank	27006	26907	27786	3.3	5.5	32303.00	34905.00	38502.00	10.3	3.4
Cooperative Banks	182760	153198	199013	29.9	39.1	291626.00	314713.00	340153.00	8.1	30.0
Others	3105	1502	1638	9.1	0.3	282.00	404.00	524.00	29.7	0.0
All Agencies	462267	478685	509125	6.4	100.0	900032.00	1013896.00	1132200.00	11.7	100.0

### 4.CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	35.5	37.0	38.8
Regional Rural Bank	21.6	29.6	30.4

Cooperative Banks	95.3	94.4	94.3
Others	25.7	16.4	18.5
All Agencies	43.3	45.1	46.6

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	425139	463905	176754	76181
Regional Rural Bank	107889	160695	73736	28636
Cooperative Banks	3515	11715	3825	121
Others	0	0	5	0
All Agencies	536543	636315	254320	104938

#### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	348702.00	46.3	180082.00	23.9	338433.00	44.9	60.55	0.0	16150.00	2.1
Regional Rural Bank	19146.00	49.7	3074.00	8.0	13729.00	35.7	0.00	0.0	2483.00	6.4

Cooperative Banks	263997.00	77.6	92877.00	27.3	101375.00	29.8	0.00	0.0	0.00	0.0
Others	470.00	89.7	0.00	0.0	511.00	97.5	0.00	0.0	0.00	0.0
All Agencies	632315.00	55.8	276033.00	24.4	454048.00	40.1	60.55	0.0	18633.00	1.6

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	358084.00	327762.00	91.5	417715.00	301234.00	72.1	344810.00	348702.00	101.1	88.2
Regional Rural Bank	207231.00	18098.00	8.7	44314.00	19220.00	43.4	20577.00	19146.00	93.0	48.4
Cooperative Banks	47419.00	286120.00	603.4	241669.00	251371.00	104.0	258632.00	263997.00	102.1	269.8
Others	1516.00	672.00	44.3	1723.00	479.00	27.8	655.00	470.00	71.8	48.0
All Agencies	614250.00	632652.00	103.0	705421.00	572304.00	81.1	624674.00	632315.00	101.2	95.1

### 8.Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	167600.00	142777.00	85.2	255000.00	203862.00	79.9	228238.00	217106.00	95.1	86.7
Term Loan (Agri.)	116400.00	177063.00	152.1	126000.00	78568.00	62.4	94454.00	110395.00	116.9	110.5

Total Agri. Credit	284000.00	319840.00	112.6	381000.00	282430.00	74.1	322692.00	327501.00	101.5	96.1
MSME	222356.00	283650.00	127.6	252600.00	261662.00	103.6	270215.00	277330.00	102.6	111.3
Other Priority Sectors*	107894.00	29162.00	27.0	71821.00	28212.00	39.3	31767.00	27484.00	86.5	50.9
Total Priority Sector	614250.00	632652.00	103.0	705421.00	572304.00	81.1	624674.00	632315.00	101.2	95.1

### 9.NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	351586.00	17762.00	5.1	663874.00	26383.00	4.0	753021.00	19423.00	2.6	3.9
Regional Rural Bank	32840.00	2396.00	7.3	34905.00	1062.00	3.0	38502.00	879.00	2.3	4.2
Cooperative Banks	235103.00	14595.00	6.2	314713.00	23566.00	7.5	340153.00	22592.00	6.6	6.8
Others	11704.00	576.00	4.9	404.00	10.00	2.5	524.00	12.00	2.3	3.2
All Agencies	631233.00	35329.00	5.6	1013896.00	51021.00	5.0	1132200.00	42906.00	3.8	4.8

# 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. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

#### 2. Union Budget

##### 2.1. Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>): The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.

Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.

Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.

Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.

Fund of Funds for Start-ups: 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 50year 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. Sub targets: 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 (DAY NRLM)
- 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 Dhan Dhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 2016-17 to fast track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar / Jharkhand), and others in Punjab. Funding continues till FY 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019-20 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 2014-15 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 2013-14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

e Kisan 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 receipt based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

### **CLIMATE CHANGE:**

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

NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's 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 hard to abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

### **INSTITUTIONAL DEVELOPMENT:**

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



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

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

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

### **NABARD's DIGITAL INITIATIVES**

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **6. State Budget**

### **6.1. Important Announcements**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **6.2. Highlights related Agriculture & Farm Sector**

Establishment of Model Integrated Farming System under Raita Samruddhi 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 Svanidhi 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 crop in partnership with self-help 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 Loaning Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.

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

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

### **Krishi Bhagya**

Objective - To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

### **Organic Farming adoption and certification**

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

### **Pashu Bhagya Scheme**

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

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

Uttara Kannada, PLP 2026-27

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 Svanidhi 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

Uttara Kannada District has a significant forest cover, accounting for 79.40% of its total geographical area. Due to this, only 12% of land is available for cultivation. The district has 1,99,241 agricultural landholders covering a cultivable area of 1,46,558 Ha. A large proportion (91.7%) of these farmers are Small and Marginal Farmers (SF/MF). The Gross Cropped Area (GCA) of the district is 1,41,050 Ha and the Net Sown Area (NSA) is 1,19,581 Ha, giving a Cropping Intensity of 118%. The NSA is 11.67% of the total Geographical Area of the District. The area under Food Crops is 53,758 Ha as on 31 March 2023, the major food crops being Paddy, Maize, Green Gram and Horse Gram. The total foodgrains production during 2022–23 was 1.24 Lakh Tonnes. The major Oilseed grown is Groundnut in an area of 1,034 Ha. The major commercial crops is Sugarcane cultivated in 14,465 Ha Area. The Ground Level Credit (GLC) Flow to this sector was ₹1,42,777 lakh, ₹2,03,862 lakh and ₹2,17,106 lakh during the last three years; 2022–23, 2023–24 and 2024–25 respectively. As of 30 June 2025, there were 83,315 operative crop Kisan Credit Cards (KCCs) in the district, with a total loan outstanding of ₹1,03,683.89 lakh.

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

The cropping pattern in Uttara Kannada District primarily involves Paddy cultivation during the Kharif season, followed by pulses and oilseeds utilizing residual soil moisture. Under PMFBY for Kharif 2025, three field crops—Paddy (Rainfed and Irrigated), Maize (Rainfed), and Cotton (Rainfed) - have been notified, with Agriculture Insurance Company of India Ltd. as the empanelled insurer. A total of 30,635 farmers have been insured under the scheme during Kharif 2025. The district has 8 main and 30 sub-markets, of which 26 are linked to electronic markets, trading majorly in Arecanut, Paddy and Maize. The sole sugar factory, EID Parrys, crushed 10,15,877 tonnes of sugarcane in 2022–23, producing 1,07,246 MT of sugar. The area under micro irrigation stands at 42,158 hectares, covering 30% of the total sown area. Fertilizer distribution amounted to 13,855 tonnes (NPK), with an average consumption of 98.23 kg/ha. Additionally, 3,51,879 Soil Health Cards have been issued, and 9,444 quintals of seed were distributed through Raitha Sampark Kendras at the hobli level as of 31 March 2024 by the Department of Agriculture.

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

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

(₹ lakh)



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Ash Gourd/ Petha / Raakh Lauki	Hectare	1.32	100	10	13.22	13.22
2	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu	Hectare	0.53	100	12	6.35	6.35
3	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hectare	0.79	100	5	3.96	3.96
4	Cereals - Maize/ Makka_Irrigated	Hectare	0.62	100	7595	4737.16	4737.16
5	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.74	100	410	303.40	303.40
6	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	0.91	100	1600	1454.66	1454.66
7	Cereals - Rice/ Chaval/ Dhan_Irrigated/ Rainfed	Hectare	0.78	100	25400	19736.08	19736.08
8	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.36	100	65	23.36	23.36
9	Fibre Crops - Cotton/ Kapaas_Irrigated	Hectare	0.71	100	270	191.24	191.24
10	Fibre Crops - Cotton/ Kapaas_Rainfed	Hectare	0.78	100	20	15.54	15.54
11	Floriculture Crops - Jasmine/ Chamelee/ Mallige/ Mogra/ Bela_Irrigated	Hectare	0.90	100	50	44.93	44.93
12	Fruits - Banana/ Kela_TC Banana Irrigated	Hectare	4.23	100	5520	23342.09	23342.09
13	Fruits - Banana/ Kela_Tissue Culture	Hectare	1.98	100	260	515.35	515.35
14	Fruits - Cashew/ Kaju_Rainfed	Hectare	0.79	100	1490	1181.38	1181.38
15	Fruits - Coconut/ Nariyal	Hectare	1.06	100	4710	4979.22	4979.22
16	Fruits - Coconut/ Nariyal_Intercrop - Pepper Irrigated	Hectare	0.73	100	710	516.03	516.03
17	Fruits - Coconut/ Nariyal_Intercrop - Pepper Rainfed	Hectare	0.64	100	610	390.17	390.17
18	Fruits - Mango/ Aam	Hectare	0.98	100	1395	1373.33	1373.33
19	Fruits - Pineapple/ Ananas	Hectare	1.84	100	120	221.16	221.16
20	Fruits - Watermelon/ Tarbuj_Irrigated	Hectare	0.91	100	120	109.42	109.42
21	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	0.60	100	540	325.41	325.41
22	Oil Seeds - Soybean/ Soyabean_Irrigated	Hectare	0.50	100	60	30.13	30.13
23	Others – Fodder_Rainfed	Hectare	0.32	100	830	263.23	263.23

24	Others - Sericulture - Mulberry_Rainfed	Hectare	0.69	100	80	54.96	54.96
25	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari Plantation	Hectare	2.91	100	30009	87241.87	87241.87
26	Plantation Crops other than fruits and vegetables - Cocoa/ Coco	Hectare	0.30	100	18	5.47	5.47
27	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram Irrigated	Hectare	0.48	100	60	28.55	28.55
28	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hectare	0.27	100	60	16.48	16.48
29	Pulses - Horse Gram	Hectare	0.19	100	529	100.66	100.66
	SoF – Protected Cultivation				11	128.62	128.62
30	Pulses – Mung bean/ Mung/ Moong/ Green Gram_Rainfed	Hectare	0.31	100	650	199.28	199.28
31	Spices & Condiments - Chilli/ Mirch_Irrigated	Hectare	1.01	100	60	60.89	60.89
32	Sugar Crops - Sugarcane/ Ganna_Kule	Hectare	1.32	100	190	251.07	251.07
33	Sugar Crops - Sugarcane/ Ganna_New	Hectare	1.71	100	13840	23683.98	23683.98
<b>Sub Total</b>					<b>97309</b>	<b>171548.65</b>	<b>171548.65</b>
<b>Post-Harvest</b>							<b>17154.87</b>
<b>Maintenance</b>							<b>34309.73</b>
<b>Total</b>							<b>223013.25</b>
<b>Grand Total</b>					<b>97298</b>	<b>171420.03</b>	<b>223013.25</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Uttara Kannada District lies in the Narrow Coastal and Mountain (Malnad) climatic zones. Major rivers include Kali (Karwar, Joida), Gangavali (Ankola, Yellapur), Aghanashini (Kumta, Siddapur, Sirsi), Sharavati (Honnavar), Venkatapura (Bhatkal), and Varada (Sirsi). The district receives an average annual rainfall of 2936 mm over 95 rainy days, mainly from the southwest monsoon. There are 138 operational telemetric rain gauge stations. Rainfall during 2021, 2022 and 2023 was 3346 mm, 2981 mm, and 2408 mm, respectively, with 2282 mm from the southwest and 126 mm from the northeast monsoon in 2023. As per the 2024 Report on the Dynamic Groundwater Resources of Karnataka, total annual groundwater recharge is 91,516.40 ha-m, with extraction at 26,608.93 ha-m (Irrigation – 23,438.18, Industrial – 23.72, Domestic – 3147.03 ha-m), placing the extraction stage at 32%. All 12 blocks are classified as 'Safe' by CGWB as of 31 March 2024. Paddy and Sugarcane are major water-intensive crops. The net sown area in Kharif is 1,15,273 Ha and in Rabi 9,977 Ha. The net irrigated area is 68,743 Ha (52% of NSA), while gross irrigated area is 75,113 Ha. Micro-irrigation covers 42,158 Ha. Major irrigation sources are Open Wells (39,993 Ha) and Tube Wells (23,981 Ha).

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

Despite receiving heavy rainfall, Uttara Kannada District faces water scarcity during peak summer due to its highly undulating terrain and shallow, permeable aquifers that allow rapid groundwater runoff as base flow. The district lacks major and medium irrigation projects; however, several minor irrigation structures such as bandharas, vented dams, and check dams have been built primarily for groundwater recharge. In coastal areas, vented dams help prevent saline water ingress, though additional flood protection measures are needed to prevent field inundation and salinity. The State Government has initiated the Kali River Irrigation Project to recharge MI tanks and barrages in Haliyal block, aiming to irrigate 7,000 ha. Micro-irrigation coverage includes 31,887 Ha by the Agriculture Department, 10,157 Ha by the Horticulture Department, and 114 Ha by the Sericulture Department. As of 31 March 2023, there were 88,603 electrified irrigation pump sets (IP sets) in the district. NABARD has undertaken two Springshed projects in Devanalli and Hulekal, Sirsi. In 2023-24, 358 water bodies were rejuvenated under MNREGA. The highest groundwater draft is reported in Siddapura, Bhatkal, Haliyal, and Sirsi blocks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Artificial Recharge Structure-For Dug Well	No.	0.55	80	120	65.52	52.44
2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	240	102.72	82.20
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	120	314.64	251.64
4	Bore Well-Renovation-Deepening	No.	0.35	80	240	84.72	67.80
5	Conveyance/ Distribution structures-Sub-surface type-Drainage System	ha	2.12	80	1984	4203.30	3362.61
6	Conveyance/ Distribution structures-Surface type-Pipelines	ha	0.26	80	697	179.01	143.18
7	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	525	134.82	107.89
8	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	730	1140.41	912.35
9	Drip Irrigation--1.5 m x 1.5 m	ha	1.20	80	492	588.57	470.85
10	Drip Irrigation--10m x 10 m	ha	0.32	80	1168	374.93	299.92
11	Drip Irrigation--12m x12m	ha	0.30	80	730	218.71	174.93

12	Drip Irrigation--3 m x3 m	ha	0.64	80	700	449.40	359.52
13	Drip Irrigation--IP Sets 5HP	ha	0.48	80	1650	794.51	635.58
14	Drip Irrigation--Pipelines	ha	0.48	80	1940	934.11	747.32
18	Dug-cum-Bore Well--Renovation	No.	0.43	80	240	102.72	82.20
15	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	400	214.00	171.20
16	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	120	199.08	159.24
17	Dug Well--Recharge	No.	0.54	80	440	235.40	188.32
19	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	3500	2247.00	1797.60
20	Lift Irrigation Schemes--SIP Set	No.	9.63	80	12	115.56	92.40
21	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	270	98.25	78.57
22	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	60	27.60	22.08
23	Pump House-Pump House with Roof-2m x 2m x 2.1m 3HP	No.	0.24	80	60	14.16	11.28
24	Solar PV Pump Sets (AC)--AC/DC surface	No.	0.99	80	170	168.09	134.46
26	Sprinkler Irrigation --Field crops - 63mm HDPE pipes	ha	0.33	80	240	79.56	63.72
25	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	140	103.86	83.02
27	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	280	119.84	95.89
28	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	120	65.52	52.44
<b>Total</b>					<b>17388</b>	<b>13376.01</b>	<b>10700.65</b>

### 2.1.3 Farm Mechanization

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

As per the 2011 Census, Uttara Kannada District has 1,11,581 agricultural cultivators, with Marginal/Small Farmers forming 92% of the total. Despite small holdings, farm machinery such as tractors, power tillers, land levellers, weed cutters, sprayers, and combined harvesters are widely used due to labour shortages and high costs, supported by attractive subsidies from Agriculture and Horticulture Departments. However, 80% of the District's hilly and forested terrain limits mechanization, and only 8.31% of landholdings are above 2 hectares, restricting investment in large machinery. Fragmented land in the five coastal taluks further hampers mechanization in paddy cultivation. Plantation crops generally show low mechanization, but arecanut—the major horticultural crop—has better mechanization adoption in upper ghat taluks. Drone usage remains low due to terrain and crop type, but they have strong potential in paddy and sugarcane fields and can aid in crop monitoring and data analytics. Financing for agri-drones is supported under Sub-Mission

on Agricultural Mechanization (SMAM) and the Namo Drone Didi Scheme. The Farm Mechanization Loan Outstanding for Uttara Kannada District as on 31 March 2025 was Rs.31649.34 Lakh.

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

In convergence with the Sub-Mission on Agricultural Mechanization (SMAM) scheme of GoI, the State Government is implementing the Agricultural Inputs and Quality Control Farm Mechanization Plan – State Sector Scheme, providing 50% subsidy to General farmers and 90% to SC/ST farmers. Since 2022-23, under the "Raitha Shakthi" scheme, farmers receive diesel subsidy through DBT at Rs. 250 per acre for up to five acres. In Uttara Kannada District, 11 Custom Hire and Service Centres (CHSCs) have been set up at hobli level, along with 10 PACS under the PACS as MSCs scheme and 3 FPOs offering custom hiring services. In 2024-25, the Horticulture Department supported 655 farmers with Rs. 290.10 lakh in subsidies under SMAM. Awareness creation on machinery utility, operation, and maintenance and skill training are vital to improve adoption. Strengthening custom hiring centres (Yantradhara), increasing machinery availability, and promoting private rental services can help bridge gaps. The KVK should intensify training and demonstrations of tools from paddy transplanter to telescopic harvesters for areca and coconut.

### 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
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester--Paddy	No.	26.75	80	33	882.75	706.20
2	Combine harvester- Sugarcane harvestors - Sugar cane harvester	No.	107.00	80	9	963.00	770.40
3	Other harvester--Carbon Fibre Telescopic Harvester 70 ft	No.	0.80	80	366	293.75	234.97
4	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	410	350.96	280.78
5	Other machinery-Other Machinery & Equipments- Cultivator	No.	0.86	80	260	222.56	178.09
6	Other machinery-Other Machinery & Equipments- Excavator	No.	25.68	80	160	4108.80	3287.04

7	Other machinery-Other Machinery & Equipments-Rotavator (540 and 1000 rpm PTO speed)	No.	1.50	80	260	389.48	311.61
8	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.61	80	760	1219.80	975.84
9	Other machinery--Solar Drier	No.	6.96	80	22	153.06	122.38
19	Others--Custom Hiring-Cultivators	No.	1.07	80	95	101.65	81.32
10	Others--Custom Hiring- Disc plough	No.	0.43	80	240	102.72	82.20
11	Others--Custom Hiring- Drone	No.	10.70	80	17	181.90	145.52
12	Others--Custom Hiring- Levelers	No.	2.14	80	140	299.60	239.68
13	Others--Custom Hiring- MB Plough	No.	0.54	80	390	208.65	166.92
14	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	74	95.01	76.04
15	Others--Custom Hiring- Servicing tools	No.	1.34	80	210	280.91	224.70
16	Others--Custom Hiring- Shed and office premises	No.	4.82	80	24	115.60	92.42
17	Others--Custom Hiring- Sprayer	No.	0.05	80	2000	107.00	85.60
18	Others--Custom Hiring- Thresher	No.	1.28	80	330	423.72	338.96
20	Others--Custom hiring- Tractor 15 TO 25 HP	No.	4.28	80	34	145.52	116.43
21	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	46	295.32	236.24
22	Paddy Transplanter--46 & 8 rows	No.	3.21	80	24	77.04	61.68
23	Power Tiller--8 to 12 HP	No.	2.46	80	1080	2657.88	2126.31
24	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	139	148.73	118.97
25	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	76	162.64	130.10
26	Tractor-With Implements & Trailer-15 to 25 HP	No.	4.82	80	250	1203.76	963.00
27	Tractor-With Implements & Trailer-25 to 35HP	No.	6.96	80	73	507.75	406.16
28	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	76	634.29	507.42
29	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	76	691.27	552.97
30	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	75	802.50	642.00
31	Tractor-With Implements & Trailer-Tractor Drawn Disc Plough(3 disc Reversible)	No.	1.61	80	154	247.18	197.74

32	Tractor-With Implements & Trailer-Tractor Drawn Disc Plough(3 HarrowMin 35 HP)	No.	1.28	80	120	154.08	123.24
33	Weeder-Power Weeder-self propelled/tractor drawn Min 6 HP	No.	0.70	80	750	521.67	417.30
<b>Total</b>					<b>8773</b>	<b>18750.55</b>	<b>15000.23</b>

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

As on 31 March 2024, the area under Fruits, Vegetables, Plantation, Spices, Flowers, Medicinal and Aromatic plants in Uttara Kannada District was 57,265 Ha, with total horticultural crop production at 2,10,854 MT. Plantation crops dominate with 46,840 Ha, led by Arecanut at 36,450 Ha, an area that continues to grow annually. Other key plantation crops include Coconut and Cashew. Major fruit crops are Mango and Banana, while Black Pepper is the dominant spice, often trailed on Coconut and Arecanut palms. Jackfruit and Kokum, though minor, offer good processing potential. The District is also known for unique horticulture varieties like the GI-tagged Kari Ishad Mango of Ankola, sweet onion of Kumta, Jasmine of Bhatkal, Rani betel vine of Honnavar, Kari Bale of Yellapura, Appemidi of Sirsi, and Brinjal and green chillies of Gokarna. With lower labour needs than field crops, the area under P&H crops is steadily increasing. In sericulture, 330 farmers across 122 villages cultivate mulberry over 163.66 Ha, producing 26.07 tonnes of cocoons valued at Rs.121.13 lakh as on March 2023. Arecanut, Mango, Ginger, and Pepper are covered under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) for both loanee and non-loanee farmers, with Reliance General Insurance Ltd. empanelled for the 2025-26 season. The loan outstanding under the P&H sector as on 31 March 2025 was Rs.9149.72 Lakh.

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

The main horticultural nurseries in Uttara Kannada District include Hichkad Horticultural Farm, Ankola; Horticultural Farm, Bachanike in Mundagoda Block; and office nurseries in Kumta, Haliyala, and Joida Blocks. A Tissue Culture Lab at the College of Horticulture, Sirsi, established with State Government support, supplies banana planting material. Two Honey Cooperative Societies in Ankola and Honnavar provide handholding and marketing support. The District's GI-tagged products are Sirsi Supari and Ankola Kari Ishad Mango. Under the CSS scheme for FPOs, three FPOs have been promoted by NABARD, of which two focus on horticulture—Mata Totagars FPCL, Ankola, engaged in processing and canning of Kari Ishad Mango, and Sugandhi FPCL, Bhatkal, involved in jasmine trading. Three cold storages with a combined capacity of 881 tonnes serve horticultural needs, and to enhance storage further, a 2500-tonne cold storage facility is being built in Banavasi, Sirsi Block, with NABARD RIDF assistance. Under NABARD's My District My Product (MDMP), a Common Processing Centre for banana and jackfruit was established, with the main unit in Siddapura Block and two sub-centres in Sirsi Block. The KCC saturation campaign for enrolling eligible horticulture farmers under WBCIS has gained momentum, with 38,707 farmers enrolled as of 20 August 2025.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	750	504.00	403.20
2	Exotic Fruits -Dragon Fruit-2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	19	145.35	116.28
3	Floriculture-Jasmine - Jasminum sambac-Bhatkala jasmine	ha	2.41	90	40	96.30	86.67
4	High density plantation-Banana	ha	3.38	80	1360	4598.42	3678.77
5	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.09	80	360	392.88	314.28
6	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	260	303.25	242.58
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	80	212.32	169.84
8	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	6	51.66	41.34
9	Other Plantation Crops-Arecanut	ha	3.75	80	1910	7152.95	5722.36
10	Other Plantation Crops-Cocoa	Acre	1.74	80	31	53.89	43.14
11	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	950	1026.70	821.36
12	Perennial Vegetables - Vegetables and Flowers-Pineapple	Acre	1.71	80	25	42.80	34.25
14	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (>1056sq.m>2080sq.m)	sq.m.	0.01	80	22000	201.30	161.04
13	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5 mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	21918	212.17	169.71



15	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (>2080sq.m>4000sq.m)	sq.m.	0.01	80	22000	211.86	169.46
16	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	22000	234.30	187.44
17	Protection Structure-Shadenet housing-Shade net- 2-side corridor(>2080sq. m>4000sq.m)	sq.m.	0.00	80	28000	131.88	105.52
18	Sericulture-Chawki Rearing- Mulberry garden establishment -2 Acre	Acre	25.59	80	20	511.88	409.52
19	Spices-Black Pepper- (intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	1050	1617.85	1294.26
<b>Sub Total</b>					<b>122779</b>	<b>17701.76</b>	<b>14171.02</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	935	500.23	500.23
<b>Sub Total</b>					<b>935</b>	<b>500.23</b>	<b>500.23</b>
<b>Total</b>					<b>123714</b>	<b>18201.99</b>	<b>14671.25</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Uttara Kannada District has 79.12% of its geographical area under forest cover, making it one of the most forest-rich districts in Karnataka. Major forest produce includes softwood, bamboo, cane, various types of timber (including package timber, construction timber, and timber for boat building), and firewood. Minor forest produce comprises soap nut, medicinal plants, wax, and honey. These resources offer strong potential for investment in sectors such as furniture manufacturing, honey processing, aroma extraction, and medicinal formulations. As per the State of Forest Report 2021, 10.47 sq. km of forest land in the district is under mangroves, with the largest concentrations found along the Aghanashini, Kali, and Sharavati rivers. The Forest Department is actively focusing on the protection and conservation of these ecologically important mangrove patches. The loan outstanding under this sector was Rs.521.81 Lakh as on 31 March 2025.

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

The Social Forestry wing of the Forest Department in Uttara Kannada District provides seedlings to farmers either free of cost or at subsidized rates through its nurseries. The Department also supplies firewood to the public at subsidized rates via depots operated by Forest Labour Co-operative Societies and Karnataka State Forest Industries Corporation (KSFIC). To support forest-dwelling tribes, LAMPS are permitted to collect and market Non-Wood Forest Produce (NWFP) for a nominal fee. An area of 7,032 Ha under cashew in Kumta Block has been transferred from the Forest Department to the Karnataka Cashew Development Corporation. As of 31 March 2023, 119 nurseries are approved by the Forestry Department (Source: [www.aranya.gov.in](http://www.aranya.gov.in)). Under the GoK's bio-fuel development

programme, saplings of Jatropha and Pongamia are distributed to farmers at subsidized rates. The district also has significant potential for commercial forestry, with 6,450 Ha of cultivable wasteland and 20,739 Ha of fallow land available for plantation of species such as Santalum album (Sandalwood), Melia dubia, Silver Oak, Bamboo, Pongamia, Subabul, Neem, Kokum, Karanja, and Simarouba.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Nursery/ Propagation unit-Traditional Nursery	Acre	6.21	80	31	192.38	153.89
2	Plantation--Agro forestry	ha	1.07	80	217	232.19	185.75
3	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	24	19.78	15.82
4	Plantation--Farm forestry	ha	1.18	80	58	68.28	54.60
5	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	40	47.96	38.38
6	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	87	134.02	107.21
7	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	76	180.53	144.42
<b>Total</b>					<b>533</b>	<b>875.14</b>	<b>700.07</b>

### 2.1.6 Animal Husbandry - Dairy

#### 2.1.6.1 Status of the Sector in the District

As per the 20th Livestock Census 2019, Uttara Kannada District has a total bovine population of 4,10,305, comprising 62,515 crossbred cattle, 2,73,797 indigenous cattle, and 73,993 buffaloes. The district milk production in 2022-23 stood at 2,18,000 tonnes, which is insufficient to meet local demand, necessitating imports from neighbouring districts. The Karnataka Co-operative Milk Producers' Federation Limited (KMF), the apex body for the dairy co-operative movement in Karnataka and the second largest in the country, plays a key role in the sector. As of 31 March 2025, there were 1,986 active Dairy KCCs in the district, with an outstanding loan of Rs. 1,318.58 lakh. Ground Level Credit (GLC) flow under the Animal Husbandry – Dairy sector has shown significant growth over recent years, with disbursements of Rs. 10,039.59 lakh in 2022-23, Rs. 14,288.33 lakh in 2023-24, and Rs. 24,998.80 lakh in 2024-25.

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

Uttara Kannada District has 22 Veterinary Hospitals, 84 Dispensaries, 26 Private Veterinary Clinics, and 11 Mobile Clinics providing animal healthcare services. During 2023-24, Artificial Insemination was conducted for 55,092 animals, covering 13.43% of the total female bovine population. The Department also conducts Foot and Mouth Disease (FMD) vaccination biannually, with 3,10,572 livestock vaccinated in 2023-24, accounting for 61.22% of the total livestock. Farmers commonly procure crossbred cows from Haveri and Dharwad. As of 20 August 2025, the District had 342 Dairy Cooperative Societies (DCS), including 32 newly formed under the MDCS scheme, comprising 1,409 members. These are supported by 19 milk routes (15 in Sirsi, 2 each in Kumta and Haliyala). The KMF chilling plant at Sirsi has a capacity of 30,000 LPD, and there are 9 Bulk Milk Chillers with a total capacity of 27 KL. A dry fodder bank has been established at Bhagavathi, Haliyal. However, acute staff shortages hinder timely service delivery, underscoring the need for 24x7 veterinary care, including availability of veterinarians and medicines. NABARD-promoted dairy FPO, Krishi Nirantara FPCL, is actively functioning in Sirsi Block, contributing to dairy sector development in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	110	1744.27	1395.47
2	Buffalo Farming--She buffaloes Graded Murrah yielding 10 -12lpd 2 animal unit	1+1	2.47	80	753	1861.21	1488.96
3	Buffalo Farming--Surthi Dharwad 10 animal unit	5+5	12.28	80	118	1449.51	1159.59
4	Buffalo Farming--Surti/Dharwad yielding 6 to 8 lpd 2 animal unit	1+1	1.75	80	215	377.29	301.86
5	Bulk Milk Cooling Unit	No.	32.96	90	12	395.52	355.92
6	Crossbred Cattle Farming--CBC - 2 Cow Unit - HF	1+1	2.13	80	530	1128.52	902.80
7	Crossbred Cattle Farming--HF 10 animal unit	5+5	15.76	80	350	5516.43	4413.07
8	Crossbred Cattle Farming--HF Crossbreds 11-13 lpd 2 animal unit	1+1	2.45	80	250	612.57	490.03

9	Crossbred Cattle Farming--Jersey Crosses-9 to 10lpd 2 animal unit	1+1	2.19	80	80	175.52	140.36
10	Crossbred Cattle Farming--Jersey 10 animal unit	5+5	14.47	80	29	419.50	335.66
11	Crossbred Cattle Farming--Mini dairy	5+5	14.35	80	4	57.40	45.92
12	Dairy Cattle   Buffalo Shed--130 sq ft shed @ 200 per sq ft	No.	0.28	80	1324	368.34	294.69
13	Dairy Cattle   Buffalo Shed--AC roof shed 300 per sq ft	No.	0.42	80	290	121.02	96.83
14	Dairy Marketing Outlet/Parlour--Construction of store room 100 sq ft	No.	0.27	80	120	32.16	25.68
15	Dairy Marketing Outlet/Parlour--Construction of store room 150 sq ft	No.	0.40	80	96	38.52	30.84
16	Dairy Marketing Outlet/Parlour--Construction of store room 50 sq ft	No.	0.13	80	120	16.08	12.84
17	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	1550	414.65	331.70
18	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	180	115.56	92.45
19	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	39	154.44	123.51
20	Heifer Rearing--Male calf rearing	20	8.15	80	24	146.80	117.40
21	Indigenous Cattle Faming--Gir Sahiwal Tharparkar 2 animal unit	1+1	2.19	80	220	481.39	385.14
22	Indigenous Cattle Faming--Gir Sahiwal Tharparkar 10 animal unit	5+5	13.35	80	16	213.64	170.92
23	Indigenous Cattle Faming--Hallikar 2 animal unit	1+1	0.86	80	70	59.92	47.90
24	Indigenous Cattle Faming--Malnad Gidda(yield 0.8 to 1 lpd) 2 animal unit	1+1	0.32	80	60	19.32	15.36
25	Indigenous Graded Cattle Farming--Indigenous Cows - 2 Cow Unit (Gir/Sahiwal/Tharparkar)	1+1	1.99	80	24	47.76	38.16
26	Refrigerated Tanker Van	No.	29.21	80	8	233.68	186.96
<b>Sub Total</b>					<b>6592</b>	<b>16201.02</b>	<b>13000.02</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	1340	230.83	230.83

2	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	1340	692.52	692.52
3	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	810	376.72	376.72
<b>Sub Total</b>					<b>3490</b>	<b>1300.07</b>	<b>1300.07</b>
<b>Total</b>					<b>10082</b>	<b>17501.09</b>	<b>14300.09</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census (2019), Uttara Kannada district has a total poultry population of 5,57,455 birds. In recent years, broiler farming has emerged as a promising commercial venture in the district. During 2022-23, egg production stood at 1,018 lakh, resulting in a per capita availability of 71 eggs per person annually. Ground Level Credit (GLC) flow to the poultry sector was ₹437.57 lakh in 2022-23, ₹933.76 lakh in 2023-24, and ₹291.60 lakh in 2024-25. Additionally, 14 Kisan Credit Cards (KCCs) were sanctioned for poultry-related activities, with an outstanding loan amount of ₹22.93 lakh as of 31 March 2025.

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

The Department of AH&VS and KVK, Sirsi provide vital services such as disease diagnosis, animal treatment, vaccination, and training in modern agricultural technologies. The Karnataka Cooperative Poultry Federation supports rural livelihoods through schemes like the distribution of five-week-old local poultry birds to women farmers and SHG members. Additionally, the Kukuta Sanjeevini scheme, featured in Karnataka's 2024-25 Gender Budget, offers six-week-old chicks free of cost to SHG women, promoting small-scale poultry ventures and enhancing local egg and meat availability. However, Uttara Kannada lacks local breeding centres, hatcheries, and poultry feed production units, relying mainly on chick supply from the Karnataka Poultry Federation in Dharwad. Promoting backyard poultry with 2-5 birds can address nutritional needs of smallholder families, who represent over 90% of the district's landholders. These free-range birds also fetch higher market prices than broilers. There is a strong need to implement contract farming models linking small producers with large poultry processors to enhance income and sustainability.

### 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
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<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming--1000 birds per batch	1000	3.35	80	54	180.90	144.72
2	Commercial Broiler Farming--Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	13	158.60	126.88
3	Commercial Broiler Farming--Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	38	185.44	148.33
4	Commercial Layer Farming--5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	16	581.76	465.41
5	Indigenous Poultry Farming--Backyard poultry-50 females+10 males-Capitalised exp	100	0.21	80	841	179.97	143.98
6	Retail Poultry dressing/products outlet--300 birds per day	No.	10.70	80	55	588.50	470.80
<b>Sub Total</b>					<b>1017</b>	<b>1875.17</b>	<b>1500.12</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	54000	86.94	86.94
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	42186	113.06	113.06
<b>Sub Total</b>					<b>96186</b>	<b>200.00</b>	<b>200.00</b>
<b>Total</b>					<b>97203</b>	<b>2075.17</b>	<b>1700.12</b>

## 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

### 2.1.8.1 Status of the Sector in the District

As per the 20th Livestock Census (2019), Uttara Kannada district has a population of 8,537 sheep, 10,655 goats, and 1,193 pigs. Sheep rearing is primarily concentrated in Mundgod taluk, while goat rearing is common in Mundgod, Haliyal, Sirsi, Joida, and Yellapur taluks. Piggery activities are mainly found in Haliyal, Bhatkal, Karwar, Honnavar, and Sirsi taluks. The district recorded a total meat production of 3,281 tonnes during the year 2022-23.

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

The Karnataka Assembly recently enacted the Traditional Migratory Shepherds (Welfare Measures and Protection Against Atrocities) Bill, 2025, offering comprehensive legal safeguards and welfare measures including a dedicated board and financial support for housing, land grants, healthcare, insurance, scholarships, food security, and livestock services. This legislation is particularly significant for shepherd communities in Joida and Dandeli taluks of Uttara Kannada district. Complementing this, the *Amrita Swabhimani Kurigahi* scheme provides 20+1 sheep/goat units to 10,000 economically weaker members of sheep and wool producers' cooperative societies, at a unit cost of ₹1,75,000, funded through a 50% contribution from the National Cooperative Development Corporation, 25%

from the State Government, and 25% from beneficiaries. Additionally, under the Special Component Program/Tribal Sub Plan by the Karnataka Sheep & Wool Development Corporation, 6+1 sheep/goat units are offered with 90% subsidy support, up to ₹40,500 per unit. Despite such initiatives, sheep and goat development in Uttara Kannada has seen limited progress, hindered by the lack of organized marketing systems, poor infrastructure, and scarcity of green fodder. Promoting contract farming models and improving value chain integration could address these constraints and significantly enhance the sector's growth potential in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
3	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	9	103.32	82.64
4	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+5	9.68	80	9	87.14	69.73
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+25	56.49	80	2	112.98	90.38
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+25	47.68	80	4	190.72	152.56
5	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	12	27.48	21.96
6	Lamb Fattening Unit--Cost of animals-100 units	20	0.47	80	5	2.35	1.85
7	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	2	31.42	25.14
8	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	1	1.75	1.40
9	Retail Market outlet for Meat-Existing Shed-Retail pork outlet with facility for chilling	No.	12.84	80	1	12.84	10.27



10	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+5	21.25	80	1	21.25	17.00
11	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+5	16.53	80	1	16.53	13.23
12	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	4	4.76	3.80
13	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	3	6.69	5.34
14	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	4	4.20	3.36
15	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	1	1.97	1.58
<b>Sub Total</b>					<b>59</b>	<b>625.40</b>	<b>500.24</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming Dairy Goat farming - Intensive Stall feeding for 8 month cycle	20+1	0.70	1	40	23.49	23.49
2	Goat Farming_Others_Noram feeding 8 month cycle free grazing	20+1	0.35	1	40	9.51	9.51
3	Pig Farming_Rearing Unit Fattening for 10 animals for 6month	10	0.74	1	4	2.96	2.96
4	Sheep Farming Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	20	0.32	1	36	9.98	9.98
5	Sheep Farming_Others_Noram feeding 8 month cycle free grazing	10+1	0.18	1	14	4.17	4.17
<b>Sub Total</b>					<b>134</b>	<b>50.11</b>	<b>50.11</b>
<b>Total</b>					<b>193</b>	<b>675.51</b>	<b>550.35</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

With a 160 km coastline and a 27,000 sq. km continental shelf, Uttara Kannada district offers significant potential for fisheries development, particularly in capture and coastal aquaculture. The region's mangroves, creeks, and estuaries provide ideal conditions for brackish water fisheries such as crabs, mussels, clams, and oysters, and serve as excellent nurseries for major fish species. The five coastal blocks—Karwar, Ankola, Kumta, Honnavar and Bhatkal—are home to 16,739 full-time and 19,999 part-time families engaged in fisheries. In 2023–24, the district recorded a total fish catch of 1,22,826 MT, with marine fisheries contributing 94% (1,15,082 MT) and inland fisheries 6% (7,744 MT),



valued at ₹1,02,875 lakh. The district is rich in pelagic fishery resources like sardines and mackerel, with most catch sold locally or in neighbouring states. A 61-day monsoon fishing ban was enforced from 1 June to 31 July 2025. Ground Level Credit (GLC) flow to the sector was ₹4,514.12 lakh in 2022-23, ₹9,220.47 lakh in 2023-24, and ₹3,218.92 lakh in 2024-25. As of 30 June 2025, 2,307 Fishery KCCs had been issued, with an outstanding loan amount of ₹4,932.36 lakh.

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

The Pradhan Mantri Matsya Sampada Yojana (PMMSY), along with various State schemes, is being actively implemented in Uttara Kannada district, supporting activities such as construction of grow-out ponds, freshwater aquaculture inputs, small RAS units, 3-wheelers for fish vending, insulated vehicles, new and renovated ice plants, marine finfish nurseries, and replacement of boats and nets. The Central Marine Fisheries Research Institute (CMFRI), Karwar, has provided training in cage fishing and fisheries skill development. The district has 44 ice plants (capacity: 1108 MT/day), 4 cold storages (560 MT), 1183 fishing tanks (1095 under Panchayat Raj and 88 under Minor Irrigation), 44 fish markets, and 11 fishing harbours with 69 marine fish landing centres. In 2023-24, 88.30 lakh fishlets were distributed. There are also 3 boat-building yards located at Honnavar, Murdeshwar, and Hotegali. The district has 52 fishermen cooperatives, including 7 women's societies, and 2 Fishery FPOs promoted by NABARD in Karwar and Honnavar. As of 31 March 2023, there were 13,176 registered boats, comprising 1,140 mechanized, 4,027 motorized, and 8,009 traditional boats. Additionally, two departmental shrimp hatcheries—Kanasagiri Prawn Farm and Kumta Vannalli Hatchery—are currently leased to private operators.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Brackish water/ Coastal Aquaculture--Biofloc ponds - construction with input cost of ₹ 8 Lakh	ha	19.26	80	10	192.60	154.10
2	Brackish water/ Coastal Aquaculture--Bivalve cultivation(mussels clams pearl etc.) 3mx3m	ha	0.21	80	39	8.34	6.68
3	Brackish water/ Coastal Aquaculture-Crab Culture	ha	2.46	90	25	61.55	55.35

4	Brackish water/ Coastal Aquaculture-Shrimp Farming-Shrimp farming-white leg shrimp-Litopenaeus vannamei	ha	37.56	80	10	375.55	300.45
5	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	25	374.50	299.60
6	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	25	40.15	32.10
7	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	12	72.92	58.36
8	Fish Culture --Fresh water-Composite fish culture of Indian major carps	ha	8.87	80	45	399.15	319.32
9	Fish Culture --Freshwater prawn culture-Macrobrachium rosenbergii	ha	5.72	80	36	206.04	164.88
12	Fishing craft-Mechanised-Off Shore Fishing Boat with Steel Hull-Mechanized craft-Offshore fishing boat + steel hull 20m OAL	No.	89.05	80	26	2315.19	1852.14
13	Fishing gear and equipments-Accessories for Fishing Gear	No.	2.25	80	1925	4325.48	3460.38
10	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	25	3210.00	2568.00
11	Fish Seed Hatchery-Prawn Hatchery	Acre	24.61	90	3	73.83	66.45
14	Mariculture-Sea Cage Farming-Establishment of Open Sea cages(100-200 Cubic meter)	No.	5.35	80	50	267.50	214.00
15	Pond construction-Pond Renovation & Desilting	ha	2.35	80	24	56.52	45.24
16	Replacement-Fishing boat-Motorized fishing craft-Traditional wooden/FRP boat with OBM	No.	5.35	80	25	133.75	107.00
17	Replacement-Nets	No.	1.87	80	50	93.65	74.90
18	Replacement-Outboard engine-Motorisation of fishing craft-fitting traditional boat + motor	No.	1.82	80	180	327.42	261.94
<b>Sub Total</b>					<b>2535</b>	<b>12534.14</b>	<b>10040.89</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	100	112.35	112.35
2	Inland Fisheries - Others_Inland pond on Contract basis	Acre	0.02	1	50	1.10	1.10

3	Marine Fin Fish culture in brackish water pond__water shrimp culture 5 months 1 cycle	Acre	3.15	1	14	44.04	44.04
4	Marine Fisheries - Others_Others_Marine fisheries 10*15 mts per 5 to 6 days 1 trip	Per trip	2.25	1	250	561.75	561.75
5	Marine Fisheries - Others_Others_Marine fisheries 15*20 mts per 15days 1 trip	Per trip	3.71	1	50	185.40	185.40
6	Marine Fisheries - Others_Others_Marine Fisheries Bellow 10 meter	10 days	1.40	1	50	70.20	70.20
7	Marine Fisheries - Others_Others_Motorized boat expenditure per day	Per day	0.04	1	500	19.65	19.65
8	Marine Fisheries - Others_Others_Traditional boat expenditure per day	Per day	0.01	1	1000	5.60	5.60
<b>Sub Total</b>					<b>2014</b>	<b>1000.09</b>	<b>1000.09</b>
<b>Total</b>					<b>4549</b>	<b>13534.23</b>	<b>11040.98</b>

### 2.1.10 Farm Credit - Others

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

Allied agricultural activities in the district include the use of draught animals, miscellaneous agricultural implements, and farm-use vehicles. Fully secured gold loans are being extended for agricultural purposes, along with loans to farmers for pre-payment of non-institutional borrowings and for purchasing two-wheelers to support farm operations. The majority of farmers are small and marginal, with a growing shift towards farm mechanization. There is increasing interest among these farmers in investing in farm equipment such as tractors and tillers. Primary Agricultural Credit Societies (PACS), Custom Hiring Centres, and Farmer Producer Organizations (FPOs) are playing a key role in promoting and facilitating access to such mechanization services. However, a few farmers continue to rely on animal draught power. A trend towards marketing vehicles supported by government grants is also emerging under various schemes. Furthermore, there is notable potential for lending towards the purchase of agricultural land, particularly for small and marginal farmers. As per RBI guidelines under Priority Sector Lending (PSL), such loans extended to SF/MF are eligible for classification under the relevant sub-sector, providing further impetus to formal credit flow in the agricultural sector. The total credit to this sector as on 31 March 2025 was Rs.12093.24 Lakh.

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

There are no local markets for purchase of animals in the district and animals are procured from Haveri or Begaum. Artificial semen is provided by the local AH&VS department. The overall veterinary services however need to be strengthened further especially in terms of personnel and construction of new as well as upgradation and renovation of veterinary hospitals. 07 veterinary hospitals are being constructed with NABARD RIDF assistance in

the district. Large tracts of agriculture land are not being cultivated by the land holders for various reasons. These lands are available for contract farming provided necessary legislations are in place. Draught animals are used in areas where machinery cannot be operated. Due to land title issues, banks normally sanction fully secured gold loans. Legally valid tenancy cards to tenant farmers are needed in few Blocks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	6200	9951.00	7960.80
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	12	256.80	205.44
3	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	60	96.36	86.64
4	Two Wheeler Loans --	No.	1.07	80	12902	13805.14	11044.12
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- second hand	No.	0.91	80	600	545.76	436.56
<b>Total</b>					<b>19774</b>	<b>24655.06</b>	<b>19733.56</b>

### 2.1.11 Sustainable Agricultural Practices

#### 2.1.11.1 Status of the Sector in the District

Integration of various agricultural enterprises under Integrated Farming Systems (IFS) offers significant potential to enhance farmers' income and utilize family labour effectively. Livestock components may include milch animals, goats, sheep, and poultry, while tree components comprise fruits, timber, fuel, and fodder species. The choice of IFS model is influenced by soil type, rainfall patterns, and the length of the growing season. Studies show that farms with more than two enterprises generate nearly twice the income of those with fewer, highlighting the benefits of diversification. Scientifically designed IFS models that ensure minimal competition and maximum complementarity among components are key to achieving economic, environmental, and employment goals. The Indian Institute of Farming Systems Research (IIFSR), Modipuram, along with other ICAR institutions, has

developed 51 IFS models suited for small and marginal farmers across 25 States/UTs. In Uttara Kannada, KVK has demonstrated IFS in four blocks, focusing on SC/ST households. These projects aim to provide regular income through short-term crops like vegetables and flowers, while ensuring periodic fixed income by planting agroforestry species such as teak and bamboo, thereby promoting sustainable and resilient farming systems.

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

Uttara Kannada district, located in the biodiversity-rich Western Ghats with over 80% forest cover, has a significant number of farmers practicing Integrated Farming Systems (IFS). KVK, Sirsi, along with several NGOs, is actively promoting IFS through training and demonstrations in areas such as Integrated Nutrient Management, Integrated Pest Management, and organic farming. Inclusion of dairy components in IFS models not only provides organic inputs but also supplements farm income. In the hilly regions of Sirsi, rainwater harvesting and tank rehabilitation efforts are underway, particularly under two NABARD-supported springshed projects in Hulekal and Devanahalli Gram Panchayats. Infrastructure and support systems related to crop husbandry, water resources, animal husbandry, and land development are detailed in respective sectors. Emphasizing sustainable agricultural practices—such as the use of solar irrigation pumps under PM-KUSUM, expansion of PM Krishi Sinchayee Yojana, replication of successful watershed initiatives, establishment of seed banks to conserve traditional germplasm, and promotion of agroforestry and home gardens—can further enhance the district's potential for climate-resilient and sustainable agriculture.

### **2.2 Agriculture Infrastructure**

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

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

During 2022-23, Uttara Kannada District recorded a total food grain production (including cereals, millets, and pulses) of 1,24,493 tonnes, while horticultural production stood at 2,10,854 MT (Source: Uttara Kannada District at a Glance 2023-24). In 2023-24, Arecanut emerged as the leading plantation crop with a production of 98,884 tonnes. Among other major horticultural crops, Pepper production was 2,701 MT, Banana 45,578 MT and Mango 27,330 MT (Source: Department of Horticulture, Sirsi). The district has 38 regulated markets and mandis, of which 26 are integrated with the electronic National Agriculture Market (eNAM). There are seven cold storages with a total capacity of 1,441 tonnes—three for agricultural produce and four for fisheries (Source: Uttara Kannada District at a Glance 2023-24). However, except for Arecanut, marketing and storage facilities for other crops remain inadequate and require significant strengthening. The agri value chain financing is largely concentrated on Arecanut, with limited scope for other crops. Ground Level Credit (GLC) flow under Agriculture Infrastructure has seen a notable rise, increasing from Rs. 340.65 lakh in 2022-23 to Rs. 503.64 lakh in 2023-24, and significantly to Rs. 2,743.13 lakh in 2024-25 (Source: SLBC ACP Portal).

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

The Central Sector Scheme – Agriculture Infrastructure Fund (AIF) of the Government of

India is operational until 2025-26 for loan disbursements. As of 31 July 2025, 146 AIF applications have been sanctioned in Uttara Kannada District, with total loan assistance of Rs. 35.98 crore, of which 136 applications have been disbursed amounting to Rs. 2,467 lakh. For 2025-26, the district has a target of 50 sanctioned applications and Rs. 3,000 lakh in disbursements. The district comprises 8 main regulated APMC markets and 30 sub-markets, housing about 123 storage godowns with a capacity of 16,410 MT and 94% utilisation. Additionally, around 150 of 177 PACS serve as procurement centres for Totagars Service Society, Taluk Marketing Society, and CAMPCO, and have 167 godowns (99,000 MT), mainly for fertilizers and Arecanut. Totagars Service Society alone operates 52 godowns (16,000 MT) for Arecanut, Pepper, and Cardamom. Altogether, the district has about 342 godowns with a total capacity of 1.32 lakh MT. Some PACS also operate as APMC agents for Arecanut marketing. NABARD has supported 21 PACS under its PACS as MSC scheme, with 15 utilizing assistance for storage infrastructure. A 2,500-tonne cold storage is under construction in Sirsi Taluk with NABARD RIDF funding. Key gaps include limited cold storage capacity and geographical constraints due to remote, scattered villages.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	0.10	80	3000	308.16	246.54
2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of PEB -5000 MT with single product storage	No.	0.13	80	2076	266.56	213.25
3	Cold Storage-For Horticulture Produce-Type II (CS2)-PEB of capacity Min 500 MT	No.	0.13	80	1000	128.40	102.72
4	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	45	313.01	250.39
5	Godown-Large- 1000 MT ( Rs 3000 per MT)	No.	321.00	80	5	1605.00	1284.00
6	Godown-Large- 5000 MT ( Rs 3000 per MT)	No.	1605.00	80	3	4815.00	3852.00
<b>Total</b>					<b>6129</b>	<b>7436.13</b>	<b>5948.90</b>



## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Uttara Kannada's geography spans the Western Ghats and coastal plains, with infrastructure projects like dams on the Kali and Sharavati rivers causing some land disturbance, while ongoing development and encroachments have adversely impacted forest areas. The district has 22,608 ha of fallow land and 6,450 ha of cultivable wasteland, where land development activities should be prioritized due to limited available land. Land development for horticultural crops is ongoing, and for field crops, such works are undertaken before sowing. As of 31 March 2024, 3,51,879 Soil Health Cards have been issued by the Agriculture Department, covering over 15,000 grids of approximately 10 ha each. Fertilizer (NPK) consumption in 2023-24 was 13,855 tonnes, or 98.23 kg/ha. The district, falling under a very high rainfall zone, has lateritic and highly acidic soils that require gypsum treatment. Soil and water conservation measures such as land levelling are essential in the eastern mountainous areas, while the coastal zone needs regular bunding, repairs, and maintenance. Traditional farming practices near forest areas support better organic farming outcomes, with common techniques like mulching helping to retain soil fertility and organic carbon.

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

Uttara Kannada has two Soil Testing Laboratories, both located in Sirsi Block—one each operated by the Agriculture Department and the KVK—highlighting the need to establish similar facilities in the remaining 11 taluks. Most farmers in the district prefer organic farming, resulting in limited use of chemical fertilizers. The supply of seeds, fertilizers, and organic inputs through RSKs and cooperative societies is currently adequate, though expanding the number of outlets would reduce the travel burden on farmers. The State Government's 'Krishi Bhagya Scheme' is being implemented in the district, offering subsidy support for farm ponds, diesel pump sets, micro-irrigation systems (drip and sprinklers), and polyhouses for high-value horticulture. There is also a need for community-based restoration of Betta lands to promote conservation and sustainable land use. The Kadamba Marketing Society is actively promoting organic farming through multi-storeyed cropping systems, livestock integration using organic feed, and recycling of crop residues. Additionally, NABARD has implemented two springshed development projects in Sirsi Taluk to support water resource management and ecological sustainability.

### 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
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<b>B.02 Land Development</b>							
1	Biofertilizers -Azolla	No.	26.75	80	3	80.25	64.20
2	Bunding-Contour Bunding-200 /2 slope/2 stones	ha	0.22	80	2400	534.12	427.32
3	Bunding-Contour Bunding-222 /3 slope/3 stones	ha	0.27	80	2400	654.84	523.92
4	Bunding-Contour Bunding-333 /4 slope/3 stones	ha	0.29	80	2400	706.20	564.96
5	Bunding-Contour Bunding-400/ 5 slope/4 stones	ha	0.39	80	2400	939.84	751.92
6	Bunding-Contour Bunding-483 /6 slope/4 stones	ha	0.45	80	2400	1068.24	854.64
7	Compost Pit--Composting	No.	0.24	80	849	199.85	159.90
8	Compost Pit--Vermihatchery (320TPA)	No.	5.08	80	240	1219.80	975.84
9	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	122	41.74	33.42
10	Farm Ponds/ Water Harvesting Structures--Red Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.16	80	300	346.66	277.34
13	Farm Ponds/ Water Harvesting Structures--Red Soil-12 mx 12m x3 m -with stone pitching	No.	1.55	80	120	186.24	148.92
11	Farm Ponds/ Water Harvesting Structures--Red Soil -15m 15 mx 3 m -with stone pitching	No.	2.09	80	258	538.32	430.62
14	Farm Ponds/ Water Harvesting Structures--Red Soil-21 m x21 m x3 m -with stone pitching	No.	3.48	80	120	417.36	333.84
12	Farm Ponds/ Water Harvesting Structures--Red Soil -29 m x29 m x3 m -with stone pitching	No.	5.76	80	12	69.12	55.32
15	Farm Ponds/ Water Harvesting Structures--Renovation	No.	0.32	80	340	109.14	87.34
16	Fencing-Live Fencing	m.	0.59	90	440	259.00	233.04
17	Fencing-Rock Poles with Barbed Wire-cement pillars/steel poles-5 rows	m.	0.00	80	140000	420.00	336.00
18	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	880	809.80	647.82
19	Reclamation of Problem Soils-Reclamation of Saline - Alkaline Soils-Application of Gypsum + lime Appln +green manuring	ha	0.37	80	1200	449.40	359.52



20	Soil Conservation Activities/ Erosion Control activities	ha	0.28	80	1060	293.74	235.03
21	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	240	82.20	65.76
22	Tank Silt Application	ha	0.39	80	460	177.18	141.73
23	Watershed Treatments-Gully plugs -GullyPlugs-L-6 mHt-1 m Bottom -3.6 mtop-0.60m fdn 0.15m	cum.	0.02	80	600	9.60	7.68
<b>Total</b>					<b>159244</b>	<b>9612.64</b>	<b>7716.08</b>

## 2.2.3 Agri. Infrastructure - Others

### 2.2.3.1 Status of the Sector in the District

Paddy is the major food crop in Uttara Kannada, cultivated in over 39,862 ha, with around 40% of the area under High Yielding Varieties (HYVs). Certified seeds are supplied by Karnataka State Seeds Corporation (KSSC) to the Agriculture Department, which distributes them to farmers at subsidized rates. In 2023-24, 9,444 quintals of seeds of cereals, millets, pulses, and oilseeds were distributed, with the seed replacement ratio standing at 30%. A total of 26 markets in the district are linked to eNAM, facilitating better price discovery and transparency. Although the use of tissue culture planting material is currently limited, there is significant potential for its adoption in crops like banana, pepper, and bamboo. Intensive farming practices have led to soil fatigue and degradation, necessitating a shift towards soil rejuvenation through reduced chemical input use and increased adoption of biological and organic alternatives. However, the use of organic inputs remains low due to limited availability, bulky nature, and high transportation and labour costs. Vermicomposting is being practiced by farmers, and integrating tissue culture planting material with bio-inputs such as vermicompost can enhance crop establishment, productivity, and resilience, offering a sustainable pathway for improving soil health and crop performance.

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

KVK, Sirsi acts as a knowledge hub for farmers by offering training and demonstrations on vermicomposting. NABARD has also promoted vermicomposting under the livelihood component of its non-wadi Tribal Development Fund (TDF) project for Siddi tribals in Ankola Taluk. The district has strong potential for vermicompost production due to the abundance of biomass. Demand for tissue culture is growing, especially for high-value commercial crops like banana. Currently, a Tissue Culture Lab at the College of Horticulture, Sirsi—established with financial support from the Government of Karnataka—produces tissue-cultured plantlets of banana, vanilla, and pomegranate. This activity holds promise for agri-graduates to explore entrepreneurship through establishing such labs. Select farmers and FPOs are also engaged in the production of bio-fertilizers and bio-pesticides. Agriculture Research Station (ARS), Malagi and KVK, Sirsi are engaged in research and demonstration of paddy seed production both on their own farms and in farmers' fields, with the resulting seeds either supplied to KSSC or sold directly by KVK. However, the district lacks essential seed infrastructure such as facilities for certification,

testing, cleaning, and grading, which are critical for improving seed quality and meeting growing demand.

### 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>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	2	214.00	171.20
2	Compost/ Vermi Compost-Compost - NADEP Compost-Composting	No.	0.24	80	1200	282.48	225.96
3	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	1200	256.80	205.44
4	Compost/ Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	1184	152.03	121.60
5	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	31	157.60	126.02
6	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	3	80.25	64.20
7	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	1	107.00	85.60
<b>Total</b>					<b>3621</b>	<b>1250.16</b>	<b>1000.02</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Uttara Kannada District grows a diverse range of horticultural crops such as Arecanut, Coconut, Cashew, Banana, Pineapple, Jackfruit, Kokum, and various Non-Timber Forest Products, many of which are suitable for processing. Spices have been identified as the One District One Product (ODOP) crop for the district. Major agro-processing activities include Arecanut processing, fruit-based value-added food products, and the production of aromatic and medicinal items. There is considerable potential for processing of minor

fruits like Jackfruit and Kokum. The district has 11 agro-processing societies and 205 operational PMFME units. In the fisheries sector, there are 44 ice plants and 4 cold storages that support canning and fish meal production. More than 40 Farmer Producer Organisations (FPOs) are active in the district, with 8 supported by NABARD; a few of these are engaged in the collectivisation, processing, and marketing of spice products. However, the district currently lacks a dedicated agro-processing cluster or food park, indicating significant scope for further infrastructure development to harness the region's agro-processing potential.

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

In Uttara Kannada District, the estimated gap in food processing for fruits and vegetables, based on marketable surplus, stands at 60,818 MT. Primary processing dominates the sector, with limited presence of secondary or tertiary processing units. Four SFURTI clusters are operational in the district: the Sirsi Pepper & Cardamom Spices Cluster (1,014 members), two Beekeeping Clusters in Honnavara and Ankola (441 members), and a Coir Cluster in Kumta with 500 members. Export-oriented units mainly focus on cashew and marine food products like mud crab, mussels, and prawns. To promote processing and value addition, the Raitha Siri Yojane offers 50% assistance or up to Rs.10 lakh for millet processing machinery, encouraging grading, packing, and branding of minor millets. Given the predominance of small land holdings, a hub-and-spoke model is ideal for the district. Under the "My District My Project" initiative of NABARD, three Common Processing Centres have been established for jackfruit and banana, with processed products marketed under the 'Nelasiri' brand, available online through spiceboat.com. The district also holds strong potential for scaling up value addition in horticultural crops to bridge the current food processing gap.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit--Animal feed (1MT)	No.	94.16	80	2	188.32	150.66
2	Agro Processing Unit--Areca nut Processing	No.	26.75	80	46	1230.50	984.40
3	Agro Processing Unit--Bakery product units	No.	13.91	80	120	1669.20	1335.36
4	Agro Processing Unit-Cashew Processing	No.	42.37	80	9	381.33	305.10

5	Agro Processing Unit--Coconut vinegar (30000 litres)	No.	34.13	80	7	238.91	191.17
6	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	31	663.40	530.72
7	Agro Processing Unit--Dehydration of coconut (12 MT)	No.	19.26	80	10	192.60	154.10
8	Agro Processing Unit--Desiccated coconut powder (5 MT)	No.	27.82	80	9	250.38	200.31
9	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	245	1441.83	1153.46
10	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	69	590.64	472.52
11	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	9	337.05	269.64
12	Agro Processing Unit--Maize value added products	No.	14.98	80	5	74.90	59.92
13	Agro Processing Unit--Meat Processing	No.	21.40	80	7	149.80	119.84
14	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	24	205.44	164.40
15	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	8	359.52	287.60
16	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	15	407.84	326.25
17	Agro Processing Unit--Sugarcane beverage (3000 bottles per day)	No.	27.29	80	3	81.86	65.49
18	Bakery & Confectionery Unit	No.	6.42	80	41	263.22	210.58
19	Bakery & Confectionery Unit-Bread	No.	5.35	80	14	74.90	59.92
20	Coconut Processing-Fibre & Coir	No.	47.08	80	4	188.32	150.64
21	Dairy Processing Unit-Integrated Processing	No.	6.42	80	26	166.92	133.53
22	Dal/ Pulses Mill-Mini	No.	2.14	80	36	77.04	61.63
23	Feed Unit	No.	10.70	80	5	53.50	42.80
24	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	23	1230.50	984.40
25	Food Grain Processing-Flour Mill	No.	5.35	80	145	775.75	620.60
26	Food Grain Processing-Millets-2-3 HP	No.	12.84	80	25	321.00	256.79
27	Fruit Processing	No.	2.14	80	71	151.94	121.55
28	Fruit Processing -Pickle-Pickle unit	No.	4.28	80	145	620.60	496.48
29	Honey & Honey Products-Honey Products	No.	26.75	80	57	1524.75	1219.80
30	Meat & Poultry Processing--Poultry processing	No.	10.70	80	38	406.60	325.28

31	Oil Extraction-Oil Mill	No.	4.28	80	90	385.20	308.16
32	Rice Processing -Flour Mill	No.	4.28	80	120	513.60	410.88
33	Spice Processing-Chilly processing-masala powder	No.	5.35	80	51	272.85	218.28
34	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	45	577.80	462.22
35	Spice Processing-Powder & Packaging	No.	6.42	80	44	282.48	226.00
36	Spice Processing-Turmeric processing	No.	16.05	80	13	208.65	166.92
37	Sugarcane processing-Jaggery production	No.	32.10	80	5	160.50	128.40
38	Sugarcane processing-Juice Canning	No.	2.30	80	10	23.00	18.40
39	Vegetable Processing-Dehydration of Fruits-Solar dryer 1000 kgP	No.	6.96	80	30	208.69	166.91
40	Vegetable Processing-Grading and Packing	No.	16.05	80	8	128.40	102.72
<b>Total</b>					<b>1665</b>	<b>17079.73</b>	<b>13663.83</b>

### 2.3.2 Agri Ancillary Activities - Others

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

Uttara Kannada District has 177 Primary Agricultural Credit Societies (PACS) with a membership of 2,71,888, along with 119 non-agricultural cooperative credit societies, all providing loans for both agricultural and non-agricultural purposes. Although 18 Gram Panchayats are classified as under-served, they are covered by the existing PACS network, and due to viability concerns, there is no scope for forming new Multipurpose PACS (MPACS). Instead, there is a pressing need for existing societies to diversify their operations by offering Agri Term Loans and expanding into non-credit businesses such as running super stores, selling non-agricultural commodities, and taking up cement, petrol, or LPG dealership. As of 31 March 2025, the loan outstanding in this sector stood at Rs. 3,821.05 lakh. Under the Agri-Clinics and Agri-Business Centres (ACABC) scheme, only 28 candidates have been trained in the district so far, indicating a need to enhance entrepreneurial development. Additionally, 13 Micro Finance Institutions (MFIs) are operational in the district, with 1,97,781 active accounts and a cumulative loan outstanding of Rs. 1,202.05 crore as of the same date, highlighting the growing reliance on microfinance to meet credit needs in rural areas.

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

Under the Agri-Clinics and Agri-Business Centres (ACABC) scheme, subsidy assistance from the Government of India through NABARD is available for setting up agri clinics; however, only one such venture has been established in Uttara Kannada District so far. Banks have confirmed that all 3.25 lakh households in the district have at least one bank account, and it is anticipated that PMJDY account holders will increasingly avail the overdraft facility. To strengthen financial awareness, the Gram Panchayat-level Financial Inclusion Saturation Campaign is underway from 01 July to 30 September 2025, under the overall supervision of the Department of Financial Services (DFS), GoI. As part of this

campaign, 229 financial literacy camps are planned in the district, of which 72 camps proposed by Kanara DCCB are being supported through NABARD's Financial Inclusion Fund (FIF). NABARD is also playing a key role in implementing the GoI project on computerization of Primary Agricultural Credit Societies (PACS), with 172 PACS identified for digital enablement by the State Registrar of Cooperative Societies (RCS). Further, under the Cooperative Development Fund (CDF), NABARD is supporting infrastructure development in PACS. Through the PACS as Multi Service Centres (MSC) scheme, 21 PACS in the district have received NABARD support, encouraging diversification of services and strengthening of rural cooperative institutions.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	12	256.80	205.44
8	Loans to Agri. Start-ups	No.	10.70	80	6	64.20	51.36
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	64	13696.00	10956.80
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	48	513.60	410.88
4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	129	41409.00	33127.20
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	119	152.80	122.21
6	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	120	1284.00	1027.20
7	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	106	567.10	453.68
<b>Total</b>					<b>604</b>	<b>57943.50</b>	<b>46354.77</b>

**Title: Sea Cage Cluster Project**

Under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) the GoI has notified 17 Fisheries Production & Processing Clusters around the country. In Uttara Kannada District the Sea Cage Cluster project is identified. The cluster model is intended to foster organized sustainable aquaculture using 'cage culture' and will also include processing value addition and infrastructure linkages. The project is expected to be launched in the District from November 2025 onwards.

**Title: Climate Resilient Coastal Fishermen Villages (CRCFV)**

Two villages of Bhatkal Taluk - Bailuru and Mattada Hittlu have been identified as the CRCFVs of Uttara Kannada District. Under the project an allocation of Rs.2 Crore per village is allocated under PMMSY for development of the coastal communities. The program aids to build climate resilience through critical infrastructure development sustainable aquaculture and Mariculture promotion and support to traditional fishers during lean seasons. NABARD Karnataka RO is also planning to implement suitable projects for convergence support in the two villages in coordination with CMFRI Karwar and Programme Implementing Agencies (PIAs).

**Title: Mugli Apsarakonda Marine Wildlife Sanctuary**

The Karnataka State Cabinet in June 2025 has formally approved declaration of the Mugli Apsarakonda Marine Wildlife Sanctuary - the 1st marine wildlife sanctuary in Karnataka. Located in Honnavar Taluk the sanctuary covers an area of 5959 Ha. Of this 838 Ha is land (Forest/shore/coastal land) and the marine area extends outwards upto 6 Km from the shore into the Arabian Sea. Traditional fishing and access to fishermen's boats are not restricted under the notification thus preserving the rights of local residents.

**Title: Hulgol PACS - PACS as MSC**



Hulgol PACS is one of the most prominent PACS in Uttara Kannada District with both Credit and Non-credit business portfolio. Under NABARDs PACS as MSC Scheme the PACS has been sanctioned a loan of Rs.70.00 Lakh for constructed a godown. The godown construction is complete and is used for storage of fertilizers organic manure animal feed agri implements and other hardware items like iron and steel besides cement. The loan has also been covered with interest subvention benefits under Agriculture Infrastructure Fund (AIF). Total 17 PACS in Uttara Kannada District have availed of AIF Interest Subvention benefits under NABARDs PACS as MSC scheme besides availing of the refinance benefits.



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

As per Gazette Notification No. 1364(E) dated 21 March 2025, the MSME classification has been revised: a micro enterprise is defined as one with investment in plant and machinery or equipment not exceeding ₹2.5 crore and turnover not exceeding ₹10 crore; a small enterprise with investment up to ₹25 crore and turnover up to ₹100 crore; and a medium enterprise with investment up to ₹125 crore and turnover up to ₹500 crore. In Uttara Kannada District, the hospitality and processing industries contribute nearly 50% of the district's GDDP. Around 60% of MSME units are engaged in six key industry sectors: food and agro-based, textiles, wood and wood-based products, general engineering, ferrous and non-ferrous, and job works & repairs. The district comprises one industrial area (Shirwad in Karwar Block) and eight industrial estates, with 112 industrial sheds and 489 plots. As on 31 December 2024, under Udyam registration, there are 39,922 MSME units generating employment for 1,78,827 individuals, while 9,401 units are registered under Udyog Aadhaar. The district lacks food parks but is supported in skill development by the Karnataka Skill Development Corporation and two RSETIs. Ground Level Credit (GLC) flow stood at ₹3,24,552 lakh in 2022–23, ₹2,61,667 lakh in 2023–24, and ₹2,70,215 lakh in 2024–25.

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

In 2022–23, the industrial sector accounted for 20.4% of Uttara Kannada's Gross District Domestic Product (GDDP). With 79% of the district under forest cover, land for industrial development is scarce, fragmented, and the coastline is narrower than adjacent coastal districts. Of the eight Industrial Estates, major ones are in Kumta, Sirsi, and Karwar. The district has five large-scale and eight medium-scale industries, while most enterprises are Micro and Small Enterprises (MSEs) engaged in jewellery, wooden and steel furniture, glass and ceramics, engineering, fabrication, and job works supplying components and spares to large industries within and outside the district. Two MSE clusters are operational under the Cluster Development Project: a Cashew Processing Cluster in Kumta Taluk with 35 units and a Food Processing Cluster in Sirsi Taluk with 37 units. Major public sector projects like the Kaiga Nuclear Power Project and the Indian Navy's Sea Bird Project in Karwar offer significant scope for ancillary industry development. The PMEGP scheme is implemented through DIC, KVIB, and KVIC, while the PM Vishwakarma scheme aims to support micro enterprises. There are 14,919 recognized artisans in the district. KSFC provides long-term financial assistance to MSMEs, and local competitiveness can be enhanced by ensuring availability of skilled labour and raw materials. Two RSETIs at Haliyal and Kumta are active in skilling rural youth. In 2023–24, three new factories and 2,201 new SSIs were registered.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	9	29000.00	23200.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	372	11400.00	9120.00
3	Manufacturing Sector - Term Loan-Small	No.	100.00	80	236	153650.00	122920.00
<b>Sub Total</b>					<b>617</b>	<b>194050.00</b>	<b>155240.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	9	4625.00	4625.00
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	32466	154650.00	154650.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	362	24125.00	24125.00
<b>Sub Total</b>					<b>32837</b>	<b>183400.00</b>	<b>183400.00</b>
<b>II. MSME - Others</b>							
1	Loans to MSME Start-ups	No.	100.00	80	13	1700.00	1360.00
<b>Sub Total</b>					<b>13</b>	<b>1700.00</b>	<b>1360.00</b>
<b>Total</b>					<b>33467</b>	<b>379150.00</b>	<b>340000.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Uttara Kannada has significant export potential in spices such as turmeric and organic pepper; forest-based value-added products including Non-Timber Forest Products (NTFP) and plant extracts; organic produce; plantation and horticulture products; dry fish and other marine products; Konanakatte liquid jaggery; wood carvings; and Sirsi Supari, a GI-tagged product. Currently, exports from the district are limited and primarily include spices and marine products. There are established enterprises in spice processing and agro-food sectors, while jewellery and wooden handicraft clusters also contribute to exports through secondary dealers. In 2023, key export items from the district included spices, fruits, cereal preparations, and marine products. Of the total exports worth ₹2,606.27 lakh, marine products accounted for ₹2,497.66 lakh—constituting 96% of the total export value. No credit was extended to the export sector in the district during the last financial year 2024-25.

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

Visvesvaraya Trade Promotion Centre (VTPC), under the Department of Industries & Commerce, Government of Karnataka, is the nodal agency for promoting international trade from the state. In Uttara Kannada, only three exporters are registered under VTPC. Food processing is a key industry in the district, with established units for processing jaggery, jackfruit, turmeric, cashew, pineapple, coconut, and vanilla, along with potential for agro-processing of coconut, arecanut, cocoa, vanilla, pepper, cardamom, and other spices. The district has strong connectivity through road, rail, air, and ports. Several cashew processing units operate by importing raw cashew nuts from African countries and exporting processed nuts through authorized agents based outside the district. Export of spices is undertaken by marketing societies and FPOs in Sirsi and Siddapur, though these exports remain irregular. Sirsi Supari, a GI-tagged arecanut, has attracted international orders from the Middle East and Southeast Asia. However, except for TSS, most societies focus only on primary processing. There is only one marine food processing unit in Ankola, which exports frozen marine products to the UK and other European markets. The absence of secondary and tertiary agro-processing infrastructure has limited the growth of both value-added processing units and agro-machinery manufacturing in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	25.00	80	11	1250.00	1000.00
<b>Total</b>					<b>11</b>	<b>1250.00</b>	<b>1000.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Uttara Kannada District has a literacy rate of 75.30%, with male literacy at 80.16% and female literacy at 70.32%. The district hosts Jawahar Navodaya Vidyalaya in Mundgod, a residential CBSE school providing free education and boarding from grades 6 to 12 for rural students. Higher education institutions in the district include the College of Forestry and College of Horticulture in Sirsi, and the Agriculture Diploma College in Kumta. A Government Medical College is located in Karwar. Despite these institutions, many students from the district pursue higher education in major cities such as Bengaluru, Belagavi, Hubli-Dharwad, Mangaluru, Udupi, and Mysuru. While Karnataka's overall Gross Enrolment Ratio (GER) in higher education is 33.84, Uttara Kannada's GER is lower at 21.65, indicating a need for improved access and outreach. The Ground Level Credit (GLC) flow for education has been steadily increasing, with ₹4,108 lakh disbursed in 2022-23, ₹5,818 lakh in 2023-24, and ₹7,312 lakh in 2024-25.

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

As of 31 March 2024, there were 2,01,771 students enrolled from 1st to 10th standard in Uttara Kannada. The district had 27,780 students in 107 Pre-University Colleges (PUCs), and the student-teacher ratio at the primary and higher primary levels stood at 18:1. Out of 2,194 lower and higher primary schools, 2,018 comply with the RTE-prescribed pupil-teacher ratio. The school-level dropout rate is low at just 0.09%. Higher education is supported by 42 general degree colleges with 19,800 students. Technical education includes five Government and three Private ITIs with a combined enrolment of 4,395 students. For engineering education, the district has one Government and two Private degree colleges with 2,768 students. Additionally, there is one Government Medical College with 600 students and one Ayush College with 506 students. The Karnataka Raita Vidya Nidhi Scholarship 2025 supports children of farmers pursuing higher education, while the Vidyalakshmi portal is used by banks for processing education loan applications. However, challenges such as the gap between the high cost of professional education and post-education income, along with lack of collateral and poor creditworthiness, make loan access difficult for needy students. While towns have robust education infrastructure, rural areas still face issues such as poor access to schools.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	2000	20300.00	18435.00
<b>Total</b>					<b>2000</b>	<b>20300.00</b>	<b>18435.00</b>

### 4.3 Credit Potential for Housing

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

In Uttara Kannada District, 80% of the total geographical area is covered by forests, 11% is under agriculture, and only 9% is available for commercial and residential use. The district comprises 229 Gram Panchayats covering 1,289 villages, all equipped with Common Service Centres, of which 226 have internet connectivity. There are 18 cities/towns and 3,24,530 households, with 91% of them electrified. The per capita income stands at ₹1.95 lakh at current prices. The district recorded an urbanization growth of 8.01% between the 2001 and 2011 Census, which is expected to rise further, creating increased demand for urban housing, driven both by population growth and changing aspirations. Factors such as rising per capita income, ongoing industrialization, expansion of National Highways, the second phase of the Naval Base, Konkan Railway, and the Karwar Medical College are contributing to growing housing needs. This sector's expansion has a multiplier effect on employment and overall economic activity. The Ground Level Credit (GLC) flow to the housing sector in the district stood at ₹10,144 lakh in 2022-23, ₹7,879.70 lakh in 2023-24, and ₹8,821 lakh in 2024-25.

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

As of 31 March 2024, Uttara Kannada District had a total of 4,74,792 census houses. The Rajiv Gandhi Housing Corporation Limited (RGHCL) serves as the nodal agency for implementing various State and Central Government housing schemes aimed at economically and socially weaker sections in both rural and urban areas. During 2023-24, a total of 2,990 houses were constructed under the Basava Housing Scheme, 239 under PMAY-Grameen, 1,423 under PMAY-Urban, 400 under the Dr. B.R. Ambedkar Awas Scheme, 29 under the Devaraj Urs Scheme, and 79 under the Atal Vajpayee Urban Housing Scheme. However, the district faces several challenges in expanding housing credit due to geographical and regulatory constraints. With a long coastline governed by Coastal Regulation Zone (CRZ) restrictions and nearly 80% of the land under forest cover, the availability of land for housing is limited. Additionally, a major obstacle is the lack of clear land titles, often due to non-mutation of land over generations, which hampers the creation of effective mortgages and limits access to housing loans.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	90	360	12300.00	10080.00
2	Repair of Dwelling Units	No.	15.00	90	742	7894.00	7104.60
<b>Total</b>					<b>1102</b>	<b>20194.00</b>	<b>17184.60</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Uttara Kannada district, known for its abundant natural resources, dense forest cover, and picturesque coastline, faces ongoing challenges in fully harnessing its developmental potential. Robust infrastructure—especially roads, railways, and ports—is crucial for improving connectivity and facilitating the movement of agricultural produce, forest goods, spices, and marine products. This, in turn, boosts trade, tourism, and investment, particularly in key towns such as Karwar, Kumta, Sirsi, and Honnavar. The district's rural infrastructure plays a vital role in sustaining growth and includes roads, bridges, irrigation systems, flood control measures, power supply, education and healthcare services, agricultural research and extension, market access, sanitation, IT connectivity, and water and soil conservation. These elements are essential for supporting production and income generation in rural areas. Uttara Kannada performs well across several socio-economic indicators and has a total road network of 16,642.32 km, equating to 161 km per 100 sq. km area, along with a 181 km rail network. Maritime infrastructure includes one all-weather port at Karwar and six minor ports, while the nearest international airports are located in Goa, Hubballi, and Mangaluru. The district also has 30 major bridges; however, only 60.56% of its habitations currently have access to all-weather roads. Continued investment in infrastructure is therefore essential to unlock the district's full growth potential and ensure inclusive, sustainable development across both urban and rural regions.

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

Since the inception of the Rural Infrastructure Development Fund (RIDF) in 1995-96, NABARD has sanctioned 1,689 projects in Uttara Kannada district, involving total assistance of ₹70,655.64 lakh. As of 31 August 2025, 26 projects with a loan assistance of ₹7,100.01 lakh are ongoing in the district. NABARD provides concessional finance under RIDF to State Governments for rural infrastructure development, and these projects are executed by various line departments. The funded projects span across key sectors such as rural connectivity (roads and bridges), agriculture, and social infrastructure including drinking water supply, sanitation, school infrastructure, and health centres. However, the facility of electronic Negotiable Warehouse Receipts (eNWR) is currently unavailable in Uttara Kannada, restricting farmers from availing loans under the e-Kisan Upaj Nidhi scheme. Enhancing storage infrastructure in the district would help prevent distress sales and enable farmers to secure better prices for their produce. Additionally, upgrading the Karwar Port could transform it into a major logistics hub, thereby reducing reliance on ports in Goa and Mangalore. There is also a proposal for the development of two more ports in the district, which could further enhance maritime trade and connectivity. Uttara Kannada holds significant potential for eco-tourism, religious tourism, and beach tourism, with destinations like Gokarna, Yana, Dandeli, and Karwar beaches attracting visitors. However, these areas require improved road and public transport connectivity, sustainable infrastructure such as waste management systems, adequate accommodation, and proper



signage. Strengthening tourism-related infrastructure not only enhances visitor experience but also stimulates the local economy by generating employment opportunities in hospitality, transport, guiding services, and related sectors.

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

NABARD's RIDF projects have played a transformative role in strengthening basic infrastructure at the grassroots level, significantly improving the quality of life in rural areas. Projects focused on drinking water and sanitation have ensured access to clean water and better hygiene, thereby enhancing public health and aligning with national objectives like the Swachh Bharat Mission. Investments in rural healthcare infrastructure—such as the construction and upgradation of Primary Health Centres, sub-centres, and hospitals—have brought essential medical services closer to remote populations. Similarly, the development of educational infrastructure, including school buildings, classrooms, laboratories, and hostels, has improved learning environments and encouraged greater enrolment and retention, particularly among girls and students from tribal communities. The creation of storage facilities has helped minimize post-harvest losses and enabled farmers to secure better prices for their produce, contributing to higher rural incomes. Beyond physical infrastructure, RIDF projects have also generated both direct and indirect employment opportunities, stimulating local economies. A key advantage for the State Government is that RIDF funds are provided at concessional interest rates, easing fiscal pressure while ensuring effective implementation of critical rural projects. By addressing essential needs across sectors such as health, education, water, sanitation, and agriculture, NABARD's RIDF has enabled the State Government to drive inclusive growth, strengthen rural livelihoods, and support balanced regional development.

## **5.2 Social Infrastructure Involving Bank Credit**

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

Bank credit plays a pivotal role in financing social infrastructure by supplementing limited public resources and meeting the rising demand for quality services across sectors such as education, healthcare, sanitation, and housing. While the development of social infrastructure has traditionally been the responsibility of the government, increasing population, urbanization, and rising income levels have led to a growing role for private investment. Banks facilitate this shift by offering financial support through various mechanisms, including direct lending, Public-Private Partnerships (PPPs), and Special Purpose Vehicles (SPVs). These models not only help structure and implement large-scale projects efficiently but also enable shared responsibility between public and private stakeholders. In schemes like Priority Sector Lending, banks extend concessional loans that make critical projects financially viable. In the context of Uttara Kannada district, where there is significant potential for socio-economic development, bank financing becomes especially important for establishing educational institutions, health centers, and other community infrastructure in both urban and rural areas. Addressing emerging challenges such as solid waste management is also imperative. As the district grows, the volume and complexity of waste—including medical, industrial, e-waste, and domestic waste—will increase. Establishing a sufficient number of Solid Waste Management Plants, supported by bank finance, can ensure proper collection, segregation, and treatment,



thereby safeguarding environmental and public health. Through strategic credit deployment, banks can play a transformative role in enhancing service delivery, creating employment, and promoting sustainable, inclusive development in regions like Uttara Kannada.

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

Uttara Kannada has made notable progress in developing social infrastructure in health, education, sanitation, and drinking water, largely driven by government initiatives. The district currently has primary health centers, schools, sanitation projects, and drinking water schemes, with ongoing efforts aimed at expansion and modernization. Bank credit, particularly through Priority Sector Lending and other directed financing guidelines, plays a vital role in supporting new projects and upgrading existing infrastructure. Despite these advancements, significant gaps persist, especially in providing adequate healthcare in remote areas, ensuring quality educational facilities, expanding comprehensive sanitation coverage, and guaranteeing reliable drinking water in many rural habitations. The district notably lags behind the state average in health and education infrastructure, highlighting the urgent need for establishing new schools and hospitals. Strengthening school infrastructure by constructing Pucca buildings, adding toilets, and creating additional floors is essential. Similarly, there is a pressing need for constructing new health centers and enhancing the facilities at existing ones to meet growing demands. Planned interventions focus on improving rural healthcare access, upgrading educational institutions, expanding sanitation under the Swachh Bharat Mission, and enhancing water supply networks. To effectively address these challenges and ensure sustainable development, increased bank financing is crucial. Financial institutions should actively encourage and facilitate lending for such projects, enabling the mobilization of necessary funds for infrastructure creation, technology adoption, and long-term maintenance. This will help bridge existing gaps, promote inclusive growth, and significantly improve the quality of life for communities across Uttara Kannada district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	20.00	80	12	240.00	192.00
2	Education-Colleges	No.	50.00	80	4	200.00	160.00
3	Healthcare-Diagnostic Lab	No.	25.00	80	12	450.00	360.00

4	Healthcare-Hospital	No.	100.00	80	2	200.00	160.00
5	Healthcare-Nursing Home	No.	50.00	80	5	250.00	200.00
<b>Total</b>					<b>35</b>	<b>1340.00</b>	<b>1072.00</b>

### 5.3 Renewable Energy

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

Renewable energy and Go Green initiatives are essential for sustainable development, reducing reliance on fossil fuels, and minimizing environmental pollution. These efforts combat climate change by lowering greenhouse gas emissions and promoting cleaner, safer energy sources such as solar, wind, bioenergy, and other renewables. Green Climate Initiatives enhance resilience and adaptive capacity to climate impacts while supporting low-carbon growth. Climate finance plays a critical role in mobilizing funds for renewable technologies, energy efficiency, and climate adaptation projects, particularly in developing regions, driving economic growth, creating green jobs, protecting ecosystems, and ensuring a healthier planet for future generations. The Karnataka State Government actively supports renewable energy and green initiatives through policies that promote solar, wind, solar-wind hybrid, biomass, co-generation, waste-to-energy, small hydro, and other renewable sources, offering subsidies and incentives to encourage clean energy adoption. Karnataka, endowed with an estimated renewable energy potential of about 1,55,074 MW, ranks among India's top five renewable-rich states, making it a favorable destination for renewable energy investments. Uttara Kannada district, located on Karnataka's west coast, benefits from an average solar insolation of 5.42 kWh/m<sup>2</sup>/day and over 300 clear sunny days annually, presenting significant opportunities for solar energy development. The district's GLC flow for the years 2022-23, 2023-24, and 2024-25 stood at Rs. 4.57 lakh, Rs. 2.46 lakh, and Rs. 133 lakh respectively, reflecting growing investment and financial support for renewable energy initiatives. Through these combined efforts, Karnataka is advancing towards a sustainable, low-carbon future by harnessing its abundant renewable resources and aligning with national and global climate goals.

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

Karnataka Renewable Energy Development Limited (KREDL) serves as the nodal agency for renewable energy development in Karnataka. To support India's goal of achieving 500 GW of renewable energy by 2030, the Government of Karnataka introduced the Renewable Energy Policy 2022-27, aiming to add 10 GW of new projects state-wide, including up to 1 GW of rooftop solar PV installations. In Uttara Kannada, 31.5 MW of co-generation capacity has been commissioned through Parry's Sugar Industries Ltd in Haliyal under KREDL's guidance, but no solar, wind, hydel, or biomass projects have yet been established. Power distribution companies (DISCOMs) provide power purchase rates with or without capital subsidies to encourage adoption. However, limited access to affordable debt financing remains a major hurdle for third-party renewable energy projects. Increasing public awareness and community involvement is crucial to build support and accelerate growth in the sector. In Uttara Kannada, initiatives like solar rooftop installations under the PM Surya Ghar – Muft Bijli Yojana and benefits from the PM KUSUM scheme, which now qualifies for funding under the Agriculture Infrastructure

Fund (AIF), need greater promotion. As of 31 July 2025, 195 applications under PM Surya Ghar Yojana totalling a loan of Rs. 419.25 lakh have been submitted in the district, reflecting growing interest. Strengthening access to finance and community participation will be key to unlocking Uttara Kannada's renewable energy potential and aligning with Karnataka's ambitious climate goals.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Home-Biogas	No.	0.40	90	24	9.60	8.64
2	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	51	612.00	550.80
3	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	63	151.20	136.08
4	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	24	122.40	110.16
5	Solar Energy-Solar Pump Sets-5hp(With USPC)	No.	3.06	90	24	73.44	66.12
6	Solar Energy-Solar Pump Sets-7.5hp (With USPC)	No.	4.08	90	24	97.92	88.08
7	Solar Energy-Solar Water Heater System	No.	1.90	90	24	45.60	41.04
<b>Total</b>					<b>234</b>	<b>1112.16</b>	<b>1000.92</b>

## RIDF

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

( ₹ crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	1638	691.58	588.31
B	Ongoing tranches	51	135.36	118.25
	Total (A + B)	1689	826.94	706.56

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	302	203.73	192.33
B	Rural roads & bridges	679	451.16	362.75
C	Social Sector	708	172.05	151.48
	Total (A + B + C)	1689	826.94	706.56

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	190	Irrigation potential	ha	11808
B	Rural roads	417	Road length	km	1451
C	Bridges	262	Bridge Length	m	5427

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	1	Education & Research	1	360
2	Anganwadis	266	Primary Education	266	1556
3	Govt. Tool Room and Training Centre	1	Education & Skilling	1	669
4	ITI's	4	Skill Training	4	951
5	Maternity & Child Hospital	1	Healthcare	1	850

6	Rural Service Centre	24	Common Service Centres	24	351
7	Secondary Schools	108	Education	108	903
8	Polytechnic	6	Education	6	3442
9	Pre University	90	Education	90	2511
10	Primary Health Centres	17	Healthcare	17	2032
11	Primary Schools	161	Education	161	996
12	Raitha Sampark Kendras	22	Service Centres	22	946
13	Rural Markets	28	Marketing points	28	1126
14	Animal Husbandry Projects	64	Hospitals	64	2023.00
15	Backward Class Hostels	2	Student Hostels	2	850
16	Centre of Excellence	1	Farmer training	1	214.7
17	Cold Storages	1	Agri produce storage	1	903.45
18	Fishing Jetties	16	Fishing Infra	16	3016.82
19	Fisheries project	1	Fishery development	1	228
20	Godowns	3	Storage Infra	3	95
21	Horticulture College	2	Student agri education	2	631.11
22	Horticulture project	1	Horti infra	1	190



## Chapter 6

### Informal Credit Delivery System

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

Karnataka State is actively involved in the SHG Bank Linkage Programme, since its inception. The National Rural Livelihood Mission (NRLM) programme of GoI, is being implemented as Karnataka State Rural Livelihood Mission (KSRLM) in all blocks of Karnataka as Sanjeevini. During the FY 2024-25, the total number of savings linked SHGs in the district were 2254, the total savings being Rs.789.60 Lakh. The number of SHGs credit linked (new & repeat) were 16447 with the total loan availed being Rs.61080.23 Lakh. The Average loan per SHG was Rs.3.71 Lakh.

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

In Uttara Kannada district, 13 Microfinance Institutions (MFIs) and one NGO functioning as a Business Correspondent (BC) are actively involved in the Self-Help Group (SHG) programme, providing crucial handholding support that has empowered SHGs and strengthened their capacity for income generation and diverse activities. The Women and Child Development Department (WCDD) of the State Government launched the "Streeshakti" programme in 2000-01 to promote women's empowerment through SHGs. Under the National Rural Livelihoods Mission (NRLM), as of 31 August 2025, a total of 8,915 SHGs comprising 93,039 members have been formed in the district, with 3,524 of them linked to the North Kanara District Central Cooperative Bank (DCCB). The district also has 1,144 Village Organizations, 230 Cluster Level Federations, and 10 Block Level Federations under NRLM. To ensure accurate SHG-Bank Linkage Programme (SHG-BLP) data, banks have been advised to sanitize records by identifying and separately listing inactive SHGs that have not operated their savings accounts for over two years. This exercise will help in presenting a realistic picture of active SHGs in the district. The SHG-BLP in the state is predominantly driven by BCs, with notable NGOs such as SKDRDP, IDF, and Vikasana serving as BCs for various banks. Additionally, several MFIs are also actively contributing to the SHG programme alongside banks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							

1	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	2400	2400.00	2400.00
2	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	2400	240.00	240.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	5700	11400.00	11400.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	2920	5840.00	5840.00
5	Start-ups--Other than Agri & MSME	No.	50.00	80	3	150.00	120.00
<b>Total</b>					<b>13423</b>	<b>20030.00</b>	<b>20000.00</b>



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Expanding and deepening the Kisan Credit Coverage – simplification of documentation and outreach - Banks and their FLCs / CFL, KVK and line departments.
2. Saturation of the existing KCCs with Insurance schemes like PMFBY and WBCIS to help mitigate risks at farmer level – Banks, Agriculture & Horticulture Department.
3. Leverage KVKs outreach by extending their programmes like frontline demonstrations, on-farm testing and trainings to integrate credit awareness – KVK.
4. Promote cultivation of local varieties – Kagga Rice, Kumta Onion, etc. – to help maintain biodiversity and lower input costs – Agriculture Department.
5. Empower women (through NRLM) and Producer Groups (FPOs) to improve access to credit, lower input costs, economies of scale and better market linkages – Agriculture Department, NABARD and SRLM.
6. Promote cultivation of climate resilient HYVs of field crops – Agriculture Department & KVK.
7. To prevent large stretches of fertile lands going uncultivated, contract farming needs to be promoted with legislative support – Revenue & Law Departments.
8. Pulses & Vegetables needs to be aggressively promoted in paddy fallow lands – Budget 2025 support under the Pulses Mission.
9. Enhance market intelligence through data driven forecasting systems using AI – combining remote sensing with predictive models of crop arrivals and prices – to guide farmer decisions, reduce risks and support credit planning by farmers – Agriculture Department and APMCs.
10. Convergence of efforts by all stakeholders – Govt., Banks, NABARD.

#### 2. Water Resources

1. PM KUSUM scheme needs more popularisation, especially Component B – installation of off-grid solar pumps – Karnataka Renewable Energy Development Corporation (KREDL) - the nodal department for PM KUSUM. Financing support and awareness by Banks.
2. Un-interrupted power supply needs to be provided in rural areas – HESCOM.
3. Solar Irrigation and drip technology promotion by leveraging on GoI schemes like PM KUSUM and Per Drop More Crop – PM Krishi Sinchayee Yojana.
4. Promotion of artificial recharge structures like check dams, contour bunds to help retain monsoon runoff – Water Resources Department.

5. Coastal aquifer protection and preventing intrusion of saltwater in fields through geophysical studies and embankment of protection measures – WRD, NABARD RIDF funding.
6. Energy-efficient pump sets with star rating by Bureau of Energy Efficiency. The Minor Irrigation Dept. needs to popularize low-cost, energy-neutral, and innovative irrigation structures to exploit the available surface water.
7. Concept of community irrigation schemes and group loans through JLG financing mode should be encouraged and adopted by banks.

### **3. Farm Mechanisation**

1. Establish Custom Hire and Machinery Service Centers or setting up of farm machinery hubs or Krishi Yantradhara—at the hobli or cluster level to allow farmers, especially SF / MFs, to rent machines for farm operations – Agriculture Department and PACS.
2. Implement the strong subsidy schemes for Farm Mechanization like Krishi Bhagya, Tractor Subsidy Scheme and the Sub Mission on Farm Mechanization (SMAM) through creation of focussed awareness programmes for targeted beneficiaries, PACS and FPOs – Agriculture Department.
3. Development of skilled local manpower for operating and servicing the machinery will further promote mechanization - RSETI, VTU – NASD.
4. Enhanced access to bank finance by creating awareness about subsidy support among bankers through forums like BLBCs and DCCs – Agriculture Department and Banks.
5. Promote demonstrations and extension via KVK, Sirsi.
6. Tailor mechanization to local farm realities – mechanization needs vary for the coastal and the upper ghat regions – custom mechanization needs can be addressed by entrepreneurs and Agri start-ups.
7. Promote use of Drones in field crops like Paddy and Sugarcane – Drone Didi Scheme by NRLM and through KVK and Agriculture Department.

### **4. Plantation and Horticulture**

1. The focus in the District should be on establishment of Primary processing units, cold chains and marketing infrastructure to reduce post-harvest losses in Horticultural products and fetch better market prices – DIC and the Horticulture Department.
2. Facilitation of organic certification, branding of horticultural produce as Produce of Uttara Kannada (more specifically Sirsi) Origin and value addition are the critical interventions needed in the Plantation & Horticulture Sector of Uttara Kannada – Department of Horticulture.
3. Due to limited scope of increasing area under cultivation, High Density Planting of fruit crops like Mango, Guava, Papaya and Sweet Lime needs to be popularized with technical support by the Department of Horticulture.

4. There is a need for promotion of clusters on food processing. Value addition of minor fruits like Jackfruit and Kokum which otherwise are left to rot on the trees or fall to the ground is needed – Horticulture Department.
5. Rejuvenation of senile orchards especially Mango, Cashew or Coconut – Horticulture Department.
6. Promotion of efficient water use by expanding areas under micro irrigation (drip / sprinklers) will improve yields of the plantation crops and vegetables.
7. Apiculture by-products needs to be popularized – by Horticulture Department and Bee Keeping Societies.
8. Promotion of Integrated multi storied cropping patterns with intercropping by turmeric, pepper, pineapple, forage crops, etc. in Arecanut and Coconut Plantations – by Horticulture Department – augment farmer's income.
9. The State Govt. may consider setting up of exclusive horticulture stalls at prime locations / tourist spots where local fruits, vegetables as well as local vendors can be promoted.
10. In floriculture, Bhatkal Jasmine is renowned and needs to be promoted in the farmsteads and also by way to linkage to perfumeries.

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

1. Farmers need to be encouraged to take up plantation of fruit species such as mango, drumstick, custard apple, aonla, chikoo and guava under agro-forestry. Plantation of fruit bearing trees is needed for improvement of habitat for wildlife and minimize their movement to habitation in search of water and food and mitigate human animal conflict – Forest Department.
2. The Betta lands unique to Uttara Kannada District needs to be restored through community based conservation measures.
3. Mangrove tourism is needed to be promoted more actively – Tourism Department.
4. The government's One Nation-One Pass initiative to facilitate the seamless transit of timber, bamboo and other forest produce needs to be popularised and implemented in the District by the Forest Department.
5. Reverse the forest fragmentation and encroachments through land use planning and monitoring – Forest Department.
6. Adopt Social Forestry and Agro Forestry on wastelands. These efforts can be linked with schemes like MNREGA to ensure viability and employment generation.

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

1. Scale up women led dairies with cooperative support by giving additional avenues of income through organic inputs and vermicomposting – AH Department.
2. Cattle feed – both green fodder and concentrate feed – needs to be produced locally to

bring down the production and maintenance costs. Production of green & dry fodder by bringing uncultivated lands under cultivation needs to be encouraged – Agriculture and AH Departments.

3. Awareness programmes for bankers as well as borrowers on dairy finance – esp. KCCs need to be conducted periodically – LDM / NABARD.

4. Support conservation and selective breeding programmes like that of Malnad Gidda, local cattle breed, native to the western ghat region to promote climate resilient dairy systems – UAS and KVK.

5. Capacity building in clean milk production and good husbandry practices are needed to be done by the AH Department.

6. Enhance extension system through the local AH Department, that is severely understaffed and through KVK.

7. There is good scope for FPOs of farmers involved in Dairy activities – facilitate village level value addition / block level processing to ensure better income to farmers – AH Department.

8. There is an urgent need for upgradation of the Animal Husbandry Infrastructure being the buildings, veterinary hospitals in the District – NABARD RIDF.

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

1. A poultry economic centre model can be developed for women farmers through convergence of efforts on the part of SRLM, AH Department.

2. The *Kukkuta Sanjeevini* Scheme highlighted in the Karnataka gender budget 2024-25 pushed for backyard poultry farming through SHGs. These Back Yard Poultry Units through women / SHGs can be encouraged by the AH Department.

3. Establish local poultry networks through contract rearing by tying up with reputed poultry brands like Venkys, Saguna can be explored by AH FPOs in the District.

4. Poultry is also an important component of Integrated Farming System and should be promoted as such by the AH Department and KVK.

5. Bank linked credit through schemes of the State and Central Government needs to be promoted aggressively by Banks – Lead Bank.

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

1. Stall-fed units of Goat / Sheep can be promoted in the District by the AH Department.

2. Skilling on Goat and Sheep rearing is needed – AH Department in association with skill institutes like RSETI, Haliyal.

3. Implementation of the Animal Husbandry Infrastructure Fund that offers 3% interest subvention will help set up processing and feed plants in the District.

4. Livestock insurance needs to be popularised as a risk mitigation measure for the SGP farmers.

5. NRLM in Joida and Dandeli blocks can focus on indigenous people who are traditional goat herders and encourage them to take up Goat and Sheep rearing commercially. The implementation of the recently introduced Traditional Migratory Shepherd Bill, 2025 will also benefit these communities.

#### **9. Fisheries**

1. Strengthening of jetty infrastructure, Cold stores & Ice Plants near jetties are needed for safe handling of fish as well as preserving it as per food standards – Fisheries Department with aid of NABARD RIDF and FIDF.

2. Establishing artificial reefs for sustainable fish stocks in designated coastal zones will bolster breeding grounds, make fishing near them tougher, and discourage illegal methods like trawling, enhancing sustainability of the catch.

3. Promotion of inland aquaculture, seaweed farming, cage culture hold potential in the District – Fisheries Department and CMFRI, Karwar Centre.

4. Strengthen capacity building and value addition especially by fisherwomen of low value fishes - NABARD Fishery FPOs in Karwar & Honnavar Taluks.

5. Support for the ongoing validation and geo-referencing of marine fishing villages as part of the ongoing Marine Fisheries Census, 2025 under PMMSY will help in designing precise village level interventions. The Climate Resilient Coastal Fisherman Villages project is also planned in Bailuru and Mattada Hittlu Villages of Bhatkal Taluk in Uttara Kannada District.

6. The recently proposed Mugli Apsarakonda Marine Sanctuary near Karwar will help protect critical coastal habitats, mangroves and estuaries.

7. Dependence on other States for fish seeds needs to be addressed by having hatcheries in the State – State Government with help from CMFRI, Karwar.

8. Nucleus Breeding stocks promotion in line with the goals outlined in Union Budget 2025.

9. KCC scheme has to be promoted among fishermen in a more aggressive manner by NABARD / Banks / LDM.

10. Promotion of Ornamental and Brackish water fisheries by the Department of Fisheries.

11. Promotion of Aquaponics, Open Cage culture, Mussel and Crab Farming by the Fisheries Department / CMFRI – Developing Demo plots in the District with project DPRs will aid in bank finance.

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

1. Cold storages capacity needs to be increased in the district by Department of Agricultural Marketing / APMC.

2. Establishment of agri logistics hubs with facility for storage, packing and grading in the District that will function as collection centers for the produce and linked with major markets in cities can be promoted.
3. The district needs WDRA accredited warehouses to provide the facility of negotiable Warehouse Receipts and implementation of e-Kisan Upaj Nidhi.
4. Improvement and upgradation of the existing storage infra in the APMCs and PACS along with construction of new structures.
5. Popularization of AIF Scheme in the District by the Banks / DCCB / Grameen banks.

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

1. Awareness on Organic Farming, Zero Budget Natural Farming, Production & Use of organic manures / Biofertilizers, Adoption of Integrated Farming Systems needs to be done. Water Conservation through creation of farm level water storage structures is also needed – Agriculture Department.
2. Uttara Kannada district is prone to landslides and this needs to be addressed through adoption of slope stabilization and anti-erosion engineering in identified vulnerable areas.
3. Coastal areas need to be protected from salinity ingress through protection structures – WRD MI Department.
4. Development of community-managed village-level fodder farms to reduce grazing pressure on forests, protect soil, and guarantee ground cover through engagement of local institutions including Biodiversity Boards and NGOs) will help in watershed governance and ensure long-term sustainability.
5. Comprehensive plan for rain water harvesting & management needed – MI Department.
6. Bund strengthening, desilting of ponds needs to be done regularly – Agriculture Department.

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

1. Emphasis on Soil Rejuvenation, reducing use of chemical inputs and increasing the use of biological and organic inputs are needed – Agriculture Department.
2. Infrastructure for organic certification needs to be established – Agriculture and Horticulture Departments.
3. Market linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened – Agriculture Department.
4. Production of organic manures, Vermicompost, Biocontrol agents by farmers needs to be encouraged – DIC.

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

1. To minimize the wastage of fresh Horticultural produce crops, it is essential to establish

expansive cold Storages and primary processing facilities at massive scale – APMCs, Horticulture Department & DIC.

2. Encourage local entrepreneurs, especially women and SHGs, to capitalize on the PM-FME scheme to catalyse rural self-employment and processing of locally grown commodities – Agriculture Department.

3. Address existing skill gaps by initiating skill development and incubation programs focused on hygiene, food safety (FSSAI, AGMARK), value-add techniques, packaging, and quality control for local entrepreneurs.

4. Community bodies like Biodiversity Management Committees, SHG Village Organizations, FPOs can associate in processing horticultural produce or engage in cottage level processing of milk and other agri produce – Horticulture Department.

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

1. Capacity building and awareness creation among potential agripreneurs - post-harvest management, equipment and technologies, awareness about the FSSAI / Statutory procedures / Food Standards / GST – DIC.

2. Banks can extend collateral free loans to this sector, leveraging CGTMSE coverage.

3. Promotion of custom service units for easy access to mechanization especially to SF / MF.

4. To promote entrepreneurship in agri activities, ACABC scheme needs to be promoted in the District.

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

1. Infrastructure facilities like continuous electricity, water supply and adequate road width in Industrial Estates needs to be addressed – DIC & HESCOM.

2. Skilling programme aligned with the local industry needs have to be promoted to provide employment locally.

3. Reviving of the MSME cluster programme for Uttara Kannada based on present needs will give a push to the MSMEs.

4. The entrepreneurs need to leverage on State Government programs like subsidies under the Karnataka Industrial Policy 2020-25 and GoI schemes like Mudra, Stand-up India and their associated credit guarantee funds.

5. Setting up of a District level MSME facilitation centre offering single window support system.

6. Encourage Green MSMEs and sustainable business models through incentives provided by schemes like ZED (Zero Defect Zero effect) Certification.

7. Bank MSME connect drives through conduct of town hall events, awareness campaigns to tap potential borrowers.



## **16. Export Credit**

1. Promotion and formalization of export ready MSMEs and FPOs and agri-entrepreneurs.
2. Establishment of a Export facilitation and Credit Support Cell at the District level will help in creating awareness about export protocols and export finance available as also registration under the Importer Exporter Code.
3. Partnering with DGFT, ECGC, Marine Products Export Development Authority (MPEDA), and Spices Board to organize export documentation and compliance workshops and capacity building on international quality standards, packaging, and customs procedures will help the local entrepreneurs in exploring the highly stringent but lucrative export market.
4. There is a need to establish a Marine Product Quality Testing and Certification Laboratory in collaboration with CMFRI, Karwar, and the District Industries Centre (DIC) to ensure compliance with phytosanitary standards and export certification requirements for marine exports.
5. Exporters can enter into contract farming agreements with local farmers to cultivate specific crops using a defined package of practices, ensuring consistency in quality and meeting export market requirements.
6. Enabling infra like grading & packing units, pre cooling & cold storages needs to be set up – Department of Agricultural Marketing, APMCs, PACS.

## **17. Education**

1. Expand Access to Education Loans through Targeted Credit Campaigns by organizing education loan awareness drives in collaboration with banks, schools, and colleges—especially in rural taluks.
2. Promote government-supported schemes such as Vidya Lakshmi Portal, CSIS (Central Sector Interest Subsidy Scheme) for economically weaker sections and the Dr. Ambedkar Central Sector Scheme for SC/ST students.
3. FLCs of Banks should focus on education loans at start of academic season.
4. Support credit for short-term and NSDC-certified skill training programs done through RSETIs and the State Skill Development Corporation.
5. Drive the education loan disbursement programme in the district through regular review in the Block level BLBC and the District level DCC meetings.

## **18. Housing**

1. Institutional reforms in land acquisition, land conversion, simplified approval process and rationalized taxation may be brought for making available affordable houses to all – Revenue Department and Law Department.
2. Promotion of bank credit with government housing schemes like PMAY – Gramin and



Urban plus the Karnataka State Government Schemes.

3. Promote credit for housing ancillary infrastructure like roof top solar, sanitation, rainwater harvesting tanks by offering bundled credit options through composite housing loan products.
4. Demand for carrying out house repairs, expansion, renovation are generally met by urban coop. societies or informal sources. Commercial Banks could aggressively lend to this sector.

#### **19. Social Infrastructure**

1. The State Government can utilize low cost RIDF funding available with NABARD for building up the required infrastructure in the District. NABARD Infrastructure Development Assistance (NIDA) which offers longer repayment period is also an option especially for off-budget borrowings.
2. While the storage infra for Arecanut is satisfactory, there is a need for construction of storage facilities for Paddy, Maize and Pepper. An additional storage capacity of 50000 MT is needed in the District – APMCs, PACS.
3. Setting up additional cold storage infra will help in scientific storage of fruits and reduce their post-harvest losses – APMCs.
4. Construction of Jetties would help the fishermen in getting landing, berthing and other facilities, thereby increasing the fishing activity in the region – Fisheries Department.
5. Setting up of ice factories and cold chain infra near to jetties will also aid to fishery sector development – Fisheries Department.
6. De-silting of tanks/water bodies need to be undertaken through community participation – WRD.
7. Rehabilitation works of old school buildings, some of which are even more than 100 years or construction of new school buildings – DPI, PWD.
8. There are several island villages which are connected either by wooden bridges or through ferry service. They remain cut-off from the main land during rainy season. There is a need for providing permanent connectivity structure to these villages – PWD.
9. Anti-sea erosion measures are needed all along the coast which will also help in climate change adaptation and mitigation strategies – PWD, WRD.
10. Rural drinking water schemes to cover all villages and improvement in existing water supply schemes by relaying of old pipelines to improve efficiency and prevent water leakage is needed – PWD, WRD – Water supply wing.
11. Development of a well-knit sewerage network – PWD.

#### **20. Renewable Energy**

1. Solar rooftops in residential units plus in Government old building / offices are need to

be taken up in an aggressive manner. For this the PM Surya Ghar – Muft Bijli Yojana launched on 13 Feb 2024 needs to be leveraged upon.

2. Scale Up Bank Credit for Small-Scale Renewable Energy Systems like Rooftop solar systems (individual and community-based), Solar-powered irrigation pumps, Biomass gasifiers and biogas plants and wind-solar hybrid systems in coastal areas.

3. Encourage banks to include Renewable Energy financing targets in their annual credit plans (ACP) and set block-wise goals.

4. Bundle renewable energy components like solar fencing and solar fencing alongwith agri term loans will give a thrust to this sector.

5. Under the PM KUSUM Scheme, initiatives taken up in Karnataka under the scheme are mostly under Component B - providing off-grid solar water pumps to beneficiaries and Component C - solarisation of agricultural feeders.

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

1. Capacity Building / nurturing new Self Help Promoting Institutions (SHPIs) / Bankers – NRLM.

2. Convergence of efforts on the parts of the Govt. (KSRLM), NABARD and Banks.

3. Potential SHGs have to be trained in IGAs and given Marketing Support (Rural Mart Scheme) – NABARD with NRLM (MoU in place).

4. Promotion of JLGs of tenant farmers and of Gruhlaxmi beneficiaries will help in deepening credit to this sector and wean them away from high rate of interest loan providing MFIs.

5. Using the Banking Correspondent model to create bank sakhis from amongst SHGs will create more awareness about bank loans among the SHGs.

6. Lakhpati Didi scheme needs to be promoted to encourage entrepreneurship amongst the SHG members.

7. Activities in line with the MoU signed by NABARD with NRLM - District level interventions will be explored with the SRLM.

## **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 Samriddhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

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

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

**c. National Campaign on Cooperation among Cooperatives**

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

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

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

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

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

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

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

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

' Out of 30, 26 weak banks have launched TAP.

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

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

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

#### **h. Initiatives under Cooperative Development Fund (CDF)**

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

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

1. The total number of Primary Cooperatives in Uttara Kannada District as on 31 August 2025 is 994. The sector wise distribution of cooperative societies in Uttara Kannada District is as under:

Primary Agriculture Coop. Societies – 177

Dairy Cooperative Societies – 342  
Fisheries Cooperative Societies – 52  
Livestock / Poultry Coop. Societies – 01  
Agro Processing / Industrial Coop. Societies – 41  
Bee Farming Cooperative – 09  
Consumer Cooperative Societies – 35  
Credit & Thrift Cooperative Societies – 125  
Housing Cooperative Societies – 17  
Labour Cooperative Societies – 46  
Jute & Coir Cooperative Societies - 05  
Handloom / Textile / Weavers Cooperative Societies – 02  
Large Area Multipurpose Coop. Societies – 03  
Marketing Cooperative Societies – 14  
Misc. Non Credit Cooperative Societies – 43  
Multipurpose Cooperative Societies – 52  
Urban Cooperative Banks – 11  
Women Welfare Cooperative Societies – 18  
Total number of Cooperative Societies - 994

**Source: National Cooperative Database**

2. PACS Computerization Project - Under the Centrally Sponsored project, a total of 172 PACS of Uttara Kannada District have been taken up for Computerization. In phase I, 156 PACS have been taken up. 15 PACS were added in phase II and there is addition of 01 more PACS in phase III. As on 31 July 2025, 10 PACS were in the GoLive Stage with 02 PACS doing the dynamic day end processes.

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

4. Action plan for establishing new Multi-purpose PACS (mPACS)

In line with the target of Ministry of Cooperation, GoI, Government of Karnataka has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC) and is in the process of identifying potential for establishing new mPACS. In addition, the Joint Working Committee (JWC) with Kanara DCCB as the convenor has also been constituted in Uttara Kannada District.

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

Under this scheme, special long term refinance facility and grant assistance is extended to PACS through StCB to create quality infrastructure (capital assets) and increase business portfolio as well as meet the credit requirements of members of the PACS. PACS for MSC assistance has been extended for 21 PACS by the DCCB with refinance assistance from NABARD.



6. World's largest food grain storage scheme for cooperatives: The World's Largest Grain Storage Plan in Cooperative Sector, to be rolled out as a Pilot Project for creation of various agriculture infrastructure at Primary Agricultural Credit Societies (PACS) level, including warehouses, custom hiring centres, processing units, Fair Price Shops etc. 05 PACS in the District were identified for the World's Largest Grain Storage Projects, however, none of the PACS have come forward for setting up the needed storage structures.

7. Yeshasvini scheme is a health care scheme launched by the State Government for the members of Co-operative Societies in the State. The scheme was reintroduced in FY 2022-23.

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

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

Total Gram Panchayats (GPs) - 229

PACS covered Gram Panchayats - 229

No of GPs where Dairy Societies exist - 145

No of GPs where both PACS and Dairy exist - 127

No of GPs where No Dairy Coop. Society exists - 28

No of GPs where Fishery Societies exist - 47

No of GPs where both PACS and Fishery Societies exist - 36

2. All Gram Panchayats have been covered in the District. There were 18 under-served Gram Panchayats which were surveyed jointly by the Cooperative Development Officers of the District RCS and the Supervisors of the Kanara DCCB; the study however, pointed towards non-viability for formation of new MPACS. There are also no PACS under liquidation. 32 New Dairy Cooperative Societies have been formed. No Fishery Cooperative Societies could however be formed.

3. In line with the target of Ministry of Cooperation, GoI, Government of Karnataka has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC). In addition, the Joint Working Committee (JWC) with Kanara DCCB as the convenor has also been constituted in Uttara Kannada District. 02 DCDC and 02 JWC meetings were convened in the District during 2024-25. Potential for establishing new MPACS is limited in the District due to its unique geography with 80% forest area and its associated viability issues.

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

2. Status of Cooperatives in the State

3. 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 cooperatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The long term rural cooperative credit structure cover 26 State Cooperative Agriculture and Rural Development Bank (SCARDBs) branches

and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State.

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

5. The following announcements were made by the State in their budget for 2025.

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

6. As part of the International Year of Cooperatives (IYC) celebrations, the State Government launched a series of impactful initiatives across Karnataka. A snapshot of these events is presented below:

Sahakar Se Swacchta Abhiyan, a State-wide 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, Udipi, Chamarajanagar, and Bengaluru Rural, promoting sustainability through active participation of officials and cooperative members.

7. 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.

#### 8. Status of PACS Computerisation

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

#### 9. PACS Sanctioned - 5491

ERP Trial Run - 3504

ERP Go Live - 3028

HoC uploaded - 144

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

On-system Audit – 1496

Dynamic Day End - 137

#### 10. Training Programs Conducted by RO

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

## 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	Pragatimitra North Kanara FPCL	Sirsi Taluk	Grant - Rs.9.06 Lakh under PODF; Rs.5.00 Lakh as Business Development Assistance	Convergence with Agriculture Department to avail Sub Mission on Agricultural Mechanization (SMAM) assistance; SFAC for equity grant; NABKISAN and Bank of Baroda for Working Capital; Other Line Departments for training and extension activities	1075	1. Post-Harvest Management of Arecanut & Pepper; 2. Aggregation, Sorting / Grading and value addition of Arecanut, Pepper, Coconut, Non-Timber Forest Produce and other spices; 3. Organic Input Supply; 4. Processing Facilities; 5. Farm Development & Custom Hiring Services for farmers; 6. Procurement through e-tender platform; 7. Promotion of Animal Husbandry FPO. 8. FPO has turnover of Rs.1.30 Crore per annum.

2	Collectivisation	Krusha Nirantara Animal Husbandry FPCL	Sirsi and Siddapur Taluks	PODF ID grant of Rs.8.90 Lakh	FPO has taken distributorship of Amul and	300	<p>FPCL operates Netravati Dairy, also functioning as an animal boarding centre.</p> <p>2. It holds a dealership with Amul Feeds.</p> <p>3. Introduced a cost-effective, nutritious dry fodder ration for local dairy farmers.</p> <p>4. Offers animal health services via a dedicated vet.</p> <p>5. Provides artificial insemination services.</p> <p>6. Supplies milk to Sirsi town.</p> <p>7. In Aug 2025, opened a Sirsi retail outlet selling feed, supplements, and running an animal clinic.</p>
3	Collectivisation	Gokarna Tarakari Belegarara Raita Utpadakara Sangha	Kumta Taluk	Grant - Rs.8.90 Lakh under PODF	FSSAI, Udyam Registration	650	<p>Vegetable marketing, Custom Hire Centre, Organic manure selling, Seeds sale, Small Equipments sale</p>

4	Collectivisation	Uttara Kannada Zilla Mahila Meenu Maratagarara Mattu Utpadakara Sangha	Karwar Taluk	Grant - Rs.8.90 Lakh under PODF	Convergence with schemes of the Department of Fisheries, CMFRI, Karwar	580	Procurement and marketing of wet fish, dry fish, Input sales - fish boxes, fish nets, tadpal, Grocery items, Stationery items, Clothes
5	Collectivisation	Kasarakodu Meenu Utpadakara Mattu Matsodyama Sangha	Honnavar Taluk	Grant - Rs.8.90 Lakh under PODF	FSSAI, Udyam Registration	350	Dry Fish Aggregation and Marketing, Sale of fish boxes, baskets, ropes, stationery, rain coats and plastic
6	Collectivisation	Shalmala Organic FPCL	Mundgod Taluk	Grant - Rs.18.00 Lakh under CSS of GoI	APMC License	340	Maize Procurement and Sale; Input supply
7	Collectivisation	Matha Totagars FPCL	Ankola Taluk	Grant - Rs.18.00 Lakh under CSS of GoI	Mango Processing Tie- up with Mangalore based M/s Presto	333	Value addition of GI tagged Kari Ishad Mango - Pulping and sale
8	Collectivisation	Sugandhi FPCL	Bhatkal Taluk	Grant - Rs.18.00 Lakh under CSS of GoI	None as yet - FPO in 2nd year of operation	243	Jasmine flower procurement and sale

9	Watershed Development	Hulekal Springshed based Watershed	Sirsi Taluk	Grant - Rs.71.50 Lakh under WDF	Convergence with Banks, NRLM	560	Area treatments, soil and water conservation measures, livelihood interventions and gender mainstreaming. 12 Ha new area brought under cultivation, 05 wells recharged, 10 SHGs formed in project area, In general - 450 Ha area treated
10	Watershed Development	Devanahalli Springshed based Watershed	Sirsi Taluk	Grant - Rs.33.99 Lakh under WDF	Convergence with Banks, NRLM	150	Area treatments, soil and water conservation measures, livelihood interventions and gender mainstreaming. 10 Ha new area brought under cultivation, 10 wells recharged, 08 SHGs formed in project area, In general - 50 Ha area treated

11	Women Empowerment	My District My Project - Establishment of Sustainable Common Processing Unit for Value Addition of Banana & Jackfruit	Siddapura & Sirsi Taluks	Grant - Rs.22.95 Lakh under GVN	Convergence with marketing societies, schemes of the Horticulture Department	80	Women groups collectively produce and process Banana and Jackfruit. Marketing tie up done with Kadamba Marketing Society. Food products also demonstrated in national and international trade fairs. The project's success has motivated women groups in nearby villages to initiate food processing activities.
12	Tribal Development	Integrated Tribal Development Programme (Non-wadi) for 11 identified villages in Dongri Gram Panchayat	Ankola Taluk	Grant - Rs.32.70 Lakh under TDF	Convergence done with Banks	750	Holistic development of Siddi tribal communities through sustainable livelihood interventions, capacity building and social camps.
13	Skill Training	CNC Operator Training	Dandeli Block	Grant - Rs.4.50 Lakh under GVN	Convergence with industries	30	30 rural youth trained as CNC operators and placed during 2024-25

14	Promotional Activity	Rural Mart	Kumta Taluk	Grant - Rs.7.00 Lakh under GVN	Convergence with Agriculture Department to avail Sub Mission on Agricultural Mechanization (SMAM) assistance.	650	Initiative will help in marketing of agricultural produce of Gokarna FPCL as well as aid them in sale of agri implements, pesticides and fertilizers.
15	Promotional Activity	GI proposals	Kumta and Joida Taluks	Grant - Rs.1.35 Lakh for Sanikatta Salt, Rs.1.45 Lakh for Kunbi Mudli Tuber	Convergence with DIC and Horticulture Department for filing of GI application.	700	Geographical Indication (GI) status will help in getting recognition for the products at the District level and aid in production and marketing interventions of the products.

## Success Stories

### Success Story 1



Scheme	PODF - ID
6. Village	Sirsi Taluk villages
Project Implementing Agency	Pragatimitra North Kanara Farmer Producer Company Ltd.
Duration of the project	03 Years
Beneficiary	
1. No. of beneficiaries	300
2. Community	Dairy farmers
3. State	Karnataka
4. District	Uttara Kannada
5. Block	Sirsi
Title	Krusha Nirantara Animal Husbandry FPCL - Milking success: Dairy FPC charting a unique path

#### 1.1 Support provided

PODF ID grant of Rs.8.90 Lakh

Support for capacity building and marketing set ups

#### 1.2 Pre-implementation status

Dairy farmers were unorganized - operating independently with limited bargaining power



There was heavy reliance on local intermediaries for inputs and market access

Lack of collective decision making structures and capital mobilization

There was lack of awareness about FPO formation and its advantages

Farmers were moving away from dairy farming that was a key component of integrated farming system of their ancestors

Reliance on external inorganic inputs like feed and supplements increasing production costs

### **1.3 Challenges faced**

Making changes to the existing unorganized dairy production systems in the district

Veterinary services were poor

There was very poor access to quality feed

Mobilizing sufficient share capital and ensuring active member participation

Limited awareness among members of FPO benefits

Capacity gaps in management accounts and understanding regulatory compliances

### **1.4 Impact**

Implementation of innovative concepts like animal boarding facilities is a huge success in the district.

Doorstep services for dairy farmers through attractive business model.

The FPCL has taken sole distributorship for AMUL brand of feeds and supplements.

The FPCL has opened its own retail outlet in Sirsi town providing services of a trained veterinary doctor besides sale of animal feed medicines and supplements.

Fresh milk vending from its Netravati Dairy Farm directly to customers.

Introduction of cost effective nutritious dry fodder mixed ration in a simplified form that is easy to transport.

Artificial insemination services are also provided to needy dairy farmers.

Attracting youth to dairy activities

The FPCL has been successful in promoting integrated farming system by integration of the dairy component.

## Success Story 2



Title	Reviving Springs Recharging Lives
Scheme	Watershed Development Fund (WDF)
Project Implementing Agency	BAIF
Duration of the project	04 Years
Beneficiary	
1. No. of beneficiaries	2200
2. Community	All communities
3. State	Karnataka
4. District	Uttara Kannada
5. Block	Sirsi
6. Village	Devanahalli and Hulekal

### 2.1 Support provided

WDF Grant Assistance of Rs.105.54 Lakh

### 2.2 Pre-implementation status

Water scarcity during the peak summer months of April and May in the year.

Scarcity of drinking water due to drying up of springs.

Environmental degradation and declining water yields.

Dependence on bioenergy and resource stress compounding the water stress.

Division in the communities.

No sense of ownership over community assets created by their forefathers.

### **2.3 Challenges faced**

Mobilizing the local communities into homogenous groups and contributing for a common cause.

Lack of funding support to take up the land development and restoration works.

Ecosystem fragility due to deforestation and unchecked development undermining the spring recharge zones.

Project area was difficult to work in especially during the monsoon periods.

### **2.4 Impact**

The desiltation repairs rejuvenation and farm pond works have enhanced the groundwater recharge in the area.

Previously discarded and unused borewells have been recharged.

Villagers have an all season assured source of water for their domestic crop and livestock needs.

The residual soil moisture has been enhanced in the project area allowing the farmers to cultivate vegetables and other crops like Pineapple and Turmeric.

Micro-irrigation systems like drip and sprinklers have been installed with state government scheme convergence in the project areas.

With assured irrigation fodder cultivation taken up by 42 farmers.

Women from landless households have been mobilized into SHGs with capacity building support for taking up income generation activities.

Livelihood interventions like brush cutters small ruminant's poultry weeders reaper machines and small portable flour mills have been given to eligible beneficiaries under the project.

In total 14 Springs in Devanahalli and 12 Springs in Hulekal watershed area have been rejuvenated.

Community works like Shramdaan have imbibed community ownership spirit over the assets created.

The springshed project weaves together tradition technology and community—blending indigenous knowledge cultural practices and traditional water systems with scientific tools like GIS recharge methods and community-led monitoring to ensure long-term water security and ecological sustainability.

### Success Story 3



Duration of the project	02 Years
Beneficiary	
1. No. of beneficiaries	750
2. Community	Siddi Tribal Community
3. State	Karnataka
4. District	Uttara Kannada
5. Block	Ankola
6. Village	Dongri Gram Panchayat - 11 Hamlets
Project Implementing Agency	Manuvikasa
Title	Nurturing Heritage Building Livelihoods: NABARDs support to Siddi Tribal Families
Scheme	Tribal Development Fund (TDF) - Non-wadi

#### 3.1 Support provided

Grant support of Rs.32.71 Lakh

Livelihood interventions market linkages and general capacity building and health camps are the project components.

#### 3.2 Pre-implementation status

Siddi tribe people face numerous socio-economic issues ranging from marginalization to illiteracy to lack of basic facilities.

Most of the tribals were dependent on forests or seasonal wage employment for their livelihoods.

Land title issues lack of entrepreneurship spirit and in general lack of awareness about market conditions.

Rampant poverty among Siddi population and dependency on doles from the State Government.

### **3.3 Challenges faced**

Working in inaccessible areas especially during monsoons.

Monitoring and ensuring sustainability of the livelihood interventions provided was a challenge.

Capacity of the Siddi communities to take up income generation activities had to be developed through constant trainings and monitoring.

Mobilizing the community into groups.

### **3.4 Impact**

Integrated farming practices promoted through introduction of vermiculture, apiculture and backyard poultry practices in their community life.

Income levels of the individual households has been improved.

The identified activities were woven around the customs and traditions of the community i.e. being attached to the earth; their forests and environment.

Smokeless Chullas and Solar lighting systems were provided to reduce their daily drudgeries.

12 SHGs have been formed from among the Siddis and linked to the formal financial systems - banks.

The community has been provided entrepreneurial skills and collective marketing vision.

The project interventions have provided financial independence fostered community collaboration and ensured environmental sustainability.

### Success Story 4



Title	Inclusive Digitalization: A PACS Success Story
Scheme	PACS Computerization Project
Project Implementing Agency	NABARD in association with Kanara DCCB
Duration of the project	05 Years
Beneficiary	
1. No. of beneficiaries	539
2. Community	All villagers of Harwada
3. State	Karnataka
4. District	Uttara Kannada
5. Block	Ankola
6. Village	Harwada

#### 4.1 Support provided

Hardware Software and Capacity Building Support.

Financial grant assistance towards the software and capacity building interventions under the Central Sector Project on Computerization of PACS (CSPCP).

#### 4.2 Pre-implementation status

Manual entries were the norm in the PACS.

The PACS Secretary is physically and visually challenged.

Slow service delivery to its members.

PACS is having only PDS and a (limited) banking counter business.

The manual entries and paper based record keeping limited the operational efficiency accuracy and transparency in the PACS.

Convincing the management of the PACS to commit fully for the computerization project.

Capacity building challenges by way of trainings and provision of constant handholding support.

Dependency on daily wage staff to do the transactions needs to be overcome.

#### **4.3 Challenges faced**

#### **4.4 Impact**

The PACS is fully computerized under the Project with successful transition from manual to digital operations.

ERP audit of the PACS has been completed in the software.

The PACS has proved that technology should be an equalizer and not a barrier in the way it has adapted to this ambitious project.

Post computerization the PACS staff save on time with ease of entry and auto-generation of financial statements.

Issue of mismatch in any of the account statements and manual calculation errors have been nullified.

Post digitalization the PACS has significantly enhanced service delivery to its members with better transaction tracking faster processing and improved record accuracy fostering transparency and member trust.

This improved operational efficiency has made the PACS think of expanding its footprints by diversifying its loan portfolio by venturing into vehicle loans small business loans for micro and small enterprises and home renovation loans besides offering MT Agri loans for its members.



### Success Story 5



Title	Skills that Shape Futures: NABARDs Employment and Entrepreneurship Push in Rural Areas
Scheme	Skill Development Programme in CNC Operator and Programming - Gramya Vikas Nidhi (GVN)
Project Implementing Agency	Visveswaraya Technological University - National Academy of Skill Development
Duration of the project	03 months
Beneficiary	
1. No. of beneficiaries	30
2. Community	All communities covered
3. State	Karnataka
4. District	Uttara Kannada
5. Block	Dandeli
6. Village	Dandeli and Joida Block villages

#### 5.1 Support provided

Grant Assistance of Rs.4.50 Lakh under Gramya Vikas Nidhi (GVN)

#### 5.2 Pre-implementation status

Lack of livelihood and wage opportunities to rural youth in Dandeli and Joida (aspirational) Taluks

Basic ITI offers basic courses that have saturated the market and hence the ITI pass-outs need further skilling to match industry needs.



No major industries providing employment to local youth.

Lack of industry specific job skills.

### **5.3 Challenges faced**

Both Taluks do not have good industrial units providing employment opportunities to the local youth.

Focussed industry need specific training programmes were not conceived by the local ITIs.

Community awareness and engagement.

Basic education and language barriers of rural youth.

### **5.4 Impact**

Of the 30 trainees 18 were placed in industries in Bengaluru and Belgaum.

Confirmed wage employment to rural youth was ensured.

Job placement through campus interviews was ensured by VTU - NASD.

Infrastructure and resource limitations were addressed by VTU NASD that was constructed with NABARD RIDF assistance.

Higher employment opportunities with scope for lateral entries in other companies.

Increased earnings compared to income levels in rural agricultural and traditional jobs.

The success of this programme could shift local attitudes toward vocational education especially in fields that are not traditionally popular in rural communities fostering a broader acceptance of technical training as a viable career option.

Ongoing partnerships with companies in urban centers could create long-term pathways for further training and placement opportunities benefiting future generations of rural youth.

## Appendices

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

##### 1.3 Initiatives of Govt. of India

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

#### **1.4 Initiatives of RBI**

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

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

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

#### **1.5 Initiatives of NABARD**

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelizing 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 efficiency and sustainable transport including electric vehicles. It also encourages afforestation carbon sink creation and industrial energy audits. These efforts aim to decouple economic growth from carbon emissions.

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

## **2.2 Any specific Climate Change initiative in the State by**

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

Strategic Knowledge Centre for Climate Change supported by the National Mission on Strategic Knowledge for Climate Change (NMSKCC) under the Department of Science and Technology Government of India.

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

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

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

e) The Centre for Study of Science Technology and Policy (CSTEP) along with IISc TERI ISEC and University of Agricultural Sciences collaborated with EMPRI to revise Karnataka's State Action Plan on Climate Change (SAPCC). These institutions contributed to: 1. Climate vulnerability mapping  
2. Sectoral impact assessments (agriculture water health and forests)  
3. Development of adaptation strategies and district-level plans  
4. Recommendations for technical working groups and climate cells at district level

### **3 Climate Change Scenario - At the District Level**

#### **3.1 Prospects of Climate Action in the District**

a) Uttara Kannada district faces critical climate vulnerabilities including forest and ecosystem degradation coastal erosion sea level rise saltwater intrusion declining fish stocks and frequent landslides. Rising temperatures have also impacted fish harvests threatening coastal livelihoods. Aligned with the SAPCC climate action in the district can focus on both mitigation and adaptation. Mitigation measures include expanding ground-

mounted solar grids under PM-KUSUM upgrading power infrastructure electrifying transport fleets replacing diesel pumps in agriculture with solar alternatives and protecting the district's extensive forest cover (79). Adaptation efforts should prioritize organic farming climate-resilient crops fisheries conservation and promoting alternative livelihoods to strengthen community resilience.

b) The Karnataka State Action Plan on Climate Change (SAPCC) Version 2 approved in May 2024 outlines comprehensive adaptation measures for climate resilience in districts like Uttara Kannada. Key strategies include promoting weather-based cropping patterns strengthening agro-met advisory services and implementing flood adaptation strategies. Emphasis is placed on natural farming soil health schemes and appropriate nutrient management. The SAPCC also supports identifying and improving local livestock breeds through cross-breeding with heat and disease-tolerant varieties and encourages alternative livelihoods such as aquaculture and poultry to reduce pressure on marine fisheries and support fishing communities. Coastal adaptation includes identifying erosion-prone sites and implementing control measures assessing and upgrading fisheries infrastructure (jetties, harbours, etc.) in light of sea-level rise and wave impacts and establishing conservation zones to protect endemic aquatic biodiversity. Landslide and flood-prone areas are to be mapped with relocation of vulnerable communities to safer zones. Additionally, integrated agri-aquaculture-livestock systems are promoted for livelihood security in hilly regions. The Karnataka Coastal Development Authority and Renewable Energy Department are the key implementing agencies with funding support under the state plan prioritized for forest restoration landslide mitigation and solar irrigation initiatives.

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

a) Under the Pradhan Mantri Surya Ghar Yojana Uttara Kannada district is spearheading a large-scale rooftop solarisation initiative. As of now 73 government buildings have been solar-electrified generating a combined capacity of 407 kW. The district aims to scale this up significantly with a projected capacity of 73299 kW once all eligible buildings are equipped. In addition to institutional efforts the scheme is also reaching households — as of 02 August 2025 195 individual applications have been submitted to banks for sanction amounting to a total loan value of ₹419.25 lakh. Supporting climate-resilient agriculture the district is also installing 79 solar-powered irrigation pump sets reinforcing its commitment to clean energy and sustainable rural livelihoods.

b) ICAR-CCARI in collaboration with the Paddy Research Station at Malgi Sirsi Taluk has demonstrated seed production and field trials of salt-tolerant rice varieties well-suited for the coastal saline soils of Uttara Kannada. In October 2024 the institute also organized Farmer-Scientist Interface Programmes across coastal taluks promoting climate-resilient livestock and fisheries systems including goat and duck farming seabass polyculture integrated fish farming and support for agro-eco-tourism and cage culture. Emphasis was placed on diversification efficient resource use and site-specific climate adaptation strategies.

c) As part of Karnataka's climate action strategy the state government has prioritized Uttara Kannada for key environmental interventions. A major initiative includes the



annual reclamation of at least 10000 acres of encroached forest land supporting ecosystem restoration. To ensure sustainable development in this ecologically sensitive region a Carrying Capacity Study of the Western Ghats has been launched to address risks from unplanned infrastructure and landslides while preserving biodiversity. Additionally, the Mugli-Apsarakonda Marine Sanctuary approved by the State Wildlife Board will be Karnataka's first marine sanctuary. Spanning 5960 hectares near Karwar it will protect critical ecosystems such as mangroves coral reefs sea grass beds and endangered marine species including olive-ridley turtles and humpback whales combining marine and terrestrial conservation.

d) Two Springshed conservations projects are being implemented by NABARD in Devanahalli and Hulekal Villages of Sirsi Taluk in Uttara Kannada District. Under the project various conservation measures to maintain the traditional springs in the two villages have been undertaken in addition to measures to sustain the rural communities.

e) The efforts are led by NGO & Community-Led Climate Initiatives. MANUVIKASA has developed water harvesting structures including farm ponds lakes and springs. The NGO is also involved in promotion of seed-saving Sustainable Rice Intensification (SRI) and the protection of Betta Lands through community forestry and biodiversity conservation.

### **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. Uttara Kannada District currently has two registered Geographical Indication (GI) products—Sirsi Supari a distinct variety of areca nut cultivated in the taluks of Sirsi Yellapur and Siddapura and Kari Ishad Mango grown primarily in Ankola and Karwar taluks. The Totagars' Cooperative Sale Society Ltd. Sirsi is the registered proprietor for Sirsi Supari while Matha Totagars Farmer Producer Company Limited Ankola—an FPO promoted by NABARD under the Central Sector Scheme for the formation and promotion of FPOs—is the registered authorized user for Kari Ishad Mango. In addition, the Visvesvaraya Trade Promotion Centre (VTPC) has filed GI applications for two more products from the district: Kagga Rice a unique saline-tolerant variety grown in coastal areas and Hase Chittara a traditional art form under the handicrafts category. A Technical Advisory Group has been constituted for Kagga Rice headed by the District Collector with the District Development Manager (DDM) NABARD as a member to support the GI

registration and promotion process.

4. For the GI-registered Kari Ishad Mango NABARD extended financial assistance to support the registration process. The District Development Manager (DDM) played a key role by coordinating with multiple stakeholders including the external agency Wecare for the preparation of documentation and filing of the GI application. This process also involved organizing and facilitating the interview of Matha Totagars Farmer Producer Company Limited (FPO) members at the GI Registry Office in Chennai. The Matha Totagars FPO comprising 300 members has been recognized as the authorized user of the GI-tagged Kari Ishad Mango. Currently the FPO is engaged in processing the mango pulp and marketing the product with a primary focus on local markets.

5. The Geographical Indication (GI) product development efforts in Uttara Kannada District have gained momentum with several products at various stages of the registration process. For Kagga Rice and Hase Chittara the feasibility studies have been completed and GI applications have been filed. Kaavi Art has also undergone a feasibility study and the drafting of the GI application is currently in progress. Similarly, feasibility studies have been completed for Mavinkurve Locks and Sharavati Mats and Baskets marking them as potential candidates for GI registration. Additionally, feasibility studies for five more products—Medhini Rice Gokarna Brinjal Gokarna Menasu Sanikatta Salt and Joni Bella—have been initiated to assess their eligibility for GI tagging. As part of the ongoing efforts during the financial year 2025–26 the District Development Manager (DDM) has actively mobilized and submitted proposals for the GI registration of Sanikatta Salt Kunbi Mudli Tuber and Kumta Onion. Of these the Sanikatta Salt and Kunbi Mudli Tuber have been sanctioned by Karnataka RO for support in GI filing. These initiatives reflect a strategic approach to preserve and promote the district’s unique agricultural artisanal and cultural heritage through GI recognition.

#### Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Uttara Kannada District at a Glance: 2023-24
Soil & Climate	Uttara Kannada District at a Glance: 2023-24
Land Utilisation [Ha]	Uttara Kannada District at a Glance: 2023-24
Ground Water Scenario (No. of blocks)	Uttara Kannada District at a Glance: 2023-24
Distribution of Land Holding	Uttara Kannada District at a Glance: 2023-24
Workers Profile [In 000]	Uttara Kannada District at a Glance: 2023-24
Demographic Profile [In 000]	Uttara Kannada District at a Glance: 2023-24



Households [In 000]	Uttara Kannada District at a Glance: 2023-24
Household Amenities [Nos. in 000 Households]	Uttara Kannada District at a Glance: 2023-24
Village-Level Infrastructure [Nos.]	Uttara Kannada District at a Glance: 2023-24
Additional Information	Uttara Kannada District at a Glance: 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	Uttara Kannada District at a Glance: 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance: 2023-24; Agri Dept.
Irrigation Coverage [000 Ha]	Uttara Kannada District at a Glance: 2023-24
Infrastructure For Storage, Transport & Marketing	Uttara Kannada District at a Glance: 2023-24
Processing Units	<a href="http://udyamregistration.gov.in/searchregistration.aspx">udyamregistration.gov.in/searchregistration.aspx</a>
Animal Population as per Census [Nos.]	20th Livestock Census 2019
Infrastructure for Development of Allied Activities [Nos.]	Uttara Kannada Dt at a Glance: 2023-24; AH Dept.
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Uttara Kannada District at a Glance: 2023-24
Status	Uttara Kannada District at a Glance 2023 - 24
Major Crops, Area, Production, Productivity	Uttara Kannada District at a Glance 2023 - 24
Irrigated Area, Cropping Intensity	Uttara Kannada District at a Glance 2023 - 24
Input Use Pattern	Uttara Kannada District at a Glance 2023 - 24
Trend in procurement/ marketing	Uttara Kannada District at a Glance 2023 - 24
KCC Coverage	SLBC ACP Portal
Soil testing facilities	Uttara Kannada District at a Glance 2023 - 24
Crop Insurance	Department of Agriculture
Irrigated Area & Potential	Uttara Kannada District at a Glance 2023-24
Block level water exploitation status	Central Ground Water Board 2024
Mechanisation in District	Uttara Kannada District at a Glance 2023-24
Service Centers	Department of Agriculture
Production Clusters	Department of Horticulture
Sericulture	Uttara Kannada District at a Glance 2023-24
Weavers Clusters	Not available
High Tech Orchards	Department of Horticulture

Production and Productivity	Uttara Kannada District at a Glance 2023-24
Area under Forest Cover & Waste Land	Uttara Kannada District at a Glance 2023-24
Nurseries (No.)	aranya.gov.in - Annual Administrative Report 2023-24
Processing Infrastructure	Department of Animal Husbandry and Veterinary Sciences
Poultry	Dept. of AH & VS
Inland Fisheries Facilities	Uttara Kannada District at a Glance 2023-24 Fisheries Department
Marine Fisheries (No.)	Uttara Kannada District at a Glance 2023-24 Fisheries Department
Brackish Water Fisheries	Uttara Kannada District at a Glance 2023-24
Agri Storage Infrastructure	Uttara Kannada District at a Glance 2023-24
NABARDs interventions	NABARD Springshed Project Implementation
Fertilizer Consumption	Uttara Kannada District at a Glance 2023-24
Facilities Available	Department of Agriculture & Department of Horticulture
MSME units - Cumulative	District Industries Centre
Traditional activities	Uttara Kannada District at a Glance 2023-24
Skill Development Trainings	NABARD
Crop Identified for One District-One Product	Department of Horticulture
Renewable Energy Potential	MNRE
Promotional Interventions	NABARD
Status of SHGs	NRLM & SLBC ACP Portal
Details of non-credit cooperative societies	National Cooperative Database
Details of credit cooperative societies	National Cooperative Database
Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database
Status/ progress under various schemes of MoC in the district	Kanara DCCB and DRCS

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

Sources for Banking profile Data	
1	ACP Portal - <a href="https://rbiacp.slbcindia.com/">https://rbiacp.slbcindia.com/</a>
2	-
3	-

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

Name	Sushil Laxman Naik
Designation	DDM, NABARD
Address 1	SF2 Janaki Plaza
Address 2	Dr Pikle Road Kodibag Karwar
Post Office	
District	Uttara Kannada
State	Karnataka
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

☎ : 040-23241155/56

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<ul style="list-style-type: none"> <li>● Largest lender in FPO space</li> <li>● Present in 21 States and 3 UTs including North East</li> <li>● Biggest lender in the FPO ecosystem</li> <li>● Collateral free lending at affordable rates</li> <li>● Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>● Financing FPOs through <ul style="list-style-type: none"> <li>○ Working Capital</li> <li>○ Term Loan</li> <li>○ Pledge Financing (eNWR)</li> </ul> </li> <li>● Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
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<ul style="list-style-type: none"> <li>● A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>● Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers</li> <li>● Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>● Timely and adequate credit without collateral</li> <li>● Affordable interest rate in the sector</li> <li>● Insurance facility to borrowers and co-obligants</li> <li>● Doorstep delivery of financial services</li> </ul>
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## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
offices in 31  
State/UTs

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

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**NABSanrakshan Trustee Private Limited**  
**Building Trust for Rural Prosperity**

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.

Three sovereign Credit Guarantee Schemes offered are:

- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee for
  - collateral free credit facility upto Rs. 2 crores to FPOs (including loans 'to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
  - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

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

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**NAB FOUNDATION** Leveraging the power of convergence

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

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

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

**IF YOU ARE A CSR UNIT**

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


**IF YOU ARE A CIVIL SOCIETY**


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


**IF YOU ARE WITH THE GOVERNMENT**

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

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