



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Vijayapura 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: Vijayapura

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

Vikas Rathod

District Development Manager NABARD

Vijayapura

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 climateresilient 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
AHIDF	Animal Husbandry Infrastructure Development Fund
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
IoT	Internet of Things
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager

LI	Lift Irrigation
Abbreviation	Expansion
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SHG	Self Help Group
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Vijayapura District is located in the northern part of Karnataka with a total area of 10498 sq. km. Nearly 77% of the population lives in rural area, which is higher than the state average of 66%.
Type of soil	With semi-arid and arid soil type forming the topography and an average annual rainfall of 591 mm.
Primary occupation	The economy of the district is mainly dependent on agriculture with Jowar, Maize, Bengal gram, tur, ground nut, Bajra, Sunflower, grapes, pomegranates, sugarcane and cotton as major agricultural crops. The district stands first in production of citrus fruits & pomegranate.
Land holding structure	As on 31 March 2025 there are 3.63 lakh agricultural holdings, which include 1.32 lakh small farmers, 0.63 lakh marginal, 1.06 lakh semi medium farmers, 0.53 lakh medium farmers and 0.075 lakh other large farmers. Out of the total loan outstanding of the district, share of SF / MF is 26.9 %.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The achievement under priority sector during 2024-25 was 101 % of target. The disbursement for 2024-25 showed an increase of 5.81 % over the previous year.

2. Investment credit in agriculture

Investment Credit for agricultural stood at ₹ 1234.18 Lakh during FY 2024-25.

3. Credit flow to MSMEs

Credit flow to MSMEs accounted around 23 % to ₹ 2229.49 Cr.

4. Other significant credit flow, if any

Credit flow to Education, Housing & other PS sectors stood at ₹ 34.09 Cr, ₹ 70.12 Cr and ₹ 69.9 Cr respectively.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The exploitable potential for FY 2026 27 has been estimated at ₹ 13983.05 Cr with increase of 6 % over previous FY. Against the same, credit for crop loans have been estimated at ₹ 8920.6 Cr (64 %

2. Projection for agriculture and its components

The potential for term loans for agriculture and allied activities have been estimated at ₹ 2160.77 Cr (15.5 %). Accordingly, the agriculture sector as a whole contributes to 79 % of the potential assessed.

3. Projection for MSMEs

MSME is another important sector in the district with an assessed potential of ₹2600 Cr (19 %).

4. Projection for other purposes

Other important sectors include export credit with an assessed potential of ₹ 5.40 Cr , Education at ₹ 50.2 Cr , ₹135.3 Cr for housing and ₹44 Cr under social infrastructure sector.

5. Developmental Initiatives

- 1 Agriculture Department has initiated more than 20 watersheds in last few years and 03 watershed projects in the district have been initiated by NABARD over the years, through which the flow of credit has increased and a greater number of beneficiaries are ready to take up livelihood activities.
- 2 Under PACS as MSC, Vijayapura DCCB has been sanctioned loans to 49 PKPS in district with loan support of ₹15 Crore, with refinance support from NABARD, @ 4%, of which 3 % will be covered under AIF scheme of GoI making effective loans to PKPS @ 1%.
- 3 As on 31.3.2025, storage capacity of Godowns with 0.70 lakh MT capacity in various blocks of Vijayapura district. Seven Godowns were constructed under RIDF with financial outlay of ₹ 1068 lakh.
- 4 NABARD through various NGOs, Canara RUDSET and Government Department Training Institutes provide quality training helps in employment generation. NABARD imparted livelihood training to 516 rural unemployed SHG members in dairy, handicrafts, millet snacks making, goatry & poultry activities.
- 5 As on 31 March 2025 total 47 projects are ongoing in district with project cost outlay of ₹177 crore and RIDF assistance ₹157 crore of which ₹47.4 Cr has been released so far.
- 6 Besides irrigation & rural connectivity Social sector activities like establishment of schools & other institutions Anganwadi Centres PHCs, CFCs ,Cold storages, Hostels, PU colleges have been supported.
- 7 So far 1375 projects have been sanctioned under RIDF with TFO of ₹ 789 Cr involving NABARD assistance of ₹ 671 Cr. The RIDF assistance has helped the district in bringing ₹20862.53 lakh ha of land under irrigation creating 2876 km of road length and 1502.02 meter of bridge length.

6. Thrust Areas

- 1 Creation of infrastructure under AIF: Creation of infrastructure for improving the facilities and minimizing post harvest losses has been provided highest priority and in this direction, now 49 PACS ceded to Vijayapura have been sanctioned loan with refinance assistance from NABARD.
- 2 Post-Harvest Infrastructure & value chain development: Vijayapura offers favorable agro climatic conditions, for development of horticulture with wide range of fruits, vegetables and spices. As per the Department of Horticulture, the area under horticulture crops is 89303 ha as on 31 March 2025.
- 3 The district ranks first in the area & production of citrus in the State. The district accounts for production of sizeable quantities of seedless varieties of grapes, soft-seeded pomegranate and acid lime.



- 4 Development of cold storages, dry grapes processing & value addition, grain storages, maize processing, lemon processing pulses mill units, Millets post-harvest infrastructure & processing, refer vans & scientific commodity trading platforms will remain as focus area for 2026-27.
- 5 The past year has seen a number of steps taken towards promoting financial inclusion in a big way viz., Kisan Bhagidari Prathmikata Hamari (KBPH) campaign, Special KCC drive for AH sector, PMFME.
- 6 Mainstreaming account holders into the banking fold with these PMJDY & Social Security schemes would also continue to be a thrust area for 2026-27.
- 7 Promotion of JLGs: Banks need to adopt JLG mode of lending, at least where lending to individuals is not possible due to land title/security related issues and they need to finance JLGs of women.
- 8 De-risking farm income: Given the uncertainties in yield due to vagaries of nature, there is a need to de-risk farm income. Banks may explore financing mini-dairy units/poultry (broiler) units, integrated farming in a big way.
- 9 Promotion of farm-gate post-harvest infrastructure by PACS, FPOs as well as individual entrepreneurs with assistance under Agriculture Infrastructure Fund (AIF). Also Improving technology adoption for banking in rural areas.
- 10 Promotion of Micro-Enterprises for Food Processing for reducing post-harvest losses, increased employment generation and betterment of rural incomes.

7. Major Constraints and Suggested Action Points

- 1 Lack of extension services in both agriculture and horticulture sectors, absence of last mile connectivity for access to market by farmers, absence of assured irrigation, inadequate storage facilities like Godowns and cold storages.
- 2 Challenges of farmers to access credit from formal financial institutions for cultivating on leased lands (oral) without affecting the rights of the owner of the land is another major hurdle that needs to be addressed.
- 3 There is a need for initiating measures for the adverse effects of climate change diminishing agricultural labor availability, inadequate infrastructure facilities for post-harvest value addition.
- 4 Common Service Centers for collection, grading and packing for value addition of horticulture crops could be set up by PACS, FPOs etc., with assistance under AIF for enabling value addition in agriculture and employment generation in rural areas.
- 5 Animal Husbandry & Fisheries FPOs need to be encouraged for enhanced production and value addition and enabling economies of scale in production and marketing.
- 6 Awareness creation amongst farmers on avoiding distress sale of produce by storage in WDRA accredited warehouses and availing credit against pledge of NWRs.



- 7 Promotion of organic farming and encouraging producer groups engaged in the same.
- 8 Training of MSMEs in the unorganized sector on food safety and quality standards will provide impetus to the sector by providing avenues for domestic sale and exports.
- 9 Marketing of goods produced by SHGs and craftsmen is an area of concern. There is a need to put in place a structured marketing arrangement for retail sales of small producers.
- 10 Integrating Agri techs into the existing extension ecosystem of state government, KVKs, etc., will enable benefits of latest technology for improving farm incomes. Wastelands in the district could be brought under productive cultivation.
- 11 Promotion of water efficient measures like drip irrigation for horticulture. Development of fisheries sector through providing HACCP compliant conditions, cold chains, promotion of cage culture, establishment of fish seed hatcheries, etc.
- 12 Soil health improvement through measures like promotion of organic farming, lime application in acidic soil, etc., will improve productivity of land. Training of micro and small food based enterprises in unorganized sectors on food safety standards.
- 13 Financing of Farmers Producers Organizations (FPOs), Promotion of financing for farm equipment's / Custom Hiring Centers (CHCs) and farm gate pre-processing of agricultural produce with support under Agriculture Infrastructure Fund (AIF)
- 14 Coverage of all eligible beneficiaries under KCC for animal husbandry & fisheries. Awareness schemes among potential beneficiaries on various housing, educational, MSME, etc., loan schemes available from banks needs to be popularized.

8. Way Forward

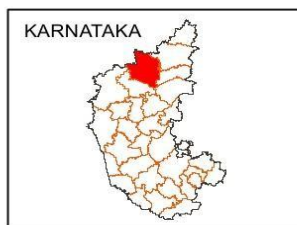
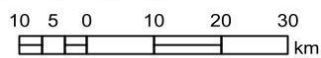
- 1 Projections made in the PLP for 2026-27 call for a coordinated approach from all stakeholders viz., Banks, Government Departments, extension agencies, voluntary organizations, farmers & all stakeholders etc., which in turn are expected to significantly enhance capital formation in agriculture.
- 2 This will lead in realization of the prime goal of enhancing farmers income which can be attained through collectivization of Agricultural produce with highest priority.

Part A

District Map



Block Map - Vijayapura



Legend

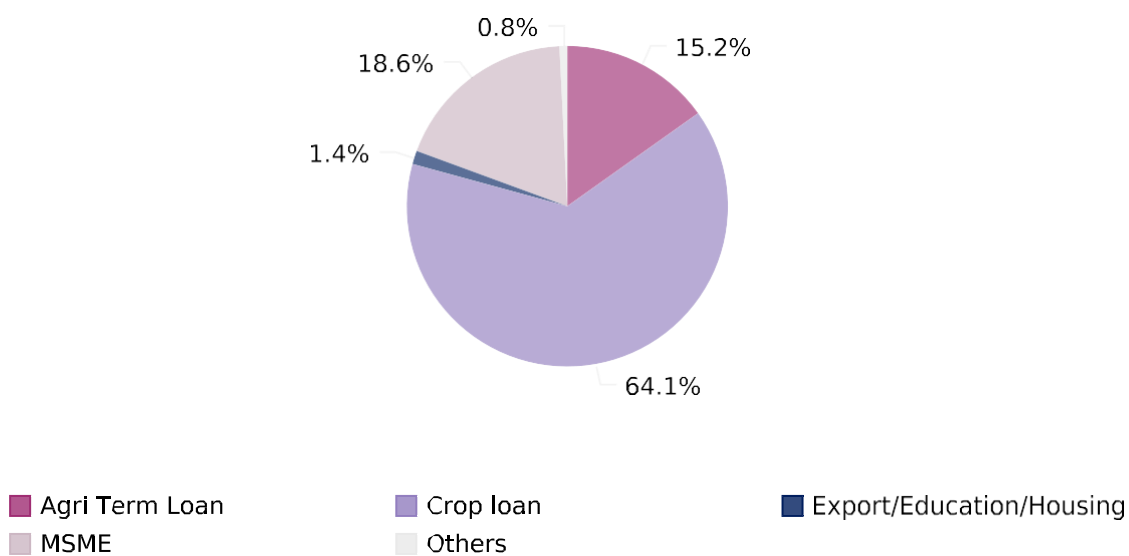
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1053079.04
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	896258.00
2	Term Loan for agriculture and allied activities	156821.04
B	Agriculture Infrastructure	38821.11
C	Ancillary activities	16236.65
I	Credit Potential for Agriculture A+B+C)	1108136.80
II	Micro, Small and Medium Enterprises	260040.00
III	Export Credit	540.00
IV	Education	5019.77
V	Housing	13531.00
VI	Social Infrastructure	4404.00
VII	Renewable energy	1729.24
VIII	Others	4905.00
	Total Priority Sector	1398305.81



Others include Social Infrastructure and Renewable energy

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

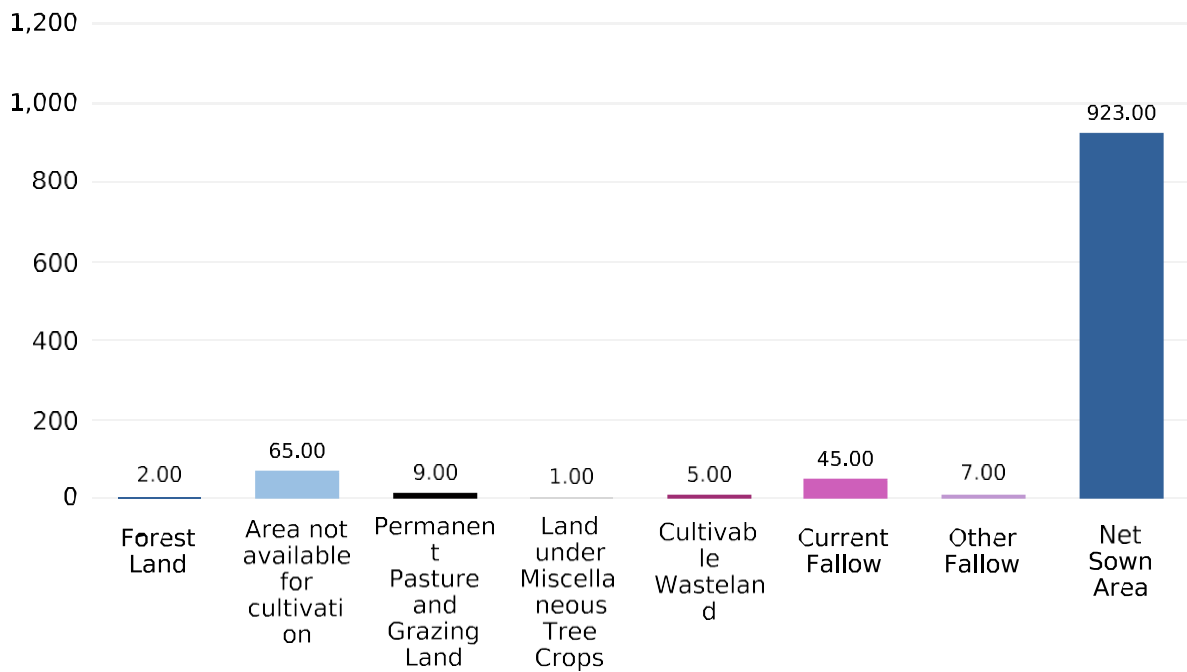
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	892060.65
2	Water Resources	21338.00
3	Farm Mechanisation	19772.23
4	Plantation & Horticulture with Sericulture	15607.62
5	Forestry & Waste Land Development	381.60
6	Animal Husbandry - Dairy	51558.32
7	Animal Husbandry - Poultry	2352.22
8	Animal Husbandry - Sheep, Goat, Piggery	48072.42
9	Fisheries	1032.48
10	Farm Credit- Others	903.50
	Sub total	1053079.04
B	Agriculture Infrastructure	
1	Construction of storage	25481.40
2	Land development, Soil conservation, Wasteland development	11737.84
3	Agriculture Infrastructure - Others	1601.87
	Sub total	38821.11
C	Ancillary activities	
1	Food & Agro. Processing	11083.53
2	Ancillary activities - Others	5153.12
	Sub Total	16236.65
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	98040.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	162000.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	260040.00
III	Export Credit	540.00
IV	Education	5019.77
V	Housing	13531.00
VI	Social Infrastructure	4404.00
VII	Renewable energy	1729.24
VIII	Others	4905.00
	Total Priority Sector	1398305.81

District Profile

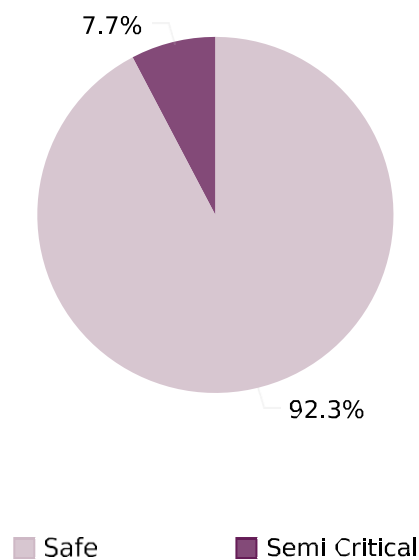


1. Land Utilisation ('000 hectares)



VIJAYAPURA district at glance 2024

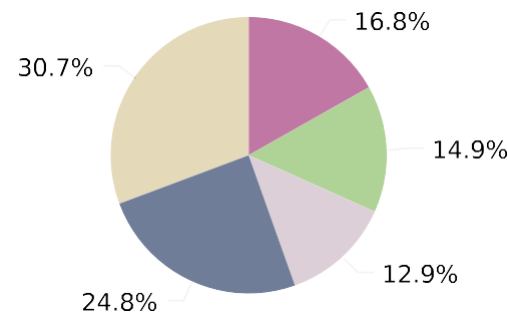
2. Status of Extraction of Ground Water - No. of blocks



VIJAYAPURA district at glance 2024

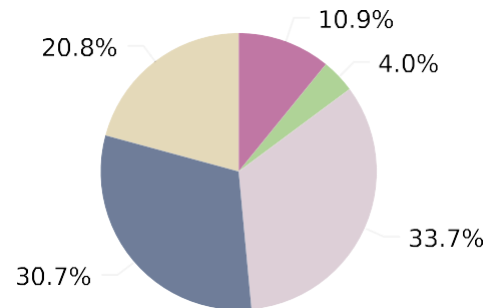


3. Landholding - No. of Farmers (%)



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

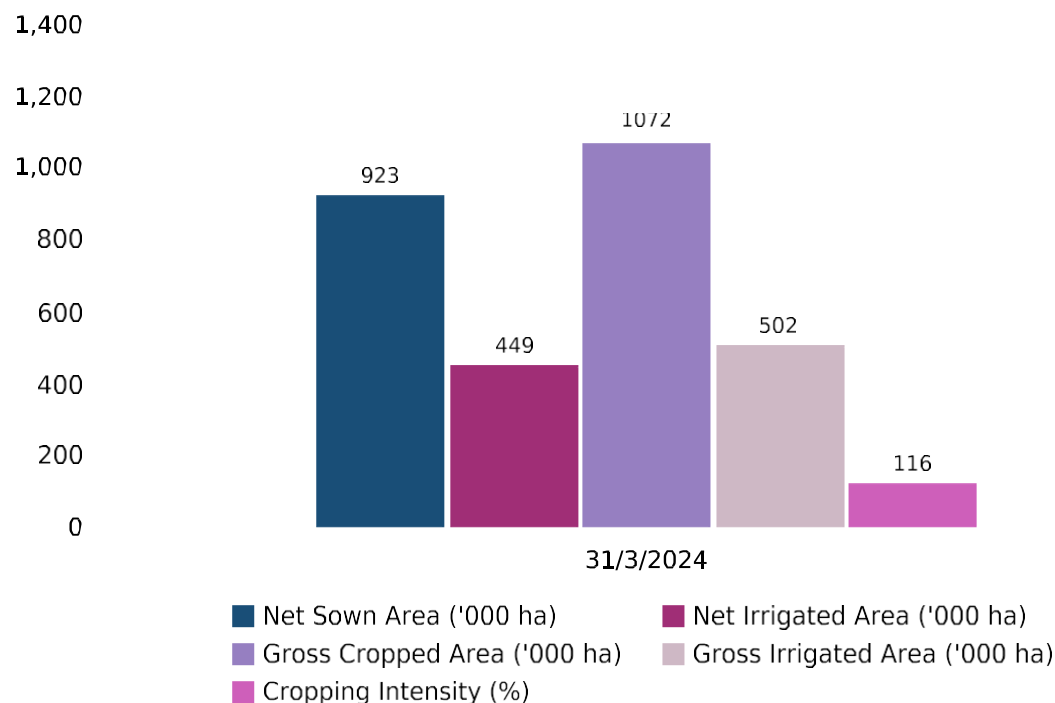
Landholding - Area (%)



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

VIJAYAPURA district at glance 2024

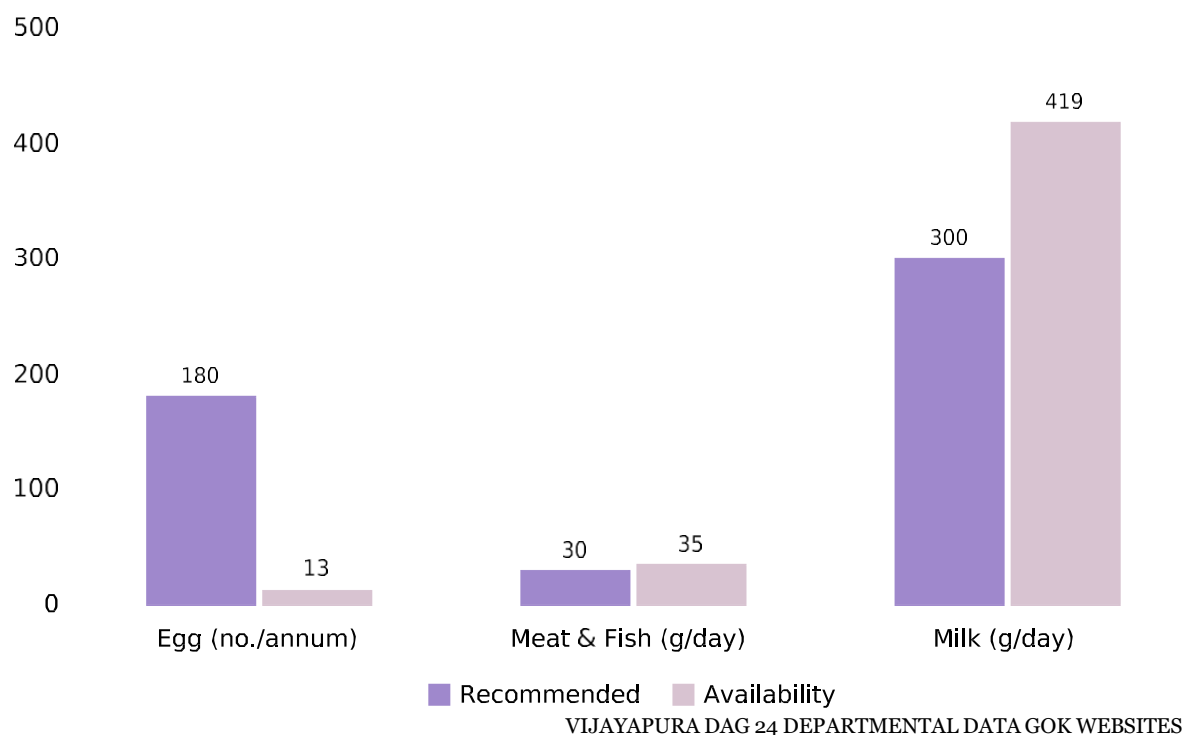
4. Irrigated Area & Cropping Intensity ('000 ha)



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



5. Per-capita availability





Key Agricultural and Demographic Indicators

Particulars	Details
-------------	---------

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	5
3	No. of Blocks	13
4	No. of revenue villages	680
5	No. of Gram Panchayats	211
1	Total Geographical Area (sq.km)	10498.00

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Vijayapura
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	AZ104 - Southern Dry
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Semi Arid and Arid
9	Soil Type	Laterite Medium and deep black

**3. Land Utilisation [1000 Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	1053.00
2	Forest Land	2.00
3	Area not available for cultivation	65.00
4	Barren and Unculturable land	29.00
5	Permanent Pasture and Grazing Land	9.00
6	Land under Miscellaneous Tree Crops	1.00
7	Cultivable Wasteland	5.00
8	Current Fallow	45.00
9	Other Fallow	7.00

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	13

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	63.00	14.65	40.00	4.29
2	>1 to <=2 ha	132.00	30.70	192.00	20.58
3	>2 to <=4 ha	106.00	24.65	286.00	30.65
4	>4 to <=10 ha	54.00	12.56	314.00	33.65
5	>10 ha	75.00	17.44	101.00	10.83
6	Total	430.00	100.00	933.00	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	262.00
2	Of the above, Small/ Marginal Farmers	196.00
3	Agricultural Labourers	351.00
4	Workers engaged in Household Industries	25.00
5	Workers engaged in Allied agro activities	0.00
6	Other workers	288.00



7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2177.00	1111.00	1066.00	1588.00	589.00
2	Scheduled Caste	442.00	226.00	216.00	364.00	78.00
3	Scheduled Tribe	39.00	20.00	19.00	31.00	8.00
4	Literate	1248.00	730.00	518.00	894.00	354.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	568.00
2	Rural Households	397.00
3	BPL Households	51.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	400.00
2	Having source of drinking water	568.00
3	Having electricity supply	568.00
4	Having independent toilets	321.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	680
2	Villages having Agriculture Power Supply	680
3	Villages having Post Offices	403
4	Villages having Banking Facilities	600
5	Villages having Primary Schools	680
6	Villages having Primary Health Centres	66
7	Villages having Potable Water Supply	311
8	Villages connected with Paved Approach Roads	680



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2755
2	Primary Health Centres	68
3	Primary Health Sub-Centres	311
4	Dispensaries	1242
5	Hospitals	1131
6	Hospital Beds	9329

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	102
2	Registered FPOs	21
3	Agro Service Centres	33
4	Soil Testing Centres	6
5	Approved nurseries	2
6	Agriculture Pumpsets	99120
7	Pumpsets Energised	0
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	969.00
2	Irrigation Potential Created	449.00
3	Net Irrigated Area (Total area irrigated at least once)	449.00
4	Area irrigated by Canals/ Channels	21.00
5	Area irrigated by Wells	410.00
6	Area irrigated by Tanks	1.30
7	Area irrigated by Other Sources	20.20
8	Irrigation Potential Utilized (Gross Irrigated Area)	501.50



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7247
2	Railway Line [km]	127
3	Public Transport Vehicle [Nos]	24318
4	Goods Transport Vehicles [Nos.]	49920

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	0	0
2	Sugarcane (Gur/ Khandsari/ Sugar)	10	527000
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	0	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	30	142
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	2469
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	0	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	14466	0	0
2	Cattle - Indigenous	187645	0	0
3	Buffaloes	177079	0	0
4	Sheep - Cross bred	1107	0	0
5	Sheep - Indigenous	345963	0	0
6	Goat	569098	0	0
7	Pig - Cross bred	3842	0	0
8	Pig - Indigenous	15620	0	0
9	Horse/Donkey/Camel	2100	0	0
10	Rabbit	587	0	0
11	Poultry - Improved	0	0	0
12	Poultry - Indigenous	273409	0	0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	17
2	Veterinary Dispensaries	69
3	Disease Diagnostic Centres	51
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	165
9	Milk Collection Centres	350
10	Fishermen Societies	23
11	Animal Husbandry Training Centres	0
12	Animal Markets	13
13	Fish Markets	19
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	33835.00	MT	33	gm/day
2	Egg	361.00	Lakh Nos.	13	nos/p.a.
3	Milk	433000.00	MT	419	gm/day
4	Meat	2028.00	MT	2	gm/day
5	Wool	64.00	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)	591	591
Rainfall - Actual (mm)	422	581

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1090.00	1072.00
Net sown area ('000 ha)	934.00	923.00
Cropping intensity (%)	117.00	116.14

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	55.00	53.00
Fertilizer consumption - Rabi (kg/ha)	20.00	19.00

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	2	4

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	262000	263000	263000
GLC through KCC (Rs. lakh)	407659.00	544274.00	599456.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	6	6
Soil Health Cards Issued (No.)	934663	946000

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	157324	130642

**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)
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	524.00	222.00	423.66	375.00	249.00	664.00
Horse Gram	58.00	35.00	603.45	66.00	46.00	696.97
Sugarcane/ Ganna	40.00	3074.00	76850.00	92.00	8402.00	91326.09
Sorghum	52.00	37.00	711.54	49.00	46.00	938.78
Cotton	48.00	17.00	354.17	87.00	249.00	2862.07
Maize	80.00	271.00	3387.50	105.00	381.00	3628.57
Pearl Millet	50.00	31.00	620.00	19.00	22.00	1157.90
Wheat	28.00	21.00	750.00	30.00	381.00	12700.00
Groundnut	37.00	24.00	648.65	11.00	14.00	1272.73
Sunflower	16.00	13.00	812.50	42.00	33.00	785.71

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	969	969
Net Irrigated Area (000 ha)	413	449
Gross Irrigated Area (000 ha)	463	501

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Vijayapura	Almel	Safe
2	Karnataka	Vijayapura	Babaleshwar	Safe
3	Karnataka	Vijayapura	Basavana Bagewadi	Safe
4	Karnataka	Vijayapura	Chadachan	Safe
5	Karnataka	Vijayapura	Devara Hipparagi	Safe
6	Karnataka	Vijayapura	Indi	Safe
7	Karnataka	Vijayapura	Kolhar	Safe
8	Karnataka	Vijayapura	Muddebihal	Safe
9	Karnataka	Vijayapura	Nidagundi	Semi-critical
10	Karnataka	Vijayapura	Sindagi	Safe
11	Karnataka	Vijayapura	Thalikoti	Safe
12	Karnataka	Vijayapura	Thikota	Safe
13	Karnataka	Vijayapura	Vijayapura	Safe



Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	40795	45156
Power Tillers	21781	23004

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	7	7

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	2	2

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Lemon	Acid Lime
Area cultivated (Ha)	10687	9395
Processing Units (No.)	4	5

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	666	943
Production - kg	152000	196000

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Silk Saree Jacquard Khatan Kanchi Border Box design Dupion Silk cloth Piping & butta border	Silk Saree Jacquard Khatan Kanchi Border Box design Dupion Silk cloth Piping & butta border
Weavers population (No.)	1102	1228

**High Tech Orchards**

Sr.No.	Particulars	31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	No. of orchards
1	Acid Lime	9	353	0

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Banana		52300.00	1.50	66.00
Lemon		190450.00	9.00	253.00
Guava		7300.00	0.20	9.00
Pomegranate		32800.00	4.70	41.00
Grapes		414100.00	25.50	505.00
Tomato		14500.00	0.70	18.00
Brinjal		12050.00	0.30	15.00
Onion		690100.00	42.00	893.00
Chilli		17980.00	7.10	31.00

Forestry & Waste Land Development**Area under Forest Cover & Waste Land**

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	2	2
Waste Land (000 ha)	5	5
Degraded Land (000 ha)	9	9

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	6	6
2	Tissue Culture Unit	0	1

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.)	37.00	38.00

Animal Husbandry - Poultry

Poultry

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	91.00
Reservoirs (No.)	2.00
Cage Culture/ Bio-floc technology (No.)	1.00
Fish Seed Hatchery (No.)	1.00

Brackish Water Fisheries

Particulars	Status
Brackish Water Area (ha)	1068.00
Area developed (ha)	908.00
Area available for development (ha)	160.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	35.00
Cold Storages (Capacity - 000 MT)	62473.00
Storage Godowns (No.)	7.00
Storage Godowns (Capacity - 000 MT)	72542.00



Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	17.00
Market Yards [Nos] / Wholesale Market (No.)	5.00
Storage capacity available with PACS/ LAMPS/ RMCs (ooo MT)	16190.00

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

Particulars	Status
Watershed Projects (No.)	3.00
Watershed Projects - Area treated (ooo ha)	2.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (ooo ha)	0.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	80669.00	77.00
Pesticides Consumption (000 kg)	0.00	0.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	1
Seed Processing Capacity (000 kg)	1320
Plant tissue culture facility (No.)	1

MSME

Particulars	Status
MSME Clusters (No.)	3
Micro Units (No.)	3891
Small Units (No.)	613
Medium Units (No.)	28
Udyog Aadhar Registrations (No.)	4532

Traditional activities

Particulars	Status
Handicrafts Clusters (No.)	1
Weavers Coop. Societies (No.)	19

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	31	31
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	797	797

**Renewable Energy Potential**

	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1500	2500	45	0	300	4345
Developed	404	1065	22	0	145	1636
Gap	1096	1435	23	0	155	2709

Informal Credit Delivery**Promotional Interventions**

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)	0.00	15.06
NRLM/SRLM (Rs. lakh)	0.00	4439.60
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	14.10	4600.25

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	5	13
No. of SHGs formed	2099	1542
No. of SHGs credit linked (including repeat finance)	2092	2027
Bank loan disbursed (Rs. lakh)	6898.10	7283.00
Average loan per SHG (Rs. lakh)	3.30	0.30
Percentage of women SHGs %	100.00	100.00

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	338	338
Consumer Stores (No.)	56	56
Housing Societies (No.)	48	48
Weavers (No.)	19	19
Marketing Societies (No.)	9	9
Labour Societies (No.)	7	6
Industrial Societies (No.)	32	32
Sugar Societies (No.)	2	2
Agro Processing Societies (No.)	3	3
Others (No.)	1078	1079

Total (No)%	1592	1592
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Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	272	272
Multi state cooperative societies (No.)%	0	1

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	Vijayapura	Vijayapura				Poultry Societies	73	Average
1	Karnataka	Vijayapura	Almel	Milk Societies	76	Rich			
2	Karnataka	Vijayapura	Babaleshwar	Milk Societies	76	Rich			
3	Karnataka	Vijayapura	Basavana Bagewadi	Milk Societies	45	Average			
3	Karnataka	Vijayapura	Vijayapura				Consumer Stores	56	Average
4	Karnataka	Vijayapura	Vijayapura				Housing Societies	48	Average
4	Karnataka	Vijayapura	Chadachan	Milk Societies	90	Rich			
5	Karnataka	Vijayapura	Devara Hipparagi	Milk Societies	16	Deficient			
5	Karnataka	Vijayapura	Vijayapura				Weavers Societies	19	Average



6	Karnataka	Vijayapura	Vijayapura				Marketing Societies	10	Deficient
6	Karnataka	Vijayapura	Indi	Milk Societies	192	Rich			
7	Karnataka	Vijayapura	Kolhar	Milk Societies	36	Average			
7	Karnataka	Vijayapura	Vijayapura				Milk Societies	258	Rich
8	Karnataka	Vijayapura	Vijayapura				Agro Processing Societies	35	Deficient
8	Karnataka	Vijayapura	Muddebihal	Milk Societies	53	Rich			
9	Karnataka	Vijayapura	Nidagundi	Milk Societies	21	Deficient			
9	Karnataka	Vijayapura	Vijayapura				Fishery Societies	26	Average
10	Karnataka	Vijayapura	Vijayapura				Labour Societies	7	Deficient
10	Karnataka	Vijayapura	Sindagi	Milk Societies	61	Rich			
11	Karnataka	Vijayapura	Thalikoti	Milk Societies	27	Deficient			
11	Karnataka	Vijayapura	Vijayapura				Sugar Societies	2	Deficient
12	Karnataka	Vijayapura	Thikota	Milk Societies	44	Average			



13	Karnataka	Vijayapura	Vijayapura	Milk Societies	50	Rich			
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Status/ progress under various schemes of MoC in the district

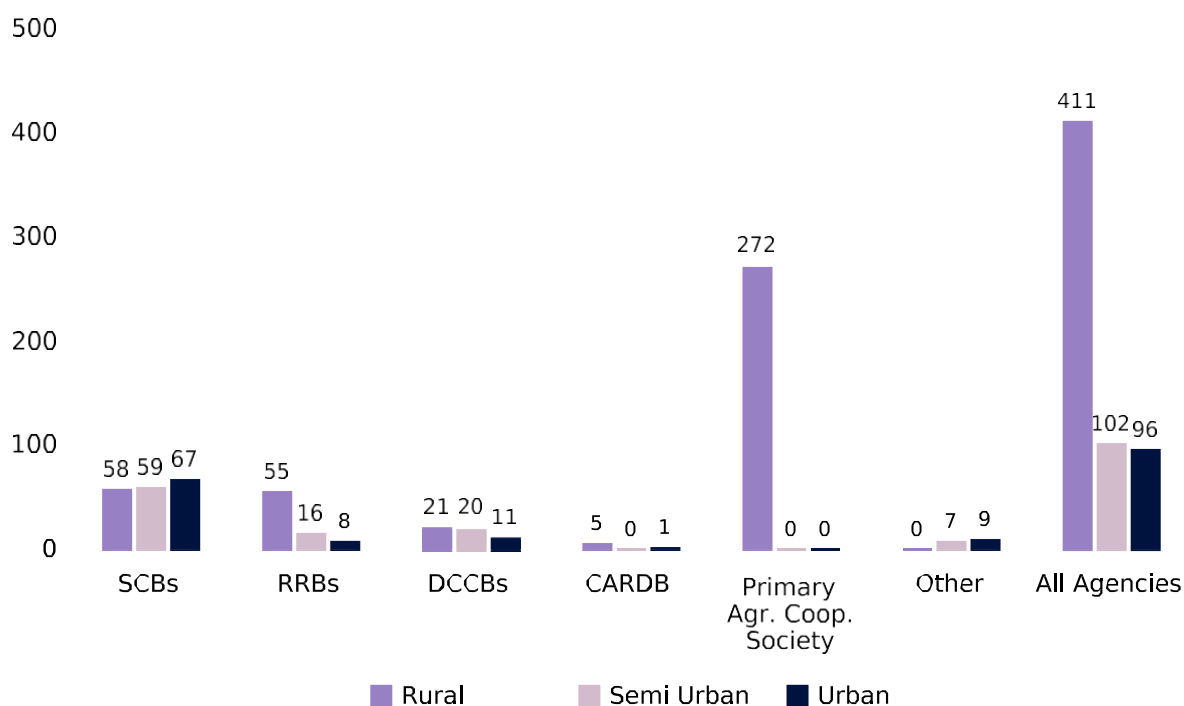
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	0	0
2	Potential for formation of new MPACS	5	0
3	PACS Computerisation	266	
4	ARDBs Computerisation	5	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	0	
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)	12	
8	PACS as Kisan Samridhi Kendras (KSKs)	0	
9	PACS as Jan Aushadi Kendras (JAK)	0	
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	272	
a	Membership in Multi State Cooperative Society on Seeds	0	
b	Membership in Multi State Cooperative Society on Organic farming & products	0	



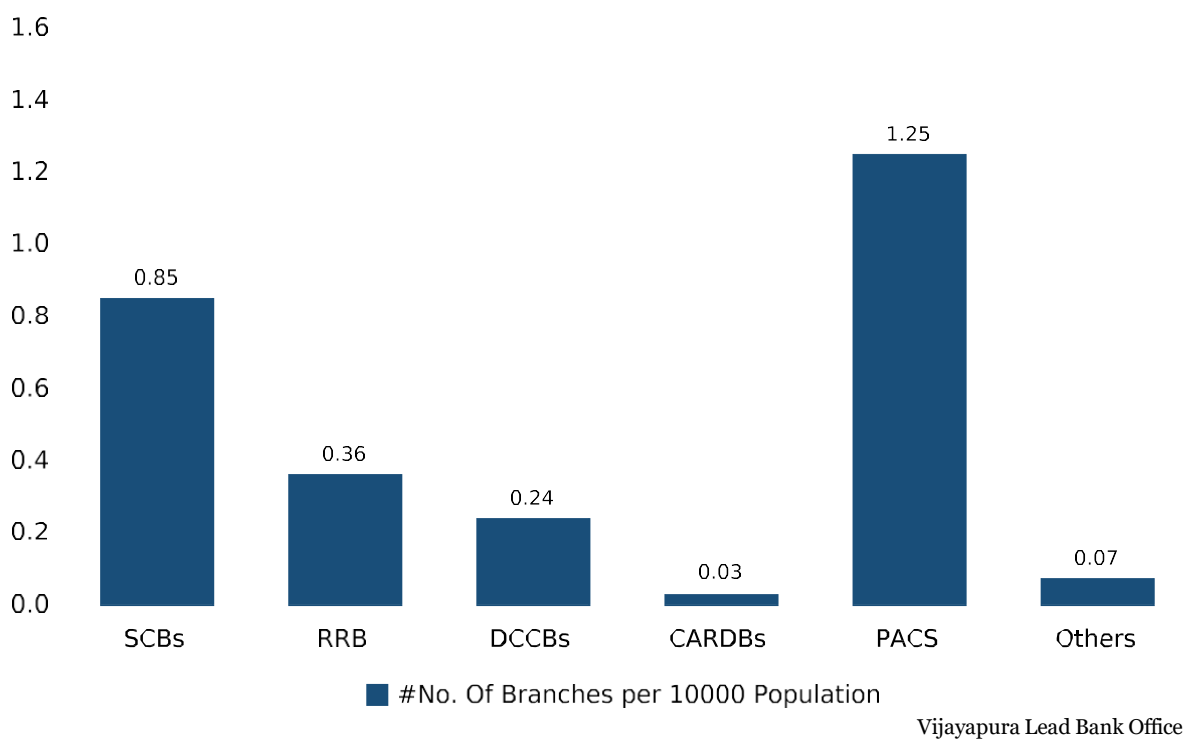
Banking Profile



1. Agency wise - Number of branches in the district

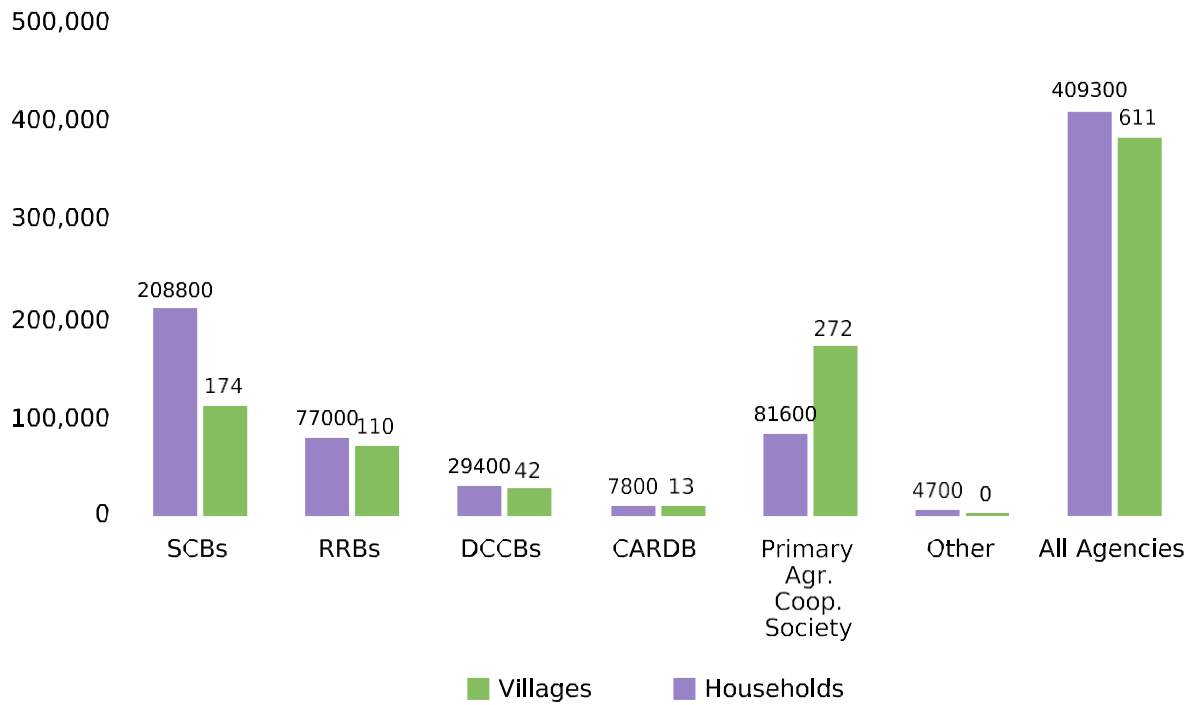


2. Branch Penetration



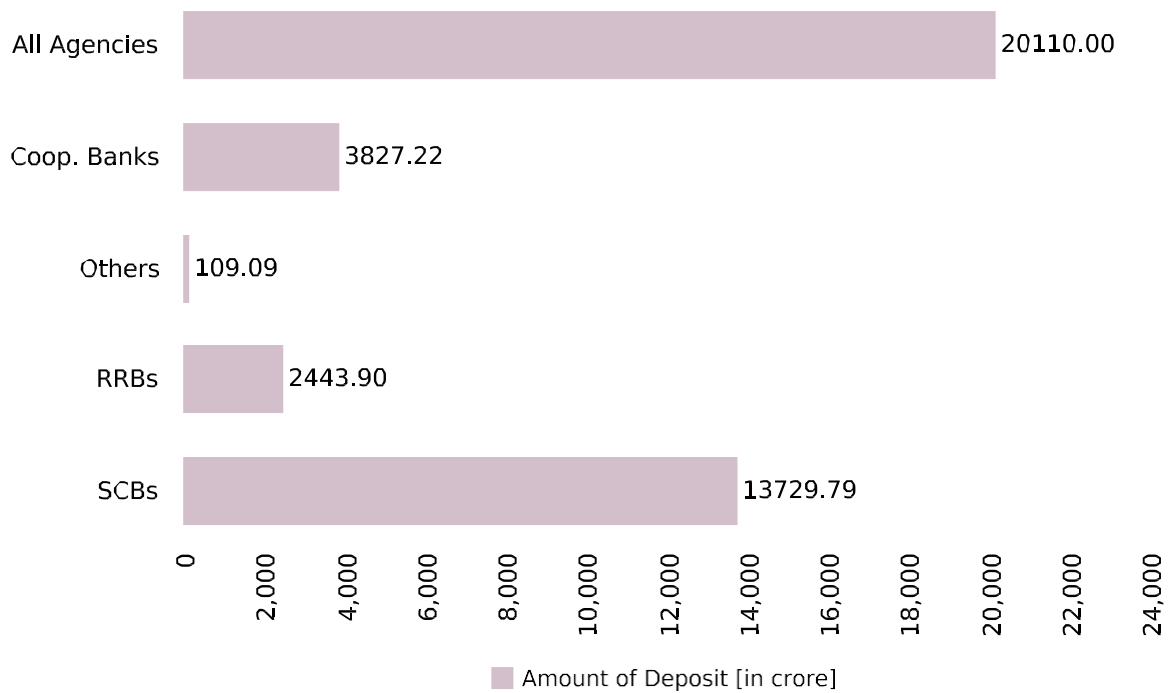


3. Agency wise - Per branch Outreach



Vijayapura Lead Bank Office

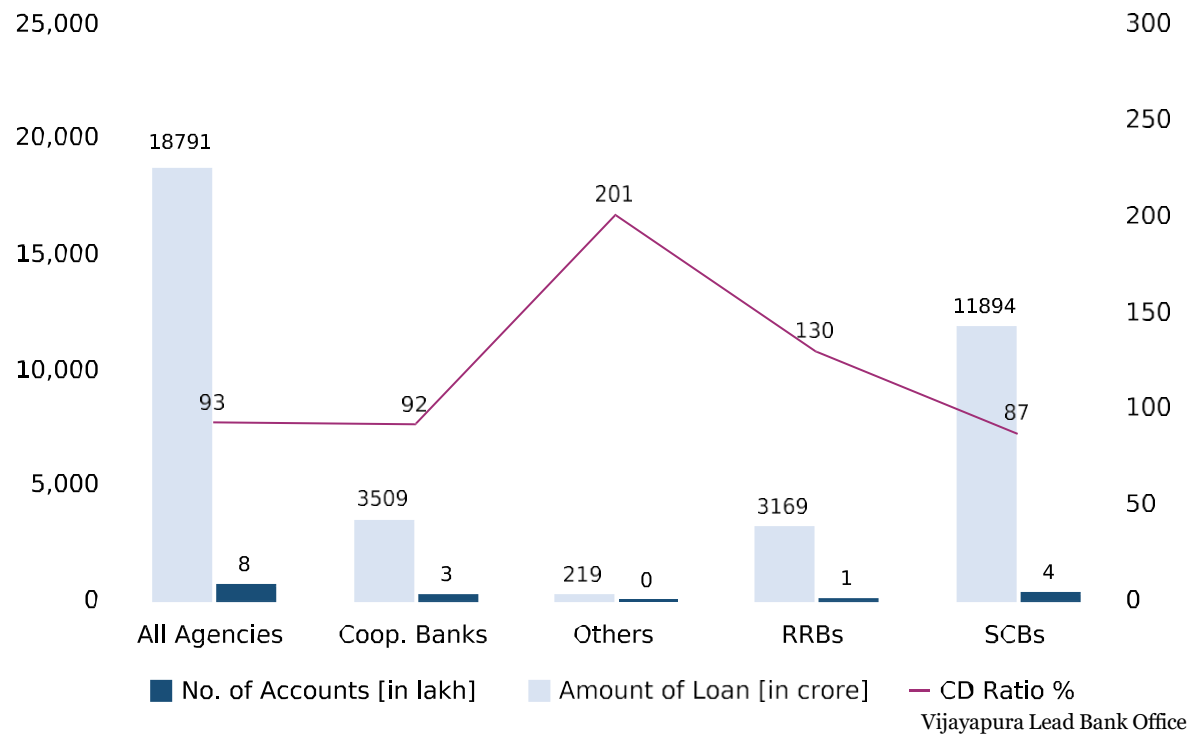
4. Agency wise - Deposit O/s



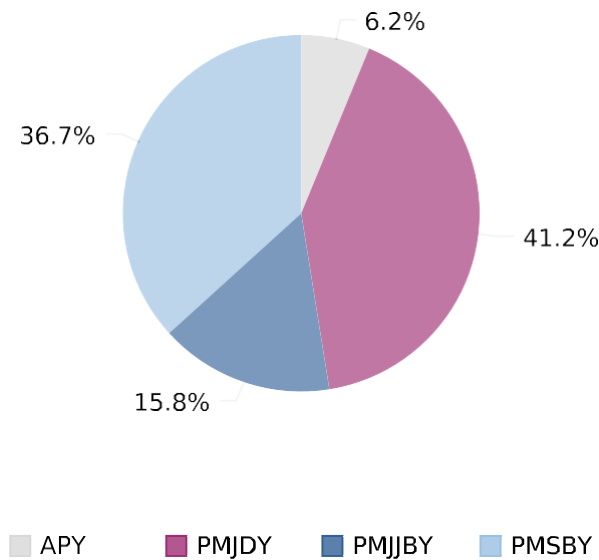
Vijayapura Lead Bank Office



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



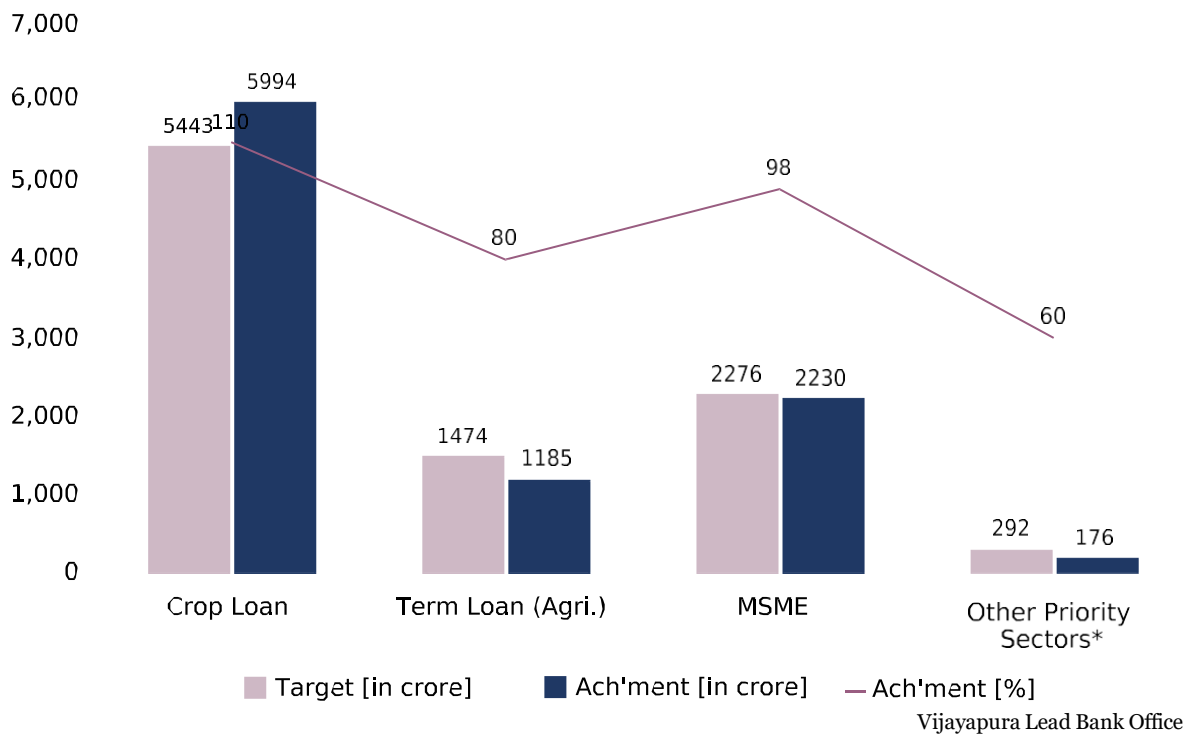
6. Performance under Financial Inclusion (No. of A/c)



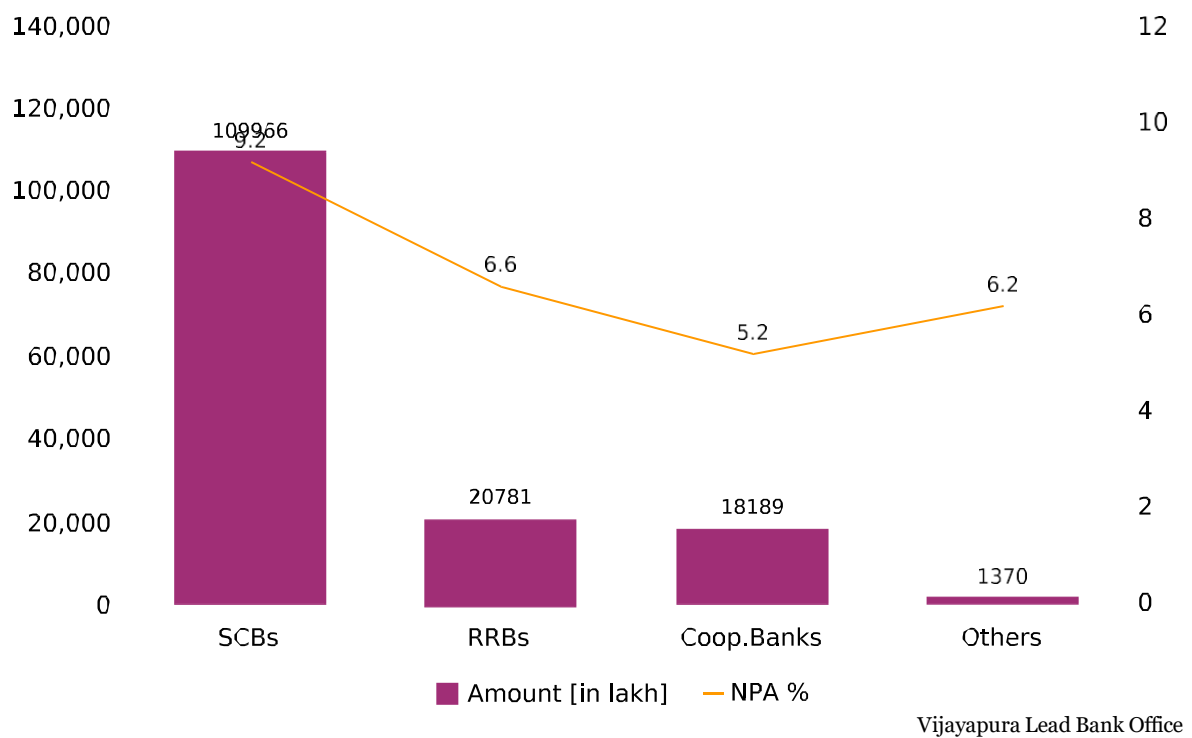
Vijayapura Lead Bank Office



7. Sector-wise Performance under ACP

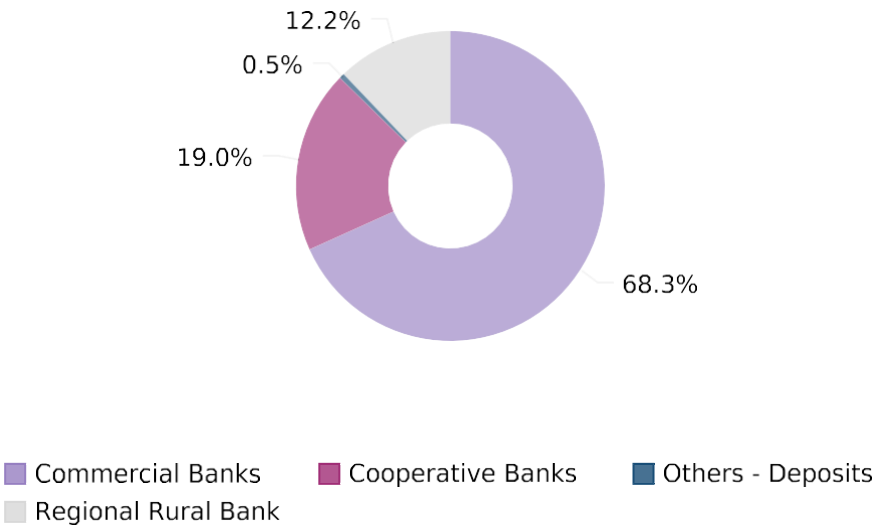


8. NPA position



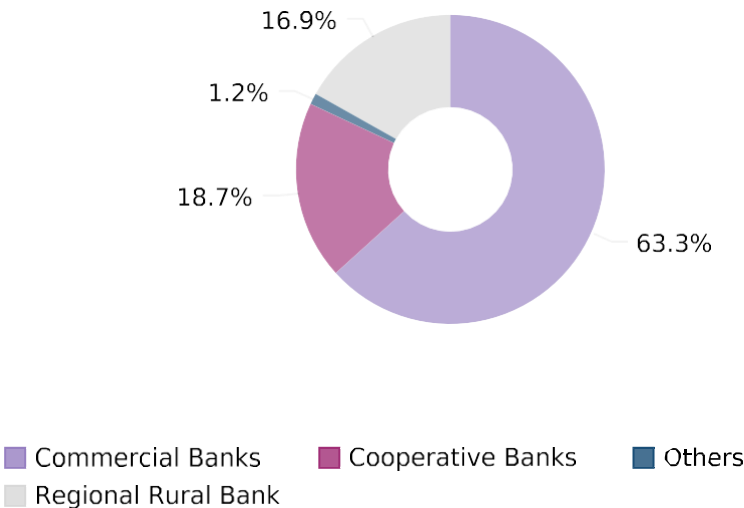


9. Agency wise - Share of Deposit O/s
Year 2024-25



Vijayapura Lead Bank Office

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

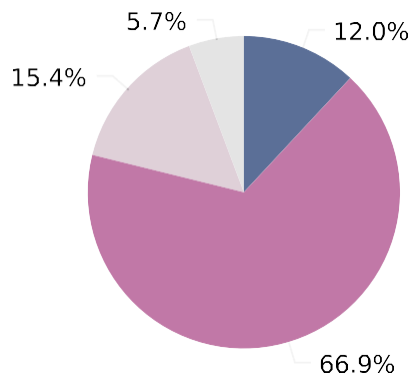


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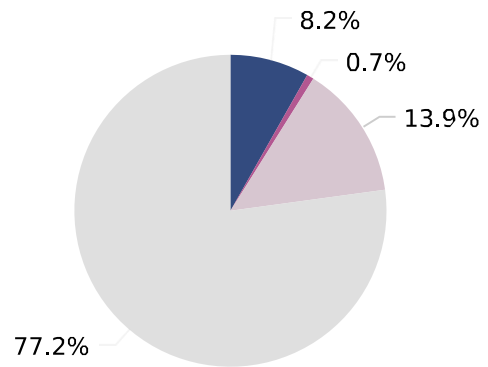


11. Agency wise - Share of NPA

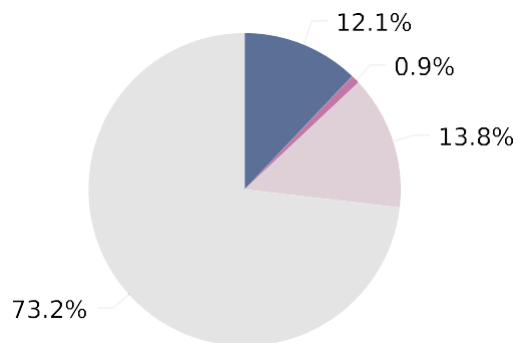
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBs
■ SCBs



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	184	184	58	59	67	0	1214	5	174	208800
Regional Rural Bank	79	79	55	16	8	0	90	0	110	77000
District Central Coop. Bank	52	52	21	20	11	0	238	1	42	29400
Coop. Agr. & Rural Dev. Bank	6	6	5	0	1	0	0	0	13	7800
Primary Agr. Coop. Society	272	272	272	0	0	0	0	0	272	81600
Others	16	16	0	7	9	0	0	1	0	4700
All Agencies	609	609	411	102	96	0	1542	7	611	409300

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1164342.00	1282142.25	1372978.93	7.1	68.27



Regional Rural Bank				0	0	203072.00	227015.98	244389.79	7.7	12.15
Cooperative Banks				0	0	319273.00	349557.71	382722.22	9.5	19.03
Others				0	0	5266.00	8921.43	10908.59	22.3	0.54
All Agencies	0	0	0	0	0	1691953.00	1867637.37	2010999.53	7.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	734040	694419	809933	16.6	100.0	1503737.00	1709356.84	1879125.44	9.9	100.0
Commercial Banks	294646	307337	366942	19.4	45.3	930180.00	1094787.94	1189410.27	8.6	63.3
Cooperative Banks	307709	257868	291970	13.2	36.0	288998.00	311187.81	350873.02	12.8	18.7
Others	27329	24923	37590	50.8	4.6	26575.00	15779.06	21934.84	39.0	1.2
Regional Rural Bank	104356	104291	113431	8.8	14.0	257984.00	287602.03	316907.31	10.2	16.9

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	79.9	85.4	86.6
Regional Rural Bank	127.0	126.7	129.7



Cooperative Banks	90.5	89.0	91.7
Others	504.7	176.9	201.1
All Agencies	88.9	91.5	93.4

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	557218	422400	181325	68388
Regional Rural Bank	337290	329416	145376	66504
Cooperative Banks	0	44848	15758	0
Others	0	0	37	27
All Agencies	894508	796664	342496	134919

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	523836.24	44.0	329443.07	27.7	215122.03	18.1	38.73	0.0	126805.90	10.7
Regional Rural Bank	204383.18	64.5	193788.46	61.1	118668.55	37.4	0.00	0.0	48438.22	15.3



Cooperative Banks	216665.29	61.8	188919.66	53.8	97250.82	27.7	0.00	0.0	21720.95	6.2
Others	13530.28	61.7	5723.35	26.1	7732.65	35.3	0.00	0.0	8892.47	40.5
All Agencies	958414.99	51.0	717874.54	38.2	438774.05	23.3	38.73	0.0	205857.54	11.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	904949.00	712298.00	78.7	1127415.00	905721.00	80.3	948445.00	958415.09	101.1	86.7
Commercial Banks	481911.00	374822.00	77.8	601759.00	538315.00	89.5	547619.00	523836.24	95.7	87.7
Cooperative Banks	150032.00	161822.00	107.9	245302.00	176088.00	71.8	166002.00	216665.29	130.5	103.4
Others	6046.00	1530.00	25.3	6773.00	0.00	0.0	13812.00	13530.38	98.0	41.1
Regional Rural Bank	266960.00	174124.00	65.2	273581.00	191318.00	69.9	221012.00	204383.18	92.5	75.9

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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	613212.00	407659.00	66.5	819960.00	501121.00	61.1	544274.00	599400.00	110.1	79.2
Term Loan (Agri.)	172599.00	139153.00	80.6	181349.00	121186.00	66.8	147380.00	118474.60	80.4	75.9



Total Agri. Credit	785811.00	546812.00	69.6	1001309.00	622307.00	62.1	691654.00	717874.60	103.8	78.5
MSME	92300.00	143026.00	155.0	98022.00	256654.00	261.8	227605.00	222949.98	98.0	171.6
Other Priority Sectors*	26839.80	22460.00	83.7	28084.00	26760.00	95.3	29186.00	17590.51	60.3	79.8
Total Priority Sector	904950.80	712298.00	78.7	1127415.00	905721.00	80.3	948445.00	958415.09	101.1	86.7

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	277467.00	8566.00	3.1	1094787.94	121227.08	11.1	1189410.27	109966.16	9.2	7.8
Regional Rural Bank	257984.00	23137.00	9.0	287602.03	21877.59	7.6	316907.31	20781.24	6.6	7.7
Cooperative Banks	288998.00	17914.00	6.2	311187.81	12871.53	4.1	350873.02	18188.93	5.2	5.2
Others	679287.00	100274.00	14.8	15779.06	1129.10	7.2	21934.84	1369.63	6.2	9.4
All Agencies	1503737.00	149891.00	10.0	1709356.84	157105.30	9.2	1879125.44	150305.96	8.0	9.0



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.

Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes



and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.

Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 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. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- i. Lead Bank Scheme
- ii. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- iii. SHG Bank Linkage Programme
- iv. Basel III Capital Regulations
- v. Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- vi. Bank Finance to Non Banking Financial Companies (NBFCs)

4. Policy Initiatives - NABARD

Policy & Initiatives NABARD (<https://www.nabard.org/EngDefault.aspx>)

INFRASTRUCTURE:

Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 2016¹⁷ to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025²⁶ for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019²⁰ with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

Food Processing Fund (FPF): Instituted in 2014¹⁵ with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.

Warehouse Infrastructure Fund (WIF): Created in 2013¹⁴ with ₹ 10,000 crore corpus to support scientific storage infrastructure.

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

CLIMATE CHANGE:

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

NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen 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, NDDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

6. State Budget

7. Govt Sponsored Programmes linked with Bank Credit

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.

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

- Vijayapura district is an agrarian district and agriculture provides the livelihood for almost 75% population of the district. Vijayapura falls under Northern Dry Zone-III on North interior Karnataka Region with an average annual rainfall of 578 mm. The district lies between two major rivers viz. Krishna and Bhima. Two major dams are constructed across the Krishna River at Almatti and Narayanpur.
- Of the total geographical area of 10.53 lakh ha, the Grossed Cropped Area (GCA) and the net sown area in the district was at 1090128 Ha and 916203 Ha respectively with cropping intensity of 118.9 %. About 38.95 % of the net sown area is irrigated. The consumption of chemical fertilizers per hectare of gross cropped during 2024 was 81.11 kg. The food grains production as on March 2024 in the district was 7.79 lakh MT. The district has 60% black cotton soil and 40% red loamy soil with average fertility level.
- As on 31 March 2024 there are 3.63 lakh agricultural holdings, which include 1.32 lakh small farmers, 0.63 lakh marginal, 1.06 lakh semi medium farmers, 0.53 lakh medium farmers and 0.075 lakh other large farmers. Out of the total loan outstanding of the district, SF / MF loans stood at 26.9 %.
- The ground level credit (GLC) flow in the district during 2022-23, 2023-24 and 2024-25 stands ₹407659.27 lakh , ₹507121.20 lakh and ₹599400 lakh respectively. The GLC flow has increased by 18 % in 2024-25.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Banking network: The district has a good network of 336 bank branches. The Vijayapura DCCB, which is the major purveyor of short term credit having 272 PACS affiliated to it. Kisan Bhagidari Prathmikata Hamari (KBPH), Ghar ghar KCC and KCC for AH sector campaigns were launched in district for KCC saturation. As on date 816508 farmers have been enrolled under KCC scheme.

20 Raitha Samparka Kendras (RSK), 5 Taluk Agriculture Producers Marketing Co- operative Societies (TAPMCs) ,2 KVKs and 184 PACS are supplying necessary agri inputs like seeds, fertilizers and pesticides. The Department of Agriculture is promoting High Yielding Varieties (HYV) of Maize, Sunflower, red gram, Green gram and groundnut.

Department of Agriculture is providing extension support through Agriculture Offices through different methods of cultivation, soil test based fertilizer application, correction of micro nutrient deficiency, integrated crop management, etc.

There are 6 Soil Testing Units established one each by Dept. of Agriculture, KVK, RARS, College of Agriculture, Department of Horticulture and Nandi Sugar Factory, Hosur. There are 11 Custom Hiring Centres set up by the department.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_Irrigated	Hectare	0.79	1	977	774.63	774.63
2	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	Hectare	0.66	1	182	120.25	120.25
3	Annual Vegetables - Onion/ Piyaz/ Kanda_Red Onion	Hectare	2.64	1	73150	193328.14	193328.14
4	Annual Vegetables - Tomato/ Tamatar_Open	Hectare	1.98	1	2014	3992.13	3992.13
5	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.84	1	105488	89057.17	89057.17
6	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hectare	0.42	1	19476	8235.62	8235.62
7	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.56	1	49551	27501.30	27501.30
8	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed	Hectare	0.51	1	30214	15265.93	15265.93
9	Fibre Crops - Cotton/ Kapaas_Rainfed	Hectare	0.76	1	87181	66164.27	66164.27
10	Fruits - Grapes/ Angur_Bangalore - Blue	Hectare	2.19	1	25588	56130.07	56130.07
11	Fruits - Guava/ Amrood_Rainfed	Hectare	0.77	1	222	170.15	170.15
12	Fruits - Lime_Irrigated	Hectare	1.16	1	9395	10925.27	10925.27
13	Fruits - Pomegranate/ Anar_Irrigated	Hectare	1.98	1	4716	9357.26	9357.26
14	Fruits - Watermelon/ Tarbuj_Irrigated	Hectare	1.00	1	363	361.48	361.48
15	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.78	1	10742	8347.51	8347.51
16	Oil Seeds - Safflower/ Kusum_Rainfed	Hectare	0.45	1	4223	1919.68	1919.68
17	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hectare	0.56	1	41542	23056.23	23056.23
18	Others - Sericulture - Mulberry_Rainfed	Hectare	0.69	1	943	647.98	647.98
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hectare	0.71	1	66164	47213.29	47213.29
20	Spices & Condiments - Chilli/ Mirch	Hectare	0.61	1	7101	4335.24	4335.24



21	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.01	1	59393	119296.79	119296.79
Sub Total					598625	686200.39	686200.39
Post Harvest							68620.04
Maintenance							137240.08
Total							892060.51
Grand Total					598625	686200.39	892060.51

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Agriculture is major occupation in Vijayapura and groundwater based minor irrigation structures (dug wells, bore wells, tube wells) and surface water (canal irrigation, ponds, check dams) play pivotal role in irrigation operations.
 - The Net irrigated area of the district as on 31.03.2024 is 4.49 lakh ha, forming about 48 % of the net area sown as against State average of 33.5%. As on 31 march 2024, Minor Irrigation and Ground Water Development Department has created gross irrigation potential of 501525 Ha by constructing 296 km canal (26484 Ha) , 92 minor irrigation Tanks (1628 Ha) , 42921 open wells , 35692 Tube wells (453183 Ha), 02 Lift irrigation projects (2466 Ha) and other sources (20230 Ha).
 - Dynamic Groundwater Resources Assessment points Ground Water extraction of the district as on March 2024 is 69.16 % . 12 blocks have been classified as safe blocks however, one block viz. Nidgundi has been classified as 'Semi-Critical'
 - Under NABARD's Micro Irrigation Fund (MIF) a credit assistance of ₹17.82 crore has been extended to 17712 farmers for covering 18158 Ha of land under micro irrigation at concessional prices.
- The Ground Level Credit (GLC) Flow under the sector during 2024-25 was ₹679.07 lakh.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Under Upper Krishna Project (UKP), the Krishna Bhagya Jal Nigam (KBJNL), the implementing agency, has completed stage I & Stage II under UKP. On implementing UKP stage III, a total area of 7,87,273 ha will come under irrigation in the district (canal area of 412923 ha and from other sources 374350 ha).
- The Upper Krishna Project includes Chimalgi LIS with 87,067 ha, Mulwad LIS with 2,27,966 ha and Herkal LIS with 9248 ha. KBJNL should also complete UKP stage III within time.
- Horti-Revanasiddeshwara Lift Irrigation Scheme (HRLIS) is proposed to irrigate an area of 49,730 Ha by lifting 5.763 TMC of water from Krishna River near Korthi-Kolhar Village of Basavana Bagewadi Taluk, Vijayapura district to benefit 56 villages of Indi, Nagathan and Bableshwara Taluks.
- State Agricultural Universities may make efforts to develop drought resistant, less water intensive crop varieties for district.
- De-silting of tanks/water bodies have been undertaken in the district through MNREGS, community participation on a notable scale.
- Third phase of Mulwad Lift Irrigation Project, to provide irrigation facility to 5.60 lakh acres of land and fill 203 tanks is near to completion. Micro Irrigation projects are also

underway in district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	3600	1540.80	1232.64
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	1090	2857.47	2285.94
3	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	4500	1155.60	924.48
4	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	950	243.96	195.13
5	Drip Irrigation--1.8 m x 0.6 m	ha	1.12	80	9700	10897.95	8718.36
6	Drip Irrigation--3 m x3 m	ha	0.64	80	1750	1123.50	898.80
7	Drip Irrigation--IP Sets 5HP	ha	0.48	80	1250	601.91	481.50
8	Drip Irrigation--Pipelines	ha	0.48	80	9700	4670.55	3736.44
11	Dug-cum-Bore Well-- Renovation	No.	0.43	80	200	85.60	68.47
9	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	440	729.76	583.80
10	Dug Well--Recharge	No.	0.54	80	200	107.00	85.60
12	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	200	128.40	102.72
13	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	1400	1384.17	1107.31
14	Sprinkler Irrigation --Field crops - 63mm HDPE pipes	ha	0.33	80	810	268.67	214.97
15	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	810	320.70	256.52
16	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1020	556.60	445.32
Total					37620	26672.64	21338.00

**2.1.3 Farm Mechanization****2.1.3.1 Status of the Sector in the District**

- Vijayapura provides ample scope for use of tractors & agro machineries due to hard soil, labour shortage and cultivation of labour intensive crops like Tur, Bengal gram, Maize, sugarcane, cotton, grapes, Lemon, onion, chillies etc. has. There is growing scope for custom hiring as well due as 46 % farmers have land holding more than 2 Ha.
- There is scope for power tillers in the district due to low purchasing power of SF/MF. The use of tractors by the grape growers in recent years has increased the demand of tractors & farm equipment's.
- The Ground Level Credit Flow to the sector in the district during 2019-20, 2020-21 and 2024-25 was ₹4501.00 lakh, ₹4305.00 lakh and ₹ 4648.15 lakh respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Vijayapura has 45156 tractors and 23004 tillers as on 31 March 2025.
- Grape growers normally utilize 35 HP tractors for watering, application of manure, spraying of fertilizers etc. Tractors from reputed companies such as Mahindra, Swaraj Mazda, John deer, Sonalika and Tafe are available in the district with good network of dealers. MFIs like L&T, Mahindra also provide good finance support to farmers.
- Department of Agriculture is implementing "Custom Hire and Service Centre" (CHSC) programme in order to facilitate use of farm machineries by SF/MF by establishing 11 CHSCs under Krishi Yantra Dhare Centres.
- UAS, Bangalore and College of Agricultural Engineering, UAS, Raichur are approved Institutes for testing and certifying agricultural machinery & equipment's innovated by farmers.
- GoK is promoting Mini tractors, tillers, pumpsets, sprayers, motorized tools at subsidized rate under Krishi Bhagya Scheme. Budget 2025 Highlights provision of ₹428 crore for mechanization benefiting 50,000 farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester-Sugarcane harvestors-Sugar cane harvester	No.	107.00	80	42	4494.00	3595.20
2	Other machinery-Other Machinery & Equipments-Cultivator	No.	0.86	80	1000	856.00	684.80

3	Other machinery-Other Machinery & Equipments-Excavator	No.	25.68	80	68	1746.24	1397.00
4	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	100	149.80	119.80
5	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.61	80	570	914.85	731.88
6	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	830	2220.25	1776.20
7	Other machinery--Solar Drier	No.	6.96	80	25	173.88	139.10
15	Others--Custom Hiring-Cultivators	No.	1.07	80	220	235.40	188.32
8	Others--Custom Hiring-Drone	No.	10.70	80	20	214.00	171.20
9	Others--Custom Hiring-Levelers	No.	2.14	80	220	470.80	376.64
10	Others--Custom Hiring- MB Plough	No.	0.54	80	220	117.70	94.16
11	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	220	282.48	225.96
12	Others--Custom Hiring-Servicing tools	No.	1.34	80	220	294.29	235.40
13	Others--Custom Hiring- Shed and office premises	No.	4.82	80	70	337.07	269.62
14	Others--Custom Hiring-Sprayer	No.	0.05	80	1110	59.40	47.52
16	Others--Custom hiring-Tractor 35 TO 45 HP	No.	6.42	80	134	860.28	688.22
17	Power Tiller--8 to 12 HP	No.	2.46	80	1410	3470.01	2776.02
18	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	1110	1187.70	950.16
19	Tractor-With Implements & Trailer-25 to 35HP	No.	6.96	80	410	2851.55	2281.24
20	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	325	2712.45	2169.95
21	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	40	363.84	291.04
22	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	30	321.00	256.80
23	Weeder-Power Weeder-self propeled/tractor drawn Min 6 HP	No.	0.70	80	550	382.58	306.00
Total					8944	24715.57	19772.23

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

•Vijayapura offers favourable agro climatic conditions for wide range of fruits & vegetables . As per the Department of Horticulture (Fruits & Vegetables), the area under horticulture



crops is 93350 Ha as on 31 March 2024. The district ranks first in the area & production of citrus in the State.

•The district accounts for sizeable production of seedless varieties of grapes (Thomson seedless & Sharad - 5.05 lakh MT), soft-seeded pomegranate (Jyothi, Arakta, Bhagawa, Kesar-0.41 Lakh MT) and acid lime (Kagzi lime- 2.53 lakh MT). •Vijayapura falls under non-traditional area for development of Sericulture. However, the agro climatic condition, soil, etc., are quite favourable for cultivation of mulberry and silkworm rearing. The irrigation potential created has been a factor influencing the growth of mulberry cultivation in the district. As on March 2024, the area under mulberry cultivation in the district was 943.63 ha covering 220 villages and the cocoon production was 196.3 MT. •The ground level credit flow to the sector in the district during 2019-20 , 2020-21 and 2024-25 was ₹7223.00 lakh , ₹20131.85 lakh and ₹4473.20 lakh respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The area under horticulture crops in the district is only 9.8 % of GCA, much lower than state average of 15% of GCA.

There is huge potential for the Cultivation of wine varieties of grapes under contract farming with Wineries in Vijayapura. The Govt. has identified Krishna Valley covering Vijayapura, Bagalkote, Bidar and Belgaum as potential zones (valleys) for promoting wine grapes. Horticulture Research centre in tidagundi has been established.

District has 3 horticultural farms and 2 nurseries through which planting materials of lime, grapes etc., are propagated and supplied to farmers. Further, there are 5 nurseries in the private sector also in the district.

District has approx. 6050 grape drying shed units and more than 68 Integrated Pack Houses for grading, cleaning and packaging raisin/dry grapes. Since grape growers prefer raisins to selling fresh grapes, there is a large scope for raisin unit/dry grape units & CHCs. HOPCOMS has 8 outlets in the district, KVK in the district has excellent facilities and expertise for horticulture. The Department has been promoting 4 FPOs in horticulture. NABARD promoted 2 FPOs also work in Raisin processing & Lemon trading business.

The Sericulture Department conducts capacity building training programmes for mulberry growers & silkworm rearers, organizes exhibitions and promotes formation of FIGs. At present, there are 4 Technical Service Centres in the district. The cocoon market at Vijayapura provides trading access.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Ber-Ber- 5m x5m 160/Acre	Acre	0.77	80	50	38.51	30.81
2	Dryland Horticulture crops-Jamun-Jamun-8mx8m 62/Acre	Acre	0.75	80	60	44.95	35.95
3	Exotic Fruits -Dragon Fruit-2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	95	726.79	581.43
4	High density plantation-Banana	ha	3.38	80	114	385.46	308.34
5	High density plantation-Ber-Custard Apple 2.5mx5 m 320/Acre	Acre	1.17	80	59	68.79	55.08
6	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	55	58.26	46.60
7	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	280	763.97	611.16
8	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	985	1111.90	889.55
9	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Seedless varieties3mx1.8m-740/Acre	Acre	5.45	80	2250	12254.19	9803.33
10	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	60	54.60	43.70
11	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	100	116.61	93.34
12	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	59	508.23	406.53
13	Perennial Vegetables -Curry Leaf-3m x1.5m 880/Acre	Acre	0.43	80	7	3.01	2.38
14	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (upto 560 sq.m)	sq.m.	0.01	80	22000	264.88	211.90
15	Sericulture-Chawki Rearing-Mulberry garden establishment -2 Acre	Acre	25.59	80	108	2764.19	2211.37
16	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	22	278.24	222.60
Sub Total					26304	19442.58	15554.07
A.05 Working Capital - Bee Keeping							



1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	100	53.50	53.50
Sub Total					100	53.50	53.50
Total					26404	19496.08	15607.57

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Vijayapura district is characterized by low rainfall and high temperature. The natural vegetation is mostly of scrub or thorny type.

The total extent of recorded forest area of the division is about 1977 Ha which constitute about 0.19% of the geographical area. Over grazing of pastures is a common phenomenon in the district.

The district has 5502 ha of cultivable wastelands, 9575 Ha permanent pasture and 35005 ha of fallow lands. In the absence of ownership details in respect to these lands, it assumes that 50% of this would be available for forestry development as longterm potential.

Further, agroforestry may develop in the district with bund planting. Acacia, Bamboo, Jatropha, Pongamia, Neem, Teak, Karanj, Simaruba, Tamarind, Amla and Teak are found to be suitable for farm/agro forestry. The district being drought prone, Agroforestry/farmforestry is the best means to develop land sustainability

The ground level credit to the sector in the district was recorded as ₹ 858.45 lakh during 202425.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Social Forestry wing of Forestry Department provides seedlings to the farmers at subsidized rates/ free of cost from their nurseries. Mini kits and plant material of species are supplied to farmers by Agriculture Department.
- Under the GoKs bio-fuel development programme, bio-diesel plant saplings, viz. Jatropha, Pongamia seedlings are being distributed to farmers at subsidized rate.
- Though there is ample demand for timber and other forest produce, no authentic information is available on the market size.
- Bankers are reluctant to lend for forestry and wasteland because of the long gestation period.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Farm forestry	ha	1.18	80	44	51.79	41.42
2	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	75	183.00	146.38

3	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	102	242.27	193.80
Total					221	477.06	381.60

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- Vijayapura district is rich in livestock wealth as the climate is conducive for livestock production. As per 20th livestock census, the cattle and buffalo population of the district is 2.02 lakh and 1.77 lakh respectively. The density of livestock population is 82.4 per sq. km and the ratio of livestock to human population is 4:10. The district ranked 12th in the state in terms of milk production.
- The average yield of milk by graded buffaloes in the district is 5 litres/day with a maximum of 1,500 litres per lactation cycle and for CB cows it ranges between 5 to 9 litres/day. The breedable female dairy animal population was 2,22,282 and 90,025 animals were suitable for bank finance as per 2019 census. The milk production in the district in 2023-24 was 4.33 lakh MT.
- The ground level credit flow to the sector in the district during 2024-25 was ₹11195.45 lakh.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Considering ICMR recommendation of 300mg/capita/day milk requirement, the total requirement of milk of the district is at 6.53 lakh kg/day for the district. Around 43.6% of the district milk production is coming from buffaloes. The per capita milk production in the district is 205 gm/ day as against state average of 490 gm/ day leaving great scope for development of this sector in the district.
- There are 340 milk collection centres, 25 milk bulk coolers in the district with a capacity of 0.46 lakh kg/day. Therefore, VIMUL requires further infrastructure for chilling the milk in the district. There are 134 functional dairy cooperative societies (DCS) and 89 defunct societies covering totally 323 villages as on 31 March 2024.
- District has total 143 animal health centres comprising 1 district polyclinic, 17 Veterinary hospitals, 69 Veterinary dispensaries, 51 Primary veterinary centres and 5 mobile veterinary clinics.
- During 2023-24 , department has treated 408956 animals, vaccinated 1307824 and artificially inseminated 80925 animals.
- As far as feed and fodder, the district is exporter of dry fodder. Green fodder is available locally from wasteland, grazing land and farmlands. NABARD under RIPF established districts first community fodder bank in Hitinahalli along with silage processing unit.
- There are good cattle markets in nearby areas like Mudalgi, chikballapur, Jamkhandi, Miraj, Akluj, Baramati, etc. for purchase of graded buffaloes/CB cows.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	1340	21248.92	16999.14
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	2050	5067.01	4053.59
3	Buffalo Farming--Surthi dharwad 10 animal unit	5+5	12.28	80	1100	13511.96	10809.58
4	Bulk Milk Cooling Unit	No.	32.96	90	10	329.58	296.60
5	Crossbred Cattle Farming--CBC - 2 Cow Unit - HF	1+1	2.13	80	3200	6813.78	5450.99
6	Crossbred Cattle Farming--HF 10 animal unit	5+5	15.76	80	455	7171.33	5737.02
7	Crossbred Cattle Farming--HF Crossesses11-13 lpd 2 animal unit	1+1	2.45	80	50	122.52	98.01
8	Crossbred Cattle Farming--Jesey 10 animal unit	5+5	14.47	80	455	6582.19	5265.79
9	Crossbred Cattle Farming--Mii dairy	5+5	14.35	80	50	717.44	573.95
10	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	1200	321.04	256.80
11	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	42	26.96	21.59
12	Indigenous Cattle Faming--Deoni 2 animal unit	1+1	0.96	80	1200	1155.60	924.48
13	Refrigerated Tanker Van	No.	29.21	80	9	262.90	210.32
Sub Total					11161	63331.23	50697.86
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	1350	232.54	232.54
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	1350	627.92	627.92

Sub Total	2700	860.46	860.46
Total	13861	64191.69	51558.32

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

In the district the population of poultry as per 20th livestock census was 3,35,000 (35,000 Layer and 300,000 broilers). The dry climatic conditions of the district are favorable for poultry sector.

In recent years, broiler farming is emerging as promising commercial venture in the district. There are 28 broiler farms and 6 layer farms in the district. Vijayapura taluk is the major contributor to the poultry in the district with 5 layer farms and nearly with 80% broiler farms. The meat production during 2023-24 was about 2028 MT. Chicken meat comprises 48.6% of total meat produced in the district. The egg production during 2023-24 was 361 lakh eggs. In district, the per capita availability of eggs works out to 16 eggs per person per annum & meat 1.134 kg per person per annum as against the ICMR's recommended consumption of 180 eggs and 10kg chicken per person per annum. Therefore, there is a good potential and scope for production and supply for eggs as well as chicken.

The ground level credit flow to the sector in 2021, 2022 & 2025 was ₹913.48 lakh, ₹1282.99 lakh and ₹115.99 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Poultry rearing and training centre at Vijayapura is providing necessary technical and health guidance. It rears Giriraja/Swarnadhara/Chabro birds and sells 5 week-old at the government rate of ₹50-60 per bird.
- There is no contract farming arrangement for poultry in the district. Subsidy for poultry is available under Poultry Component of RKVY.
- Poultry feed of Komarala feeds (Govt approved supplier), Mysore Feeds, Yarana and Godrej brands are available in adequate quantity in the district.
- GoIs National Livestock Mission (NLM) scheme extends 50 % capital subsidy towards entrepreneurship development, increase in per animal productivity, establishing breeding farms and thus targeting increased production of meat, goat milk, egg, silage and wool.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							



1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	172	576.05	460.85
2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	6	218.16	174.53
3	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	6800	1455.20	1164.16
4	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	9	96.30	77.04
Sub Total					6987	2345.71	1876.58
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	104000	167.44	167.44
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	115000	308.20	308.20
Sub Total					219000	475.64	475.64
Total					225987	2821.35	2352.22

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Small and marginal farmers, agricultural labourers of Vijayapura take up sheep rearing as a traditional and supplementary occupation . The Deccani breed of sheep is the most popular breed in the district. These activities are confined to specific communities of the district.

As per 20th livestock census, the goat, pig and sheep population in district was 5.69 lakh, 0.19 lakh and 3.47 lakh respectively. The meat production in the district in 202223 was 2469 MT and the district ranked 28th in the state in meat production. The per capita availability of meat was 1.1 Kg/ annum.

The ground level credit flow to the sector in the district during 2021, 2022 & 2025 was ₹8072.06 lakh, ₹13446.38 lakh and ₹ 246.35 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Karnataka Sheep and Wool Development Corporation, Vijayapura is functioning for improving the quality /quantity of meat and wool. There are 24 registered & 20 active Sheep and Wool Producers' Coop. Societies with the Corporation.

- There is no Breeding farm/Training institute for development of Sheep/goat rearing in the district. Further, there is a need for mechanized processing unit for meat/skin in the district.

- Grazing resources for small ruminants are continuously shrinking giving scope for supply of supplement nutritional inputs, silage making, fodder seeds.

- There are 7 registered slaughter houses in the district which is the 3rd highest in the state among the districts.

- NLM scheme of GoI has received good response from AH farmers & is giving impetus to scientific Sheep & Goat rearing , establishment of breeding centres in Vijayapura.

- NABARD has established Vijayapura Grameen FPCL only for breeding of Osmanabadi goats, silage making, goat live trading etc. A fodder bank of district has also been established

by the Goatry activity based FPO under RIPF for helping SHG women's & AH farmers by providing fodder related trainings, supply, seeds etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	140	1607.38	1285.86
3	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+5	9.68	80	635	6149.07	4919.22
1	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+25	47.68	80	50	2383.97	1907.15
4	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	4150	9502.67	7602.14
5	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.94	80	9900	19173.34	15338.66
6	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+5	16.53	80	100	1653.15	1322.53
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	8500	8913.10	7130.48
8	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	3750	7383.00	5906.39
Sub Total					27225	56765.68	45412.43
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Dairy Goat farming - Intensive_Stall feeding for 8 month cycle	10+1	0.37	1	4150	1529.75	1529.75
2	Goat Farming_Others_Noram feeding 8 month cycle free grazing	10+1	0.18	1	4150	750.47	750.47



3	Sheep Farming_Others_Noram feeding 8 month cycle free grazing	10+1	0.18	1	2100	379.74	379.74
Sub Total					10400	2659.96	2659.96
Total					37625	59425.64	48072.39

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is dominant allied activity in Vijayapura. There are about 4295 full time & 8900 part time fishermen families in the district.

Vijayapura district has inland water bodies in the form of rivers, reservoirs, tanks, canals and ponds. Riverine stretches of Krishna, Bhima and Doni flowing through the district for 142 km, offers good scope for fishing at Indi, Muddebihal and Basavana Bagewadi locations. There are two large reservoirs at Narayanpur (Basavasagar reservoir) and at Almatti (L B Shastri reservoir) with a total water spread area of 13,206 ha and 47,787 ha respectively. There are 160 minor, medium and major irrigation tanks with total water spread area of about 7219.71 ha, about 15000 Farm ponds with various sizes and water logged area of about 6240 ha in the district. All these offer scope for fishery activities.

Completion of Upper Krishna Irrigation project Phase II & III will offers good scope for development of fish ponds in Indi, Vijayapura & Muddebihal taluks.

The ground level credit flow from banks to the sector during 2020 , 2021 and 2025 was ₹701.96 lakh , ₹ 1076.96 lakh and ₹25.68 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The fish requirement in the district as per WHO standards (18kg/person/annum) is 39,186 MT for the population of 21.77 lakh. The production of fish in the district during 2023-24 was at 33835 MT, which translates to 17.91 kg/person/annum leaving a narrow gap of 5351 MT/year.

Vijayapura is the current leader in inland fish production, producing 24,681 MT as the Almatti and Narayanpur reservoirs are in the district. The Fisheries department/Fisheries Research and information Centre, Vijayapura has fish seed rearing farms at Narayanpur, Bhutnal producing approximately 40 lakh fingerlings/year. 193.41 lakh fishlets produced in district during 2024. The fish seeds are not adequately available in the district and are procured from Raichur and Bellary District. There are 24 Fisheries Cooperative Societies out of which 2 societies are dysfunctional.

The 22 active societies have a membership of 6244 and working for betterment of its members. District has 19 functional fish markets fully operational along with other local daily markets. District has 110 Panchayat and 160 Minor Irrigation Department tanks for fishing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
3	Fishing gear and equipments- Accessories for Fishing Gear	No.	2.25	80	50	112.35	89.88
1	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	2	256.80	205.44
2	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	5	42.80	34.25
4	Pond construction-Pond Renovation & Desilting	ha	2.35	80	129	303.67	242.93
5	Replacement-Fishing boat-Motorized fishing craft-Traditional wooden/FRP boat with OBM	No.	5.35	80	35	187.25	149.80
6	Replacement-Nets	No.	1.87	80	55	102.99	82.39
7	Replacement-Outboard engine-Motorisation of fishing craft-fitting traditional boat+motor	No.	1.82	80	55	100.05	80.03
Sub Total					331	1105.91	884.72
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_ Others_ Inland Culture fisheries per acre	Acre	2.25	1	65	146.06	146.06
2	Inland Fisheries - Others__Inland pond on Contract basis	Acre	0.02	1	75	1.67	1.67
Sub Total					140	147.73	147.73
Total					471	1253.64	1032.45

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

•Due to fragmented land holding pattern, the number of small and marginal farmers is increasing every year. There are 26.9 % Small and Marginal farmers in the district. The potential for investment on farm equipment like, tractors, tillers, etc., by the SF/MF is



showing an uptake with CHCs and FPOs increasingly focussing on such services. •Despite increasing farm mechanization and usage of tractors for farm operations and transport operations, the fragmented land holdings and resultant inadequate income levels of small/marginal farmers perpetuated the traditional way of farm operations.

•There is a good demand for custom hiring of vehicles for transportation of produce to markets/Mandis/APMCs in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

•There are 4 organized cattle markets at Vijayapura, Sindgi, Talikoti and Indi in the district, where good quality draft animals / bullocks are available. Cattle are also available in the cattle fair organized in villages.

•Health cover & veterinary service is provided by 15 Veterinary Hospitals, 69 veterinary dispensaries, 51 Primary Veterinary Centres and 5 mobile dispensaries in the district.

•DAH & VS are engaged in conserving the germplasm of draught Cattle breeds like Khillar, Krishna valley, Hallikar, Amrithmahal and Deoni Breeds.

•Local carpenters/artisans are available for manufacture of conventional carts for which material / wood etc. is also locally available.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	21	449.40	359.52
2	Two Wheeler Loans --	No.	1.07	80	440	470.80	376.64
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-second hand	No.	0.91	80	230	209.20	167.34
Total					691	1129.40	903.50

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

•Indiscriminate use of Fertilizers (81.11 Kg per Ha) and Agro-Chemicals in agriculture sector of Vijayapura has led to deterioration of health of soil, water resources and bio

diversity. Hence, priorities in agriculture is gradually shifting from production to resource conservation, restoration of soil health and fertility, minimizing the adverse impact on soil and environment. •Below practices have been used by farmers in district for sustainability:

- Rotating crops and embracing diversity
- Planting cover crops and perennials
- Reducing or eliminating tillage
- Applying integrated pest management (IPM)
- Integrating livestock and crops
- Adopting agroforestry practices
- Managing whole systems and landscapes, Reducing agricultural runoff
- Preventing pollution of lakes and rivers
- Saving water
- Naturally maintaining soil fertility by recycling nutrients on farm
- Promoting energy efficiency, solar energy in farming operations
- Decreasing emissions of air pollutants and greenhouse gases, uses of bio gas plants
- Creating habitats for pollinators and beneficial insects
- Ensuring welfare of farm animals but also providing space for the respectful coexistence with native wildlife
- Encouraging farmers to adopt composting and vermicomposting practices to recycle organic waste into nutrient-rich compost, reducing reliance on synthetic fertilizers.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Regional Cooperative Organic Farmers Associations Federation Ltd. Vijayapura, has been registered in December 2015. Out of the 42 Organic growers groups registered under the federation, 16 groups are from Vijayapura district covering 1600 ha area of organically produced crop. The federation with the support of agriculture department and GoK, will be taking up various activities to promote organic farming in the district like production of vermicompost, Azolla, bio-digester, improvement of cattle shed, preparation of Panchagavya, Jeevamrut, Beejamrutha, Dashaparni etc.
- The district has sufficient and well-distributed farm input supply outlets in all the taluks, which cater to the demands of chemical fertilizers/pesticides. However organic/bio fertilizer availability needs to be improved. There are 209 government/Cooperative agencies viz., 20 Raitha Samparka Kendras, 272 PACs, 5 TAPCMS and number of private outlets which are involved in farm input supply. However, farmers may be encouraged further to enhance preparation of their own organic inputs using farm and off farm wastes.
- Formation of Farmer Producers Organisations(FPO)/groups comprising organic farmers need to be encouraged. Existing Savayava Krishikara Sanghas formed under Savayava Okkutas may be federated into FPOs exclusively for marketing support of organic products, practice of IFS models will strengthen sustainable farming.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.2 Status of the Sector in the District

- Jowar, maize, wheat, red gram, Bengal gram, grapes, lime, onion and pomegranate are the important agriculture & horticulture crops in Vijayapura district.
- The production of major food crops during the year 2023-24 are, cereals and minor millets



about 779545 Tonnes, Pulses 295881 Tonnes, Oil Seeds 24034 Tonnes, 39927 MT fruits, 67991 MT Vegetables, 248903 bales cotton, 8402014 MT Sugarcane.

- Considerable quantity of crop produced is lost in between farm gate and the consumer mainly due to lack of adequate storage facilities and primary grading ,sorting facilities.
- Producer Organizations, Co-operative societies and entrepreneurs can play a vital role in safe storage and transport, primary processing with the intention of reducing the costs.
- The ground level credit flow to the sector in the district during 2019-20, 2020-21, 2024- 25 was ₹ 4940.63 lakh , ₹7771.88 lakh and ₹570.39 lakh respectively.

2.2.2.1 Infrastructure and linkage support available, planned and gaps

- There are 6 warehouse centres of Karnataka State Warehousing Corporation (KSWC) with a total capacity of 70038 MT in the district. Further, KSWC has hired 1 godowns having total capacity of 2504 MT in the district. Out of 272 PACS in the district, 206 PACS have godowns with a total capacity of 16160 MT.
- There are 4 regulated markets and 13 sub markets in the district. There are four APMCs with 7 sub-offices in the district. APMCs have 19 godowns (Vijayapura and Basvana Bagewadi) with a total capacity of 5964 MT capacity.
- There are 252 godowns owned by KSWC, PACS and APMCs with a total capacity of 0.93 lakh MT apart from several godowns owned by private entities. Further, there are 33 private cold storages with a total capacity of 59323 MT, 2 Govt.cold storages with 3150 MT capacity and 4 APMCs for marketing of crops.
- To augment storage capacity NABARD under RIDF has sanctioned many projects viz. CFC for raisin processing with 10000 MT cold storage capacity with RIDF loan of ₹37.9 crore, 2000 MT cold storage at Arkeri village with RIDF loan of ₹9.62 crore, a cold storage at Basvana Bagewadi for grape grower's co operative society with RIDF loan of ₹7.12 crore, 1000 MT Godown at SMY Basavanabagewadi of APMC Vijayapura with RIDF loan of ₹11.4 crore, 500 MT Godown at APMC Indi.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	0.10	80	95000	9758.40	7806.72

2	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	55	382.53	306.02
3	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	321.00	80	26	8346.00	6676.80
4	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	475	8894.38	7115.50
5	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	0.75	80	4640	3475.36	2780.28
6	Market Yard-Marketing Infrastructure	No.	165.85	80	6	995.10	796.08
Total					100202	31851.77	25481.40

2.2.3 Land Development, Soil Conservation and Watershed Development

2.2.3.1 Status of the Sector in the District

- Vijayapura falls under 'Northern Dry Zone having black clay medium and deep in major areas. The district is rainfed and rainfall highly varies in terms of total amount and its distribution, which leads to moisture stress during critical stages of production.
- The district has 0.88 lakh ha of fallow land and 0.055 lakh ha of cultivable wasteland. Nearly 36665 ha are under major horticulture & fruit crops and hence continuous land development works in grapes, lemon, pomegranate, Banana is essential for higher productivity.
- Till March 2025 , 9.46 lakh soil health cards have been issued by the Agriculture Department in the district.
- The ground level credit flow to the Land Development sector in the district during 2020- 21, 2021-22 and 2024-25 was ₹13244.15 lakhs , ₹13337.17 lakhs and ₹680.20 lakhs respectively.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- NABARD under its RIDF, provided fund for 189 minor irrigation projects with command area of 20,802.60 ha and under Upper Krishna Project, projects with a command area of 2,06,494 ha area have been completed.
- Six Soil-testing laboratories are available in Vijayapura taluk and there is a need to strengthen labs in the remaining four taluks of the district.All the soils of the district have adequate levels of potassium and there is no concern about the K status. Most regions are deficient in sulphur and all the regions are deficient in Zinc. However, there is no deficiency of Boron in the district.
- NABARD is implementing 2 watersheds in districts viz. Sogalihalla in Talikoti and Jevoor micro watershed in Indi Taluka. CBP phase for both projects have been completed with treatment to 204 Ha as on date. FIPs will be launched shortly.
- GoK has approved to implement Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) in Honnutagi sub-watershed in Vijayapura, comprising of 9 micro watersheds Viz, Hadagali, Kaggod, Kumatagi-1, Kumatagi Tanda, , Kumatagi-2, Koulagi-1, Koulagi-2, Honnnnutagi-1 and Honnutagi-2 Micro watersheds with area of 6169.82 ha. Total estimated cost of the DPR is Rs.15.88 Crore with Rs.0.28 lakhs per hectare cost.

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.02 Land Development							
1	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	200	333.84	267.08
2	Bunding-Contour Bunding-483 /6 slope/4 stones	ha	0.45	80	13500	6009.11	4807.30
3	Compost Pit--Vermihatchery (320TPA)	No.	5.08	80	21	106.70	85.43
4	Farm Ponds/ Water Harvesting Structures--Black Soil -15m 15 mx 3 m -with stone pitching	No.	2.14	80	780	1669.20	1335.36
5	Farm Ponds/ Water Harvesting Structures--Black Soil -21 m x21 m x3 m -with stone pitching	No.	3.62	80	780	2820.95	2256.76
6	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	2.78	80	780	2169.96	1735.97
7	Farm Ponds/ Water Harvesting Structures--Renovation	No.	0.32	80	2000	642.00	513.60
8	Fencing-Rock Poles with Barbed Wire-cement pillars/steel poles-5 rows	m.	0.00	80	50000	150.00	120.00
9	Tank Silt Application	ha	0.39	80	2000	770.40	616.34
Total					70061	14672.16	11737.84

2.2.4 Agri. Infrastructure - Others**2.2.4.1 Status of the Sector in the District**

- Indiscriminate use of chemical fertilizers and pesticides the soil health and productivity is deteriorating. The consumption of chemical fertilizers per hectare during 2023-24 was 81.11 kg/Ha.
- Awareness about use of organic inputs is growing in the district. The productivity in various crops is below state level average and needs adoption of certified seeds.
- Agriculture Research Station- Vijayapura, 2 KVKs are undertaking demonstration of major crops, seed production in their farms and also in farmer fields.
- GLC during 2024-25 in the sector was ₹713.92 lakh.

2.2.4.2 Infrastructure and linkage support available, planned and gaps

- Agriculture department, university, KVKs encouraging use of biological and organic inputs & have set up vermi-compost units. They also impart training to the farmers on the use of biological and organic inputs. The district has tremendous potential for production of vermicomposting as lot of biomass is available.
- The demand for tissue culture is generally found for high value commercial crop of grape & pomegranate.
- Bio fertilizers /pesticides are being manufactured by select farmers and FPOs. There is no facility for seed certification, testing, cleaning, grading, etc., in the district
- Schemes like RKVY, NFSM are under implementation in the district. Government of Karnataka through its Consultative Group of International Agricultural Research (CGIAR) initiatives has assisted farmers through provision of seeds and micronutrients.
- Soil Health Improvement Programme distributes inputs such as green leaf manure, seeds, Gypsum, calcium/dolomite, micro nutrients, vermi compost to SC/ST and other farmers at 75% and 50% subsidy respectively.

2.2.4.3 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.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	4	428.00	342.40
2	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	35	7.49	6.01
3	Compost/ Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	1290	165.64	132.52
4	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	2	10.16	8.14
5	Seed Processing-All Seed Types	No.	26.75	80	50	1337.50	1070.00
6	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	2	53.50	42.80
Total					1383	2002.29	1601.87



2.2.5 Agriculture - Ancillary Activities

2.2.6 Food & Agro Processing

2.2.6.1 Status of the Sector in the District

- Food processing industry has vast scope in Vijayapura, as the district is a major producer of food grains, pulses, oilseeds, fruits, vegetables, sugarcane, milk, poultry, meat and fish products. The most important agro industries in the district are oil extraction plants, sugar factories, raisin units, seed processing plants, milk processing units and wood-based units.
- Karnataka accounts for 8% of the production centres in packaged food in India.
- The Ground Level Credit (GLC) Flow under the ancillary activity sector as a whole during 2022-23, 2023-24 and 2024-25 was ₹14493.67 , ₹19182.57 lakh and ₹ 4998.85 lakh respectively.

2.2.6.2 Infrastructure and linkage support available, planned and gaps

- Presently, district has 5237 food processing units providing employment to 38741 persons. As per the existing cropping pattern 2023-24, an area of 4.43 lakh ha is under pulse mainly Tur (375180 Ha) and 66164 Ha under Bengal gram, 57385 ha are under oilseeds mainly ground nut and sunflower, 0.42 lakh ha of fruit crops mainly under grapes, lime, banana and pomegranate, 0.51 lakh ha of vegetable crops mainly under onion, chilly and Brinjal. The district has been identified for raisin cluster and common facility centre has been approved for it.
- District has 9 sugar factories which as on March 2025 crushed 54.91 lakh MT sugarcane and produced 5.27 lakh MT sugar. Indi, Sindagi and Baleshwar are major blocks involved in the sector.
- Thomson seedless variety of grapes is grown in the district, which offers potential for winery. Winery Park and Food Park have been planned however; there is slow progress in setting up the units. In all blocks and hence there is scope for Dal Mill units in the district.
- NABARD has sanctioned RIDF loan of ₹ 37.9 crore to Karnataka Wine Board for establishment of CFC for raising processing along with Cold storages. NABARD promoted Ambabhavani FPCL is also processing grapes through its food processing unit. Bakery & Millet products.
- The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme offering technical, business and subsidy support to all the un organized micro food processing units which are getting established.

2.2.6.3 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
C.01 Food & Agro Processing							

1	Agro Processing Unit--Animal feed (1MT)	No.	94.16	80	11	1035.76	828.62
2	Agro Processing Unit--Bakery product units	No.	13.91	80	38	528.58	422.88
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	17	363.80	291.04
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	90	529.69	423.72
5	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	145	1241.20	992.96
6	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	45	1685.25	1348.20
7	Agro Processing Unit--Maize value added products	No.	14.98	80	60	898.80	719.04
8	Agro Processing Unit--Meat Processing	No.	21.40	80	5	107.00	85.60
9	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	18	154.08	123.28
10	Agro Processing Unit--Sugarcane beverage (3000 bottles per day)	No.	27.29	80	2	54.57	43.66
11	Dal/ Pulses Mill-Mini	No.	2.14	80	250	535.00	428.00
12	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	13	695.50	556.40
13	Food Grain Processing-Millet-2-3 HP	No.	12.84	80	9	115.56	92.44
15	Fruit Processing -Drying & Dehydration -Raisings processing with color sorter-3-5TPH	No.	53.50	80	41	2193.50	1754.80
14	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	9	582.62	466.10
16	Fruit Processing --Grapes drying shed	No.	6.42	80	451	2895.42	2316.33
17	Spice Processing-Chilly processing-masala powder	No.	5.35	80	26	139.10	111.28
18	Sugarcane processing-Jaggery production	No.	32.10	80	2	64.20	51.36
19	Vegetable Processing-Dehydration of Fruits-Solar dryer 1000 kgP	No.	6.96	80	5	34.78	27.82
Total					1237	13854.41	11083.53

2.2.7 Agri Ancillary Activities - Others

2.2.7.1 Status of the Sector in the District

•The district has a thriving a SHG sector which attracts sizable credit flow from various financial institutions. Due to various issues rising from RoR and Form 3, many of the eligible farmers are unable to avail credit for their agricultural and allied activities. This vacuum is filled by SHG , JLG mode of financing. As on 31 March 2024, 28 MFIs operational in district with loan outstanding of ₹1866.55 crore.



- As the extension services of various departments are inadequate to meet the demands of the farmers, it is necessary that agriculture graduates are encouraged to set up Agri Clinic and Agri Business Centres (ACABCs) to provide last mile service to farmers as and when they need.
- Loans to PACS for construction of godowns/on-lending to members and loans to Micro Finance Institutions (MFIs) for on lending is another opportunity for bankers in extending agriculture loan facilities.
- Banks in the District had surveyed and confirmed that all the 4.05 lakh Households (HHs) were having at least one Bank account. PMJDY account holders are eligible for applicable overdraft facility.

2.2.7.2 Infrastructure and linkage support available, planned and gaps

- There are 02 KVKs in district viz. Vijayapura & Indi taluka and Agriculture College with agri. extension unit in the district.
- A number of Agriculture Degree/Diploma students are graduating every year from district colleges. Awareness needs to be created on schemes like ACABC amongst such professionals.
- The major issue relating to SHGs in the district is multiplicity of membership. As per the RBI instructions, all banks are required to furnish member level credit and non-credit information to Credit Information Companies. NRLM has developed its MIS which captures both credit and non-credit data of all members, including Aadhaar numbers. All these measures are expected to reduce the menace of multiple membership.
- There is a need for creating awareness on financial literacy and the overdraft facility to be made available under PMJDY.
- JLGs (Joint Liability Groups) will further help to enhance village economies by providing local jobs, livelihoods, and income, as well as eliminating poverty and creating an inclusive economy.

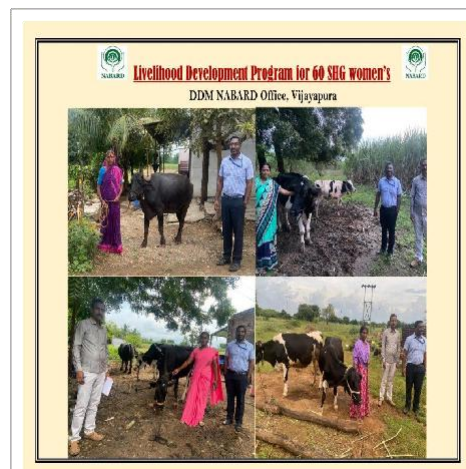
2.2.7.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

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
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	30	642.00	513.60
4	Loans to Agri. Start-ups	No.	10.70	80	2	21.40	17.12
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	15	3210.00	2568.00
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	240	2568.00	2054.40
Total					287	6441.40	5153.12

Title : Milkwomens of Vijayapura under LEDP



107 members out 120 trainees took up dairy activity by availing loans from bank. Bank loan of Rs.44.50 lakh was disbursed to purchase 170 quality milch animals (buffaloes). The average daily milk production amounts to about 800 litres which has ensured a monthly income of Rs.5000 to Rs.8000 for each of the 107 members. This is increasing the household income and consequent improvement in standard of living.

Production of quality milk with required fat content to meet the market demand. The additional earning in the family by adopting dairying helped the livelihood of the people in this dry region and people could spare more money for the education of children.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Vijayapura stands 11th place in its industrial growth in state (2.5 % of industries). The traditional industries in the district are engaged in food, beverages, textile garments, wood-based crafts, printing and stationery, leather and leather products, automobiles etc.
- The district offers vast potential for development of Agro based and Horticulture based industries like processing of fruits and vegetables, lime based chemicals, weaving etc.
- The ground level credit flow to the sector in the district during 2022-23,2023-24 and 2024-25 was ₹143026.74 lakh ,₹256653.54 lakh and ₹ 222949.98 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

- As on March 2024, the district is having 1 Mega Industry, 11 Medium and Large Industries and 27909 Small Scale Units with a total investment employing 182474 people. Of total 27909 Small Scale units, 1941 units have been commissioned during FY 2023-24. District has industries in Ready made Garments (3), other factories (109), Automobiles (418), Electrical & electronics (612), Food & intoxicants (5470), Chemicals (450), Leather (1165), Paper & paper printing (335), Rubber and plastic (337), Textiles (3340) ,Wood (3149) others (4838) & in services (7795).
- KVIB is assisting entrepreneurs in setting up new industries in the rural areas with margin money assistance. In the district, there are 13 ginning and pressing industries employing 315 persons, 13 garment industries employing 940 persons and 1 jeans manufacturing (Etcom denim Pvt. Ltd) employing 834 persons. There are 11 Weaver Cooperative Societies with 2049 members. single-window portal for time-bound clearance of all applications tied to setting up a new enterprise and exemption of agricultural land up to two acres from land-use conversion for the purpose of establishing new industries
- District has 101 Industrial Training Institutes (10 Government and 91 private), 1 Artisan Training Institute, 1 RUDSET, 3 Polytechnic colleges and 4 Engineering Colleges for skill training.
- Gurudeva Raisin Cluster is established at Tidagundi, Vijayapura taluk with a project cost of ₹447.20 lakh. The Gramodyog Oil Society, Vijayapura is also operational. NTPC has set up thermal power plant with 4000MW in Kudagi.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	1250.00	80	1	1250.00	1000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	778	77800.00	62240.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	0	0.00	0.00
4	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	87	43500.00	34800.00
Sub Total					866	122550.00	98040.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	80	25000.00	25000.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	2720	68000.00	68000.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	552	69000.00	69000.00
Sub Total					3352	162000.00	162000.00
II. MSME - Others							
1	KVIC Units	No.	1.00	80	0	0.00	0.00
2	Loans to MSME Start-ups	No.	1000.00	80	0	0.00	0.00
Sub Total					0	0.00	0.00
Total					4218	284550.00	260040.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

In Vijayapura district, 7 industries/agencies are involved in export business. Agro products, processed food products, Pomegranate, Kagzi Lime, Dragon fruit, Grapes and red chili are the items being exported.

The district is producing on an average 1.3 lakh MT raisins per year and 10 sugar factories which as on March 2025 crushing 54.91 lakh MT sugarcane producing 5.27 lakh MT sugar. District stands lemon capital of Karnataka with production of 2.53 lakh MT which is majorly exported to Arab countries.

4.1.2 Infrastructure and linkage support available, planned and gaps

Government has identified Sugar, Grapes, raisins, lemons as agroproducts with potential for export. Out of the total grapes produced, it is estimated that about 80% is used for raisin production which is exported to Arabian & European countries.

The grape growers from adjacent districts like Solapur and Sangli have also established raisin units in the district due to suitable climate. There are 35 cold storages functioning in the district by private, Cooperative and Government sector with 62473 MT storage capacity mainly occupied by raisins.

NABARD has sanctioned RIDF loan of ₹37.9 crore to Karnataka Wine Board for establishing a CFC for raising processing along with Cold storages in many locations. KAPPEC and VTPC promotes exports, Procurement, Processing and Export of raisins & lemons.

There is no separate export house in the district. Individual farmers make their own arrangements for exporting raisins. 10 sugar mills produce sugar and have export potential. Setting up of Export House, pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post shipment credit will help district to export more shipments.

Cold chain facilities, pack house, pre cooling units, reefer vans, storage facilities have huge potential in district. Upcoming airport in district will further enhance export.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	25.00	80	13	325.00	260.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	14	350.00	280.00
Total					27	675.00	540.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Vijayapura District has important and reputed educational institutions in the field of medical, engineering, computer science, management, science, technology, pharmacy, agriculture, etc. Akkamahadevi Karnataka State Women University, the only women university in the state, is located in the district.

UrbanRural Literacy rate of district is 79.2% & 62.2 % compared to state average of 85.78 % & 68.73 %. Also MaleFemale literacy of district stands at 77.2% & 56.7% compared to state average of 82.47 % and 68.08%. The BLDEA (Bijapur Lingayat Education Association) runs over 75 institutions including schools, PU colleges, professional colleges (engineering, medical, nursing, etc.), and a teaching hospital. It also established BLDE University.

Vijayapura also houses a PostGraduate Centre of Rani Chennamma University, Belagavi, and institutions affiliated with Visvesvaraya Technological University, Rajiv Gandhi University of Health Sciences, and University of Agricultural Sciences, Dharwad. Additionally, it's home to the only Sainik School in the state.

The ground level credit for last three years i.e. March 2023 ,2024 and 2025 was ₹ 1777.11 Lakh , ₹ 2559.95 lakh and ₹ 3409.67 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Vijayapura has 266 PU colleges (36478 students), 120 degree colleges (43945 students) , 8 Medical,AYUSH & dental colleges (3789 students) and 4 Engineering (4105 students) & 3 polytechnic colleges (1134 students).

- Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans up to 7.5 lakh under for students of economically weaker sections.

Pradhan Mantri Vidya Lakshmi Karyakram of GoK provides students an IT-based mechanism with a single window electronic platform for scholarships and educational loans.

- Karnataka has proposed own State Education Policy with recommendations from expert committee. Also For turning all educational institutions in the State into Centres of social harmony, tolerance and scientific temper, the government has ordered implementation of Naavu Manujaru programme from this academic year.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	7.50	95	609	5390.00	5019.77
Total					609	5390.00	5019.77

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- The district has projected 5.68 lakh households as on March 2025. Housing, as one of the three basic needs of life, always remains the top priority of any person, government and society at large. With changes in the economic condition of families, peaceful location, culturally rich and well connected by road and rail, good educational and medical facilities potential for development of housing sector in the district is upscaling rapidly.
- A dwindling housing sector would affect the livelihoods of labourers and several MSMEs associated with the sector. For stepping up demand for dwelling sector, special measures like interest concessions, increasing thresholds for PMAY, more IT exemption limits are need of the hour.
- The city's inclusion in the Smart City initiative, along with robust industrial and academic activity, is further elevating its attractiveness for real estate investments.
- The ground level credit for last three years during 2022-23 , 2023-24 and 2024-25 was ₹ 9962.00 lakh ₹7481.37 lakh and ₹7012.88 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

During 2024, houses have been constructed in different schemes viz. total 2106 under Dr. B R Ambedkar Nivasa Scheme , 1234 under PMAY(Grameen), 2364 Under PMAY (Urban), 484 under Devraj Urs Housing Scheme and 419 under Vajapayee Urban Housing Scheme. There is a good network of banks to purvey credit. However, mounting NPA & challenges in assessing the income of rural borrowers in the absence of documentation, higher credit risk, arisen due to inconsistent cash flows since most of the rural segment are associated with agriculture or allied activities etc. are huge deterrent for banks.

Affordable Housing is defined as a housing project using at least 50% of the Floor Area Ratio (FAR)/Floor Space Index (FSI) for dwelling units with carpet area of not more than 60 square meters. RBI has amended the requisite guidelines from time to time for Affordable Housing Loans as loans under Priority Sector.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	15.00	90	553	12665.00	10777.00
2	Repair of Dwelling Units	No.	12.00	90	435	3060.00	2754.00
Total					988	15725.00	13531.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

As on 31 March 2025, 47 NABARD assisted projects are ongoing in district with project cost outlay of ₹177 crore and RIDF assistance ₹157 crore of which ₹47.4 Cr has been released so far. Social sector activities like establishment of schools & other institutions Anganwadi Centres PHCs, Raisin CFCs, Cold storages, Hostels, PU colleges have been supported under RIDF. The greenfield airport project is still under construction. Progress is underway on the doubling and electrification of the railway line between Bagalkot and Vijayapura. A new 48.20 km road development project from Devanahalli Vijayapura H. Cross Vemagal Kolar is scheduled for completion by the end of 2026.

The Bijapur Gulbarga Humnabad section of NH218 is also undergoing widening to a two-lane road with paved shoulders. New lift irrigation schemes, with budgets of ₹108 crore and ₹127 crore respectively, are underway to bring water to nearly 24,000 acres of high-altitude farmland across ten villages. The Vijayapura Urban Development Authority (VUDA) has finalized its Master Plan 2031, which provides zoning rules and land-use divisions for future development.

5.1.2 Infrastructure and linkage support available, planned and gaps

In the district so far 1375 projects have been sanctioned under RIDF with TFO of ₹ 789 Cr involving NABARD assistance of ₹ 671 Cr. The RIDF assistance has helped the district in bringing 20862.53 lakh ha of land under irrigation creating 2876 km of road length and 1502.02 meter of bridge length besides creation of education and social infrastructure.

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

The projects supported under Agriculture & Allied Sectors include 1730 Veterinary Institutions 839 Rural Market Infrastructures 202 Rural Godowns 258 Raitha Samparka Kendras 33 Fishing Jetties 10 Cocoon quality testing labs for Sericulture 22 cold storages etc. Storage capacity of 3.94 lakh MT and building infrastructure of 5.20 lakh sqm has been created out of these projects. Under Social Sector 13480 Rural Education Institutions including 27 GTTCs 7314 Anganwadis 338 Primary Health Institutions and 07 Rural Drinking Water Projects covering 3103 Habitations have been supported. The 12641 projects supported for rural connectivity in the state have been estimated to develop 45688 km of rural roads and 58872 meters of bridges.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Infrastructure is essential for economic development. Considering the increase in population growth there is a need to create more medical, education facilities to cater to the expected rise in demand for health and education facilities.
- Vijayapura district offers a good scope for development of social infrastructure for education health care and sanitation facilities. To keep the work force active and contribute to the GDP delivery of health care has taken priority. Given the importance of social infrastructure for development bank financing for building infrastructure for certain activities viz. schools

and health care facilities becomes critical considering the potential available. • The ground level credit for Social Infrastructure for years 2022-23, 2023-24 and 2024-25 was ₹40.9 lakh , ₹976.53 lakh and ₹41.18 lakh respectively.

5.2.2 Infrastructure and linkage support available, planned and gaps

- As on 31 Mar 2025 the district has 1 district hospital, 4 Taluka hospitals 4 other & autonomous teaching hospitals, 9 Community health centres 1 Dental Hospital 66 PHCs and 310 Sub primary Centres, 394 government Allopathy and 13 Ayush hospitals, 338 private hospitals and nursing homes. District has 1431 doctors 1677 medicals & 13 blood banks.
- The district needs to further strengthen its infrastructure facilities like better hospitals, public transportation system, drinking water supply, sewage power supply etc. keeping in view the expected rise in district population.
- The district has premium medical colleges that produce qualified doctors who look forward to setting up their own clinics/dispensaries/hospitals.
- In the district percentage of households with individual latrines is 75.5 and percentage of habitations with drinking water facility of 50 or more LPCD is 70.34. Hence there is need for improving drinking water and sanitation situation in the district.
- NABARD provides a Special Refinance Facility under Water Sanitization and Hygiene (WASH) program to eligible financial institutions for financing WASH related activities such as construction of toilets/ twin-pit toilets converting toilet to toilet-cum-bathroom with piped water connection construction of overhead water tanks additional bathroom- cum-toilet installing piped water connection retrofitting and up-gradation of dysfunctional toilets setting up of bio-gas plants using human excreta cow dung and kitchen waste rainwater harvesting structures etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	85	1700.00	1360.00
2	Education-Colleges	No.	100.00	80	6	600.00	480.00
3	Healthcare-Diagnostic Lab	No.	25.00	80	16	400.00	320.00
4	Healthcare-Hospital	No.	100.00	80	18	1800.00	1440.00
5	Sanitation-Toilets	No.	0.30	80	3350	1005.00	804.00
Total					3475	5505.00	4404.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- India stands 3rd in renewable energy capacity 3rd in Solar Power and 4th in Wind power capacity with an increase of about 220 in installed renewable energy power capacity in the last four years. India's Intended Nationally Determined Contribution (INDC) builds on its goal of increasing the country's share of non-fossil-based installed electric capacity to 40 percent by 2030.
- Karnataka is one of the leading States in India with nearly 17.56 GW of installed Capacity of Renewable Energy capacity as on April 2025. Government of Karnataka is committed to provide 24x7 power supply to all and energy security in the long run. The state is ranked no 1 in the Good Performance Category under National Energy Conservation Award 2021.
- Vijayapura stands 4th in Karnataka with total commissioned capacity of 1637.23 MW (8.7% of total capacity of state) from renewable sources. Taluks viz. Sindgi Basvana Bagewadi and Indi found feasible for establishing wind power plants. GoK has also identified potential sites for wind projects in five villages viz. Ingaleshwar Rabinal Dindwar Karbantnal and Salvadgi in B Bagewadi taluk of the district.
- The ground level credit for year 2022-23, 2023-24 and 2024-25 was ₹ 4.69 lakh, ₹ 9.69 lakh and ₹ 129.94 lakh respectively.

5.3.2 Infrastructure and linkage support available, planned and gaps

- Fortune Five Hydel Project Pvt. Ltd Maithri Energy India Pvt. Ltd. Matric Energy Ltd. Green C Energy Pvt. Ltd. Energy On Pvt. Ltd. Vyshali Wind Farm Companies Suzlon Infrastructure Ltd. etc. have established 477 wind turbines having a capacity to generate 1065.5 MW of power in the district.
- The district is blessed with 240300 sunny days and potential for harnessing solar energy of
- 404.13 MW. Solar panel suppliers and MNRE approved solar pump set manufactures are catering services in the district. They are also providing after sales services and maintenance.
- Small Hydro Projects of 22.10 MW have been installed in district along with 145.5 MW capacity in cogeneration.
- Solar water heater installation is compulsory in new built houses above 1200 sq ft plot area creating ample potential for the activity. Absence of electricity in remote areas opens potential for solar powered pump sets and home/street lights.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home-Biogas	No.	0.40	90	190	76.00	68.40

2	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	39	198.90	179.01
3	Solar Energy-Solar Pump Sets-5hp(With USPC)	No.	3.06	90	84	257.04	231.34
4	Solar Energy-Solar Pump Sets-7.5hp (With USPC)	No.	4.08	90	41	167.28	150.52
5	Solar Energy-Solar Water Heater System	No.	1.90	90	37	70.30	63.27
6	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	43	27.95	25.17
7	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	5	7.50	6.75
8	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	600	116.40	104.78
9	Wind Energy-Wind Power Generators-Windmill Energy	No.	1000.00	90	1	1000.00	900.00
Total					1040	1921.37	1729.24

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	1301	709.39	604.29
B	Ongoing tranches	100	223.90	200.57
	Total (A + B)	1358	933.30	804.86

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	365	339.82	319.02
B	Rural roads & bridges	414	444.55	358.04
C	Social Sector	622	143.58	122.74
	Total (A + B + C)	1401	927.95	799.79

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	211	Irrigation potential	ha	18026
B	Rural roads	384	Road length	km	37454
C	Bridges	31	Bridge Length	m	3085

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	120 Students per Year	No	417
2	Anganwadi	217	174 Students /Year	No	809
3	Animal Husbandry	69	14548 Animals/Yr	No	2400
4	ANM subcentre	2	5	No	66
6	Centre of Excellence Agri and Horti	1	750 Farmers /Year will be trained	No	213
7	Cold Storages	3	14450 MT storage capacity	No	5755
8	Community Health Centre	2	Per day 50-60 Patients / CHC	No	402
10	First Grade College	4	310 Students /Year	No	452
11	Fisheries Project	4	150 Farmers Benefitted	No	1770
12	Godowns	7	23300 MT	No	1068
13	Industrial Training Institute	4	120 Students/Year	No	799
14	Maternity and Child Hospital	2	120 Patients / Year	No	1746
18	Polytechnic	6	120 Students/Year	No	2089
19	Pre University	62	500 Students/Year	No	2382.65
20	Primary Health Centres	16	Par day 35-60 Patients / PHC	No	1418.14
21	Primary Schools	211	6422 Students/Year	No	2091.2
22	Raitha Sampark Kendras	1	700 Farmers /Year	No	50
23	Reclamation of Waterlogged Areas	17	2190 Ha	No	673.93
25	Rural Markets	44	162117 MT commodities Trading/Year	No	3950.3
27	Rural Service Centre	14	287 Farmers/ Month	No	237.6
28	Secondary Schools	87	2276 Students/Year	No	838.81
29	Post Metric Girls Hostel	1	250 Students/Year	No	500

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- As on 31 March 2024, 17.75 crore rural households were covered under the SHG-BLP. A total of 144.21 lakh SHGs were savings linked to the banking sector with savings of ₹65,089 crore, registering growth of 9.51% over the previous year. The credit disbursement to SHGs surged from ₹29 lakh in 1992 to ₹2,09,286 crore as on 31 March 2024. However, the Y-o-Y growth of savings linked SHGs decelerated from 12.7% during 2022-2023 to 7.6% in 2023-24. The loan outstanding stood ₹2,59,664 crore. • As on 31 March 2025, ₹8842 crore loan have been disbursed to 388224 JLGs and loan outstanding stood ₹14531 crore w.r.t 1413175 JLGs.
- Karnataka has the maximum no. of SHGs credit linked as on date at 7.44 lakh. Largest Bank Linkage Programme which is the largest microfinance programme in the world today touches 16.2 crore households.
- As per AKMI report in Vijayapura MFIs have financed 278307 SHGs/JLGs with loan outstanding of 1327.16 lakh as on March 2025.
- During FY 2024-25 total 1542 SHGs saving linked with savings of ₹486.58 lakh and 2027 SHGs have been credit linked with credit support of ₹7283.03 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

- In the district there are 22 major MFIs (Source: AKMI report) operating in SHG programme. Further 04 NGOs are operating as BCs. These NGOs/ MFIs have been providing hand holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation income generation and involvement in a spectrum of activities across the board.
- The State Government is implementing the “Aajeevika”- National Rural Livelihoods Mission (NRLM) scheme through Karnataka STLM Society named as “Sanjeevini”
- A comprehensive MoU for 3 years was executed with NRLM, MoRD, Gol on 27 February 2024. The non-financial MoU covers several interventions supported by NABARD under various available funds. •To scale up the JLG portfolio in the State, NABARD has sanctioned projects to Vijayapura DCCB for promotion and credit linkage of 2000 JLGs over a period of 02 years. As on date 507 JLGs have been formed & credit linked by VDCCB.
- Promotion of micro enterprises among the mature SHGs through skill development & market oriented training is required. Schemes such as PMFME Stand up india Udyogini etc . paving way for SHG entrepreneurship.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under.



The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	650	325.00	325.00
2	Loans to Distressed Persons--OD to PMJDY	No.	0.10	100	3600	360.00	360.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	1050	2100.00	2100.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	1060	2120.00	2120.00
Total					6360	4905.00	4905.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Awareness to farmers regarding latest varieties of seeds, application of fertilizers as per recommendation based on soil test and contingency cropping planning.
2. Farmers and Lessee cultivators not covered under institutional credit need to be brought under institutional credit arrangements. Only 2.49 lakh KCC cards are distributed so far against 3.55 lakh SF/MF. All Banks to provide loans as per scale of finance and implement Kisan Credit Card Scheme in true spirit covering the balance farmers specially under special drives.
3. The KSWC has warehouses in three places in Vijayapura (Unit I, II and III), in Indi, Sindagi and Muddebihal in the district. The warehouses are not registered with WDRA and as such, issue of Negotiable Warehouse Receipts is not possible. Action may be initiated for early registration of warehouses with WDRA so that farmers may avail credit facility at concessional rates against pledge of NWR. eNWRs to be more popularized as new warehouses are being registered under WDRA.
4. PACS need to review & enhance Individual Maximum Borrowing Power (IMBP) to ensure that the farmer is not under-financed.
5. Special crop insurance awareness & enrollment drives need to be launched for increasing PMFBY coverage from present 45 %.

2. Water Resources

1. Pace of implementation of the UKP may be increased and MI department to finish all tank, checkdams, canal lining works.
2. State Agricultural Universities may make efforts to develop drought resistant, less water intensive crop varieties.
3. Banks may finance small Lift Irrigation Schemes, preferably under SHG/ JLG mode. Banks may extend credit support to farmers for construction of Artificial Recharge Structures of Bore wells for Irrigation, rain water harvesting schemes/structures, farm ponds, small weirs/ check dams, roof top rain water harvesting system, low pressure pumps etc.
4. The government may create awareness among farming community about climate change and initiate steps for –
 - a. Shift in cropping pattern in line with projected climatic shifts development of suitable drought and pest resistant crop varieties
 - b. Promotion of micro irrigation techniques at large scale.
5. State Government under Micro Irrigation Fund should subsidize Drip & Sprinkler Irrigation systems under Krishi Sinchayi Yojana. Vijayapura, PLP 2026-27
6. On line of REWARD models, district needs many Mega watersheds under WDC,

REWARD,NABARD WDF for barren & drought prone areas for increasing water -soil conservation , Ground water recharge.

3. Farm Mechanisation

1. Popularization of mechanized farming in order to reduce drudgery, to save time and to cover more area in short span of time, improve efficiency with quality of operations and to address shortage of agriculture labour problem in farm operations.

Mobile service units for providing after sales services to the farmers can be made available in close proximity.

2. Training to Agri entrepreneurs on repair and maintenance of Farm machinery. Provision of adequate credit support. Banks also need to provide loans to SHG/JLGs for Setting up of farm implement enterprises of spare parts sale, lubricants , servicing etc.

3. The Government & Private ITIs may be encouraged to introduce job/self-employment oriented vocational training programmes on fabrication of farm implements, repair and maintenance of tractors, power tillers, combine harvester and other farm machineries.

4. The banks should promote ACABC Scheme. The entrepreneurs availing the benefit of the scheme can set up Agri Machinery Supply Centre for custom hiring out of agriculture implements to farmers.

5. KVK, Agriculture University and Agricultural Technology Institutes, need to develop machinery/equipment suiting to local conditions & crops.

6. The custom hiring rates for various equipments and operations to be regulated and reviewed by suitable forum.

4. Plantation and Horticulture

1. Department of Horticulture should give adequate publicity for cold chains for grapes/pomegranates, Grape raisin processing & common service centres . Local entrepreneurs, co-operatives, farmers groups, FPOs may be encouraged to invest in value chain of horticultural products.

2. KA Wine Boards Common Facility Centre with International Food Park, export house, Cold storages in Ittangihala village to be completed on priority .

3. Horticulture dept must promote Cultivation of wine varieties of grapes under contract farming may be encouraged. There is scope for cultivation of medicinal and aromatic plants like Aloe Vera, Coleus Forskoli, Ashawagandha and Patchouli.

4. Productivity can be enhanced through better access to disease free quality saplings by establishing tissue culture labs for supplying quality planting materials through KVKs.

Since investment in these thrust areas are highly capital intensive, with long gestation period, facilitating institutional credit is therefore most significant. Banks may identify and finance suitable private entrepreneurs who can take up project based Fruit/vegetable/floriculture activities. Sector specific capital subsidy & interest subvention schemes also need to be encouraged.

5. Forestry/ Waste Land Development

1. Forest department should promote commercial forestry through demonstrative units for

farmers by growing appropriate commercial species.

2. Agro forestry could be strengthened by promoting high value forest species like Teak, Neem, bamboo, Shisham etc in fallow lands & along with agriculture crops through community forestry programs.

3. State sponsored schemes viz. Karnataka Sustainable Forest Management and Biodiversity Conservation Project (KSFMB), Development of Degraded Forests, Greening of Urban Areas, Aranya Protsahan Yojane, Sirichandana Vana, Roadside plantation scheme, etc., should be implemented by Forest Department with more vigour.

4. Market tie-ups and arrangements for making available the required quantity of planting material through private nurseries participation should be increased.

6. Animal Husbandry - Dairy

1. Supply of quality seeds to farmers for fodder cultivation on commercial scale. Semen of indigenous animals may be made available in their respective breeding tracts as envisaged in the Livestock Breeding Policy formulated by DAH&VS.

2. Animal Husbandry Infrastructure Development Fund (AHIDF): The scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing, value addition infrastructure and establishment of animal feed plants in the private sector.

3. Conservation of indigenous breeds of cattle and buffalo viz. Malnadgidda, Krishna valley, Deoni, Amrith Mahal and Pandarpuri with greater emphasis on calf rearing through support in the form of supply of feed and veterinary care, genetic improvement of buffalo population for increased milk production can be focused.

4. Encouragement of large-scale fodder cultivation and expansion of the area under watershed/wasteland development and through development of village common lands by Dairy societies/private parties.

5. Assuming one milk route for 10 villages, 68 milk routes are required in the district and VIMUL needs to increase the milk routes with revival of defunct Dairy Cooperative Societies. Presently, VIMUL operates 17 milk routes in the district. It is estimated that about 6 bulk milk coolers will be required to tap the potential.

7. Animal Husbandry - Poultry

1. DAH in association with KVK, poultry development board should take up development of local poultry birds with genetic resources appropriate to the specific conditions of district like Giriraja, Suvarnadhara.

2. Govt. / DAH need to set up a disease diagnostic laboratory, quality vaccines.

3. SHGs may be encouraged to rear brooding units/mother units of commercial Giriraja chicks. Such units may be credit linked. Backyard poultry birds like Cauvery, Chabro may also be encouraged along with Giriraja bird in the district.

4. Transition from live-bird-market to frozen-product-market may happen in poultry sector. Hence, supporting infrastructure such as cold chain and modern abattoirs need to be strengthened.

5. While financing for poultry, adherence to Bio-security norms may be strictly followed, especially the guidelines on the distance between the poultry farms need to be strictly followed. The private entrepreneurs should be encouraged to establish units for poultry processing and marketing.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Establishment of modern abattoirs and slaughterhouses cum meat processing centres. AH&VS department should revive Sheep & Wool Producers Co-operative Societies, development of Goat rearing under semi intensive system.

2. Banks should establish liaison activities with leaders from the shepherd community and with self-help groups through NGOs to identify genuine credit needs of farmers & also provide working capital as per new guidelines & increase their lending to goat rearing.

3. Scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.

4. NLM scheme to be promoted for capital subsidy infusion for Goat, Sheep breeding farm establishment.

9. Fisheries

1. Covering a greater number of tanks, ponds, reservoirs owned by the Fisheries Department under aquaculture and by adopting scientific fish culture practices.

2. Modernization of fish seed farms to be taken up by the Fisheries Department for augmenting seed production, for which RIDF assistance could be sought. Quality feed seedlings to be distributed to fish farmers.

3. Establishment of soil and water testing facilities in potential taluks/clusters will speed up the development of inland fisheries sector

The subsidy schemes under fisheries sector need to be credit linked for developing the sector with formal credit.

4. AH KCC should be extended to more farmers for supporting consumption & maintenance expenditure of fishermen.

10. Construction of Storage and Marketing Infrastructure

1. Dept. of Agricultural Marketing, GoK needs to promote 'Agmark' grading of agricultural produce to ensure better price and introduce e-tendering system in all APMCs of the State to ensure transparency. There is a need for creation of new agri. markets, certification/standardization centres and other post-harvest facilities near the major production centres.

2. Banks should come forward to finance such infrastructure projects so that pledge loans to farmers against E Negotiable Warehouse Receipts (eNWRs) may be extended. Department of Horticulture, GoK needs to support creation of pack houses, new cold

storages, renovate existing cold storages, develop cold chains/cold chambers, etc.

3. Renovation and upgradation of existing infrastructure is also equally important. Government to complete RIDF projects sanctioned for the purpose by NABARD on priority.

4. Credit linked backended capital subsidy for storage & marketing projects should be encouraged till the critical gaps are covered.

11. Land Development, Soil Conservation and Watershed Development

1. In order to make efficient use of irrigation water, there is an urgent need to undertake OFD works by the farmers in the command area villages before the release of water. Efforts should be directed to form organic farming clusters in each Taluk which will improve the health and water holding capacity of the soil.

2. As farmers have started moving towards less chemical-cum-organic farming methods, activities like production of bio-fertilizers, bio-pesticides, and vermi-compost may need to be given more thrust and attention through special district Bio Centre.

3. Sand mulch application in black cotton soils up to 10 cm is reported to increase the yield in jowar, sunflower, safflower, groundnut, and Bengal gram crops under rainfed conditions, which should be replicated. On the banks of dry beds of Doni River, there is a large scope for reclamation of soils.

12. Agriculture Infrastructure: Others

1. The basic input for increasing productivity in agriculture is seed. Seed Units need to be encouraged in the district. Further, Seed Testing Laboratory may be established by Agriculture Department, GoK by reducing dependence of district outside for seeds.

2. Banks should finance projects related to establishing Seed and Fodder Banks, tissue culture centres, Hydroponic demo units and start-ups, protected natural farming, Jeevamrut & NZBF projects to discouraging mono cropping. Bio pesticide/fertilizer units need to be established by Government.

13. Food and Agro. Processing

1. Setting up of 200 Raisin Units and 10 Common Facility Service Centers for cleaning, sorting, grading and packaging of raisins. Establishment/Development of Wine Park at Torvi and Food Park at Ittangihala village in Vijayapura taluk.

2. Hassle free and timely issue of various permissions/trade licenses to entrepreneurs on a single window mode need to be ensured for development of the sector. Making available the technology at affordable/reasonable costs to food processing sector, particularly for new generation entrepreneurs.

3. The Horticulture Producer's Co-operative Marketing and Processing Society (HOPCOMS) needs to be revitalized with consortium set up with good working FPOs. Most of the processing units belong to the unorganized sector where applications of food-based laws for hygiene are not followed strictly.

4. Marketing outlets at concessional rates for SHGs, FPOs, small farmers, organic growers are needed for forward linking.

14. Agri. Ancillary Activities: Others

1. Banks, DCCB,RRBs should educate & spread awareness regarding availing of timely credit and repayment through network of cooperative societies. Computerized PACS need to be kept as focus points for all village level banking operations.
2. Banks should increase financing through JLG mode and provide consumption loan/small loans to small/petty business.

15. Micro, Small and Medium Enterprises (MSME)

1. Bank may provide adequate and timely working capital for micro enterprises. The working capital requirements may be met by issuing SCC.
2. Awareness and handholding support may be provided to young entrepreneurs through incubation support. Handholding institutes may be identified for the same. Incubation funds may be created in identified technical institutes. Keeping in view the district specific potential and local skill, the RUDSETI may prepare suitable training modules covering demand based, skill based and resource based activities that can be taken up by unemployed persons to set up micro enterprises.
3. Marketing of goods produced by SHGs and other artisans is an area of concern. Need to put in place a structured marketing arrangement for retail sales of small producers. PMEGP, Stand up India , PMFME schemes to be promoted continuously.

16. Export Credit

1. Setting up of Export House in the district. Opening of export branch and settling the pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post-shipment credit may be ensured.To boost agricultural export as indicated in GoK has identified products viz. Pomegranate, Kagzi Lime and Grapes, Raisins, Tourism for developing Vijayapura as Export Hub.
2. Wide publicity in media regarding conduct of Trade Fairs on exports by VTPC. District exporters awards should be started for top exporters of the districts for their excellence in exports of district products.
3. Cold chain facility - pack house, pre-cooling unit, reefer van, storage for agriculture/horticulture products, Rail-Road air connectivity needs to be encouraged.

17. Education

1. Proper coordination between college management and bankers in the district will help in guiding /assisting students to enroll for professional courses. This will help students avail hassle free timely education loan.
2. Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc. There is also a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through the colleges.

18. Housing

1. Karnataka housing Board and Vijayapura Development authority may promote affordable housing for needy people to create awareness of the various schemes such as Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA), Devraj Urs Housing Scheme, Dr. B.R. Ambedkar Nivasa Yojane, Rural Ashraya/Basava Vasathi Yojane so as to cover the requirements of the various sectors.

2. There is a need for banks not only for sanctioning loans generously for housing but also to develop a Housing Loan Guarantee Fund by banks leveraging and linking the same with insurance wherein in the event of the untimely demise of loanee, the loan can be adjusted against the claim out of the guarantee fund.

3. Good repayment ethics among the borrowers may be inculcated through awareness programs, beneficiary interactive meets, Pre loan counseling etc. for smooth credit flow to the sector.

19. Social Infrastructure

1. Awareness among rural masses to be created by State Government and bankers about Swaccha Bharat Yojana and the facility available from banks and Government for construction of toilets. Banks should take steps to encourage financing of infrastructure projects under health care, sanitation and education sector in the district.

20. Renewable Energy

1. Completion of Wind Energy, Solar Energy and Cogeneration projects sanctioned by KREDL in next five years.

Establishment of solar grid one in each taluk as planned under CDAP. Converting more beneficiaries under PM KUSUM Yojana.

2. Considering the unused biomass potential available in the district, a compressed bio gas plant can be commissioned in the district under new SATAT scheme on line of the project commissioned in Bagalkot district.

21. Informal Credit Delivery System

1. Identification of active SHGs linked with Banks and revival of dormant SHGs. Assess the quantum of credit flow. Micro enterprises and skill development for processing, packing and marketing of products. Explore market avenues and assessment of support requirement. Banks may utilize SHG members as Bank Sakhi i.e. they can play the role of business facilitator and business correspondent to the banks.

2. Promotion of JLGs under Business Model Scheme for RRBs, Cooperative Banks & Public Sector Banks through BC network is also another intervention needed to give momentum to the Joint Liability Group - Bank Linkage Programme.



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

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

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

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

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

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



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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

- Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology



adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. "Interest Subvention for Agricultural Loan : Short-term agricultural crop loan up to Rs. 3.00 lakh and animal husbandry and fisheries loan up to Rs.2.00 lakh are being provided at 0% rate of interest. Medium- and Long-term agricultural loan up to Rs.10.00 lakh will be provided at 3 % rate of interest to farmers. Interest subvention to the cooperative institutions is borne by the Government. As on 31 March 2025, 30.38 lakh farmers have benefited under this scheme with a subvention amount of Rs. 1178.22 crore.

2. Yeshasvini scheme is a health care scheme launched in the year 2023 for the members of Cooperative Societies in the State and their family members. As on 31 March 2024, around 22000 cooperative societies covering 41 lakh members have availed the facility under this scheme. Around 11.20 lakh cards have been issued by the State Government to the beneficiaries through which the members of the cooperative societies can avail services for



2128 treatment procedures across 692 empaneled hospitals across Karnataka.

3. SHG Loan Disbursement : Loans up to Rs.5 lakh to women Self Help Groups are provided at 0% rate of interest and to men Self Help Groups at 4 % rate of interest and from Rs.5 lakh to Rs.10 lakh at 4% rate of interest as per the NRLM/NULM scheme of Central Government. During 2023-24, 24875 groups have been provided with loans to the tune of Rs.1010.05 crore and 99003 groups have a loan outstanding of Rs. 2146.47 crore.

4. "PACS computerization Project: Under the Centrally Sponsored project, 5,491 eligible PACS have been identified for computerization with a total budget of 175.26 crore, where the Government of India's share is 105.16 crore and the State Governments share is 70.10 crore. Hardware installation has been completed across all 5,491 PACS, while software deployment is currently underway. As part of the scheme, NABARD has initiated several training programs for DCCBs, PACS and other stakeholders involved in the project. This includes Basic Orientation Training Program, training of Core Master Trainers and Master Trainers from DCCBs, along with training of PACS officials.

Further, an additional 181 PACS have been recommended for inclusion in the project by the 6th State Level Implementation and Monitoring Committee (SLIMC). In Vijayapura district, As on March 2025, 136 societies out of 266 are Live under the scheme. All 266 societies completed SRP, received hardware support and capacity building trainings.

5. Action plan for establishing new Multipurpose PACS (mPACS) : Government of Karnataka has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC) and is in the process of facilitating establishment of new mPACS. In Karnataka, 6022 panchayats have been covered under 6132 PACS under this initiative. Since February 2023, around 97 mPACS, 367 Dairy cooperatives and 11 Fishery cooperatives have been formed in the State. The Government is encouraging PACS to engage themselves in the dairy and fishery activities under the programme.

6. Special Refinance Facility for transformation of PACS as MSC (MultiService 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. As on date 1123 PACS have been sanctioned with Refinance Assistance of Rs. 39002.27 lakh, of which Rs.23910.51 lakh has been released in respect of 830 PACS. An amount of Rs.595.98 lakh has been sanctioned as grant assistance towards accompanying measures in respect of 348 PACS, of which an amount of Rs.227.93 lakh has been released to 262 PACS.

7. Adoption of Model Byelaws for PACS : All PACS in the State have adopted the Model Byelaws prepared by the MoC, GoI. This would enable the PACS to carry out more than 25 business activities such as dairy, fisheries, food grain storage, LPG/CNG/Petrol/Diesel distributorship, common service centers, Fair Price Shops (FPS) etc.

8. Besides the above, MoC has launched many initiatives to strengthen the avenues for diversified activities for PACS. To that extent, 266 cooperative societies have become members of the National Cooperative Export Society, 193 cooperative societies have taken



membership of National Cooperative Organic Societies and 673 societies have taken the membership of Bharatiya Beej Sahakari Samiti. 2521 PACS have been onboarded as Common Service Centres (CSCs) with 1143 of them having active IDs to commence offering their services across activities. Under the GOI initiative of petrol/diesel outlets by PACS, 11 PACS have received approval for undertaking this activity. Under the scheme of PM Kisan Samridhhi Kendras (PMKSK), 2164 PACS in the State are active license holders, of which 1743 are functioning as PMKSKs.

5. Status of Cooperatives in the District

1. The cooperative sector in Karnataka comprises a total of 45926 cooperatives, covering about 39886 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 6040 rural credit co-operatives (PACS, LAMPs, FSS, etc.).

These primary societies have nearly 221 lakh members spread across 27048 villages. Likewise, long-term rural co-operative credit institutions cover 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 117 PCARDBs.

2. The long-term structure has a membership of nearly 11.77 lakh members. Further, 29 Multi State Cooperative Societies (MSCS) have their registered office in the state. Besides, there are about 45 district level federations, 21 state level federations and 2 national level federations operating in the state.

6. Potential for formation of cooperatives

1. There is a good coverage of the Gram Panchayat as seen above. 272 PACS are operational in 211 GPs of district. There is no scope for formation of additional Credit Societies.

2. Earlier 240 Dairy cooperative societies were operational in district, however presently only 165 are functional. Increase in irrigated area, expanding canal network, Upper Krishna project, fodder availability, good veterinary services network, there is huge scope of making non functional dairy societies operational and increase milk output of KMF. There is demand from Maharashtra state also for milk from Vijayapura which may give impetus to dairy societies revamping into new business entities.

3. Vijayapura is leading in inland fisheries production of 30681 Tonnes as on March 2025. Pradhan Mantri Matsya Sampada Yojana launched by the Union government in 2020 prompted as many as 800 farmers in Vijayapura There are 160 tanks under the maintenance of the minor irrigation department. Fishing activities are being undertaken in the backwaters of two major reservoirs. As many as 16 barrages have also been built across Krishna, Bhima and other rivers in the district. There is scope for additional 10 Fisheries societies fulfilling the demands of the sector.

4. District has sufficient 11 Nos of Handlooms textile and weavers cooperatives as per requirements of sector.

5. District has 69 Nos of operational Livestock, Sheep, Poultry societies as per requirements of sector which are sufficient for sectoral needs. Additionally, there is scope for further 15 societies in Goat & Sheep sector looking predominance of these segments in AH sector of district and success of GOIs flagship NLM scheme.

6. District has 30 housing societies which are sufficient for the housing sector development.
7. Societies need to adopt multi activity business & service activities like agro produce trading, Raising grading, Lemon trading, Maize supply, Inputs, PDS etc. so that economic viability of societies enhances with low risk of liquidation. PACS computerization, Micro ATMs to PACS, PACS as MSC, mPOS etc scemes have created potential in the sector for formation of new societies and infra for new businesses.

Title : BANKING AT DOOR STEPS 300 MICRO ATMs



- i. Grant assistance of ₹65.31 lakh to Vijayapura DCCB for 300 micro ATMs. Doorstep banking services provided to rural population.
- ii. Micro ATM provided services of deposits, withdrawals, enrolment of social security schemes, fund transfers, balance enquiries and mini statements to rural population.
- iii. Cost effective for Primary Agriculture Cooperative Societies (PACS) to deploy at multiple places in a shorter circumference area. It Provided a more personalized service, as agents are available to assist with transactions. Critical in direct benefit transfers.



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	Watershed Development	Jevoor Watershed Capacity Building	Jevoor, Indi Taluka , Vijayapura	CBP under WDF with assistance of Rs. 14.85 Lakh.	Nil	105	Watershed activities viz. farm bunds, waste weir, boulder bunds, rubble checks, farm ponds, horticulture & forestry work, petty business support, livelihood training to landless, well desilting, IFS etc. activities have been undertaken under the project.



2	Watershed Development	Sogali Halla Watershed Capacity Building	Harnal Village, Taluka Talikoti, Vijayapura	CBP under WDF with assistance of Rs. 15 Lakh.	Nil	90	Drainage line treatment of 320 Ha area in capacity building phase. Watershed activities viz. farm bunds, waste weir, boulder bunds, rubble checks, farm ponds, horticulture & forestry work, petty business support, livelihood training to landless, well desilting, IFS etc. activities have been undertaken under the project.
3	Infrastructure Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	Vijayapura district	Refinance & IS under AIF.	AIF for IS.	49	To improve financial position of PACS, 49 PACS as MSC projects with loan support of ₹15.36 Cr. Of which 21 of the projects are already complete/final stage of completion. Godowns, complexes, cold storages, primary processing, raisin grading activities taken up.



4	Awareness Creation	67 FLAPS program	Vijayapura district	Assistance under FIF.	Nil	1200	Financial literacy programs conducted in excluded by taking bankers to the door steps to provide banking facilities, SSS, digital banking etc.
5	Institution Development	7 Farmers Producer Organizations	Vijayapura	Assistance under PRODUCE & PODF ID	Agri & Ah Departments, GoK	3500	507 Farmers, Customer Hiring Centre, Input supply, Raisin Processing Unit, Solar cold storage, Tur dal processing, Seed & fertilizer supply, Milk collection & supply to KMF, Goat Breeding Farm, Animal Feeds, Fodder development & fodder ago machines, Lemon Trading, Poultry & Egg Supply.
6	Women Empowerment	SABALA-Lambani Jewelry Making	Vijayapura	Rs. 1.00 lakh under MEDP program	No	30	30 Lambani women's trained in Jewelry making & employed under livelihood program. A sell unit established in city.



7	Women Empowerment	2 MEDP- Food Processing & Gruhodyog, Millet processing	Chadchan, Indi	Rs. 2.00 lakh under 2 MEDP programs	No	60	60 SHG womens are manufacturing & selling homemade food, millet & bakery products and selling to local bazars , micro units established by members.
8	Women Empowerment	3 MEDP - Backyard Poultry Development	Kolhar, Jevoor, Satihal	Rs. 4.50 lakh under 3 MEDP programs	No	90	The MEDP trained 90 womens in scientific indigenous poultry farming, advanced poultry rearing techniques, Poultry shed from local available materials, Poultry management, Low cost Poultry feed practices, Vaccination and timely veterinary services needs, Poultry products and its marketing, Credit linkage with financial institutions for business expansion etc. Training gave skill impartment on rearing of chicks, feed



							management, packing, branding, marketing of eggs, FSSAI registration, PMFME etc.
9	Women Empowerment	5 Livelihood Enterprise Development Program (LEDPs)	Indi, Chadchan, Kolhar, Vijayapura	Grant Assistance under LEDP for Goat rearing and Dairy Farming activity in ADS area	ICICI Bank credit linkage, KVK convergence	480	300 women's trained in Dairy activity & 180 trained in Goat rearing livelihood training. 100 % credit linkage has been given to trainees by VDCCB, Canara Bank, ICICI bank, KVGB etc. Dairy unit with capacity of 1200 Litre /day has been established in Nandaragi Village. Many 10+1 Goat units have been established with 90 % of credit linkage.
10	Infrastructure Development	4 RURAL HAATS IN VIJAYAPURA	HATTALLI, RUGI, ANJUTAGI, JEVOOR	Grant Assistance of Rs.59.85 Lakh under OFDD Rural Haat scheme of GVN for construction of 4 Haats	ZP Vijayapura	2400	4 Haats have been completed for aggregation of agri produce, forward linkages and facilitating direct sale of their produce to consumers reducing



							intermediaries. The project ensured clean, hygienic all weather market & related facilities to vendors, rural artisans.
11	Promotional Activity	3 RURAL MARTS IN VIJAYAPURA	Arkeri, Chadchan, Vijayapura	Grant Assistance under OFDD Rural Mart scheme of GVN for construction of 4 Haats	Nil	1500	Set up of 3 Rural Marts to facilitate marketing linkages for artisans, weavers , homemade food products, SHG products and agro based products. Mobile vans also given for movement of outputs & inputs to farmers.
12	Banking Technology	Mobile Van ATM under FIF	Vijayapura District	Purchase of Mobile ATM Van	VDCCB Vijayapura	4700	Purchase of 1 Mobile van for providing banking services on wheels. The services provided include cash withdrawal, BBPS payment, Mobile recharge and electricity bill payment etc.
13	Banking Technology	Micro ATMs	Vijayapura District	Purchase & installation of 346 Micro ATMs. Grant assistance of ₹65.31 lakh to	VDCCB Vijayapura	34600	Cost-effective for PKPS to deploy at multiple places in a shorter



				Vijayapura DCCB for 300 micro ATMs. Doorstep banking services provided to rural population. Micro ATM provided services of deposits, withdrawals, enrolment of social security schemes, fund transfers, balance enquiries and mini-statements to rural population.			circumference area. Provided a more personalized service, as agents are available to assist with transactions. Critical in direct benefit transfers. Lifeline for the unbanked and under-banked population in rural areas of Vijayapura. Average number of transactions ranges from 16 to 23 per day per ATM. Increased AADHAR enabled (AEPS) secure transactions at PACS level strengthening PACS computerization initiative.
14	Financial Inclusion	507 JLGs	Vijayapura District	Grant Assistance of Rs. 10.14 Lakh for promotion of 507 JLG	VDCCB Vijayapura	2500	507 JLGs formed to augment flow of credit to tenant farmers cultivating land either as oral lessees or share croppers an small farmers who do not have proper title of their land holding



15	Awareness Creation	ACABC Workshop NGO field workers training program BLBCs visit to SHGs Bankers sensitization Meets SHG Leaders training program Village Level Programs Water Campaign Climate Change Workshop Zonal level FPO training AKAM, Har Ghar Tiranga, Meri Maati Mera Desh	Vijayapura District	Awareness programs under different Grant funds.	Nil	40000	2 ACABC Workshops have been done to create gainful self-employment opportunities to unemployed agricultural graduates, Imparted leadership, administrative, developmental, project implementation, monitoring skills to NGO heads. Bankers sensitization, climate change workshop , NABARDs achievement @ 75 years, Capacity building of all the SHG leaders etc.
16	Infrastructure Development	RIDF Projects	Vijayapura	Loan assistance to GoK under RIDF	Nil	160000	In the district, so far 342 projects have been sanctioned under RIDF with TFO of ₹644 crore lakh involving NABARD assistance of ₹573 crore lakh. The RIDF assistance has helped the district in bringing 20,862.53



							lakh ha of land under irrigation, creating 2,835.03 km of road length and 1,502.02 meter of bridge length besides creation of education and social infrastructure.
17	Infrastructure Development	NIDA	Vijayapura	Loan assistance of Rs. 1050 crore to GoK under NIDA	Nil	90000	Drinking water facility to all villages of Vijayapura
18	Infrastructure Development	NIDA	Vijayapura	Loan assistance of Rs. 7 crore to KPTCL GoK under NIDA	Nil	2000	Shirabur-Bisnal: Construction of new 110KV S/C line on D/C towers from 110 kV Shirabur S/S at Babaleshwar Tq. to 110 kV Bisnal S/S at Bilagi Tq. for a distance 10.485 Kms & TB at Both ends, on TTK basis. (41 Nos. of Towers).Project will fetch benefit of alternate line for power supply between sub stations. Nandi Sugars evacuation of co gen power can be done easily without any load



							on existing line. Reliable & quality power supply will be ensured.
19	Promotional Activity	RIPF	Hittinahalli	Grant assistance of Rs. 10.00 lakh	Nil	600	Ensuring productive fodder system throughout the year by low cost fodder supply. Reducing Malnutrition and Calf deaths Increase in AH activities in dryland areas for allied sector income generation. Promotion of allied activities to safeguard from crop failures or over dependence on single crop farming. Strengthening fodder value chain system. Increasing milk production of dairy animals by 20-25 %, increasing fat content in milk, increasing goat, sheep rearing. Making district self sufficient.



Success Stories

Success Story 1



Title	Hattalli Rural Haat : Hygienic & organized market place
Scheme	RURAL HAAT UNDER GVN
Project Implementing Agency	CRDS , VIJAYAPURA
Duration of the project	1 YEAR
1. No. of beneficiaries	210
2. Community	Vendors, Farmers, SHGs, other mini entrepreneurs, Traders
3. State	Karnataka
4. District	Vijayapura
5. Block	Chadachan
6. Village	Hattalli

1.1 Support provided

- Construction of a rural haat in a scientific manner has led to increased business hours for all vendor.
- Better hygienic conditions for agri produce handling will ensure quality in marketed products.
- Non-farm product sellers also attracted due to raised platform to sell their non-farm products.

1.2 Pre-implementation status

- Weekly village market and daily local bazars were held in the open field/Ground exposing the villagers to sun and rain directly. As the village/market place is on the main chadchan block connecting road, farmers, small vendors, SHG members, from surrounding villages assemble here to market.

- It may be mentioned here that during summer people are facing difficulties due to severe heat and dust storms affecting quality of vegetables/perishable produce quickly leading for huge loss to farmers.
- In rainy season due to water logging and waste water spread on site area the space becomes non approachable, un hygienic and muddy causing difficulties to all people.

1.3 Challenges faced

- Weekly village market and daily local bazars were held in the open field/Ground exposing the villagers to sun and rain directly. As the village/market place is on the main block connecting road, farmers, small vendors, SHG members, from surrounding villages assemble here to market their produce.
- During summer people are facing difficulties due to severe heat and dust storms affecting quality of vegetables/perishable produce, leafy vegetables quickly leading for huge loss to farmers. In rainy season due to water logging and waste water spread on site area makes non approachable.
- SHGs in area have availed 2/3 doses of credit and established micro enterprise, were demanding market place.
- The knowledge about marketing cluster was absent in nearby location and farmers were looking for one common market center in value chain.
- The block is lemon capital of Karnataka and lemon traders were seeking common junction for lemon route and a auction point for farmers.
- The Rural Haat targeted to ease the issues of marketing/ sales of farmers produce of the villages.

1.4 Impact

- As shops and consumers are increasing on each bazaar, an increase of 20 % has been seen in sales with increased income to the farming community.
- Haat is also emerging as forward linkage for Producer Organizations of district, Rural Marts, Village level enterprises, LEDP-MEDP beneficiaries, Village Watershed and Tribal Development Committees who are trading their produce.
- Karnataka Milk federation is also in plan to establish one milk collection society for dairy farmers in nearby villages presently traveling 8 Km to sell the milk. Haat is used by the farmers and SHGs to sell their AgriHorti, handloom, handicraft items and livestock produce and milk also.

Villages covered :5

Approximate population served: 14200

Lemons traded as on date: 110 MT

Markets connected: 03 (Indi, Chadchan, Mangalvedha)

Rain water harvesting facility has been established by Gram Panchayat which will help in groundwater recharge.

Haat has been handed over to SHG federation to maintain, collect fees (Rs.1020) , maintain sanitation facilities, safe gourd all fixtures, spread awareness about bazaar, Help FLCs to conduct FL programs on Bazaar days as & when needed.



Success Story 2



Title	BANKING AT DOOR STEPS – 300 MICRO ATMs
Scheme	Creation of Banking touch points for customers through micro ATM in Vijayapura district.
Project Implementing Agency	Vijayapura DCCB
Duration of the project	1 Year
Beneficiary	Farmers & Villagers
1. No. of beneficiaries	611.00
2. Community	272 PACS & 611 Villages
3. State	Karnataka
4. District	Vijayapura
5. Block	Vijayapura
6. Village	All 611 Villages

2.1 Support provided

Financial assistance for installation of 300 Micro ATMS across the districts covering all 272 PACS and 611 villages.

Grant assistance of ₹65.31 lakh to Vijayapura DCCB for 300 micro ATMs. Doorstep banking services provided to rural population.

Micro ATM provided services of deposits, withdrawals, enrolment of social security schemes, fund transfers, balance enquiries and ministatements to rural population.

2.2 Pre-implementation status

Absence of banking services to remote areas where banks and ATMs are insufficient.

Lack of digital literacy & banking technology penetration.

Traditional use of banking practices with ample focus on traditional paper work, ledgers etc.

2.3 Challenges faced

- Bank unable to extend its outreach in unbankable areas.
- Rural poor unable to avail digital banking services due to time and distance constraints.

2.4 Impact

- Cost-effective for PKPS to deploy at multiple places in a shorter circumference area.
- Provided a more personalized service, as agents are available to assist with transactions.
- Critical in direct benefit transfers. Lifeline for the unbanked and under-banked population in rural areas of Vijayapura.
- Average number of transactions ranges from 16 to 23 per day per ATM.
- Increased AADHAR enabled (AEPS) secure transactions at PACS level strengthening PACS computerization initiative.
- Banking services can be extended anywhere in remote areas using micro ATMs. It is a low-cost alternative to existing ATMs. Micro ATM is a portable device.
- Easy to carry, easy to setup anywhere in remote areas covering all villages of district. Interoperable device and can work for any bank.
- Point of Sale (PoS) devices that work with minimal power, connect to central banking servers through GPRS, thereby reducing the operational costs considerably. Micro ATM solution enables the unbanked rural people to easily access micro banking services in a very effective manner.



Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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



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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Koti Vruksha Abhiyan' launched for largest urban forest plantations over 600 acres with 60,000 and odd native species of trees. In all, over 1.30 crore saplings have already been planted in district. With drip irrigation powered by solar it was possible to achieve a 98% survival rate for plants. One climate change workshop conducted by NABARD in Vijayapura for capturing CC challenges in district & work, spread awareness of sustainable practices.



b Don River basin in Vijayapura District, Karnataka crop loss farmers were compensated by district administration. Flood affected households in severely affected villages were selected purposively on both banks of the River. District level natural disaster management units are strengthened with skilled manpower, advanced knowledge and logistic facilities to forecast accurately and handle eventualities.

3.2 Any specific Climate Change initiative in the District by

a "1. Protection of poor and vulnerable sections of society through inclusive and sustainable development strategy, sensitive to climate change.

2. Achievements of national growth through qualitative changes enhancing ecological sustainability.

3. Deployment of appropriate technologies for both adaptation and mitigation of GreenHouse Gases emissions extensively and at an accelerated pace.

4. Eight national missions forming the core of the NAPCC which represent multipronged, long term and integrated strategies for achieving key goals in climate change. These are
National Solar Mission

National Mission for Enhanced Energy Efficiency

National Mission on Sustainable Habitat

National Water Mission

National Mission for Sustaining the Himalayan Ecosystem

National Mission for A Green India

National Mission for Sustainable Agriculture

National Mission on Strategic Knowledge for Climate Change"

b "1. Increasing rainwater harvesting capability along with crop production supporting activities such as introduction of improved cultivars, addressing micronutrient deficiency through site-specific nutrient management, supplemental irrigation, mulching, use of zero-till drill.

2. Reducing methane emission in livestock through feed manipulation

3. Site-specific surface water harvesting and groundwater recharge structures were designed

4. Temperature predictions for 2020 and 2050 were computed and compared with the present levels to meet

the likely impact of climate change."

c "1. Establishing a State Level Policy body for devising cropping shifts

2. Promotion of Dry land farming

3. Creation of a market for indigenous agricultural crops

4. Promotion of Micro irrigation

5. Enforcement of Karnataka Groundwater Act , Creation of Policy body for restricting groundwater use ,Introduction of a groundwater cess, Revision of pricing policy for irrigation water"

d "NABARD as National Implementing Entity (NIE) for Adaptation Fund (AF) under Kyoto Protocol and its presence across the country, NABARD has been designated as National Implementing Entity (NIE) for implementation of adaptation projects under NAFCC by Govt. of India. Under this arrangement, NABARD would perform roles in

facilitating identification of project ideas/concepts from State Action Plan for Climate Change (SAPCC), project formulation, appraisal, sanction, disbursement of fund, monitoring & evaluation and capacity building of stakeholders including State Governments. Conservation and Management of Indigenous Varieties of Live Stocks (Cattle and Sheep) in the wake of Climate Change in Karnataka implemented with support of Rs.

24.22 crore. NABARD has facilitated sanction of 40 projects with a total financial outlay of ₹1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF)."

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. To appreciate quality, improve market access, create awareness, strengthen producer capacity to enforce their rights, subsidize cost of registration, enforcement and marketing NABARD along with Karnataka Lime Board arranged Lemon festival in district, promoted PMFME projects in GI product food processing. NABARD also promoted 2 FPOs in Vijayapura who are also aggregating & marketing GI produce Kagazi Lemon of district. GI tag has been given to for a rare variety of lemon largely grown in the northern plains of the state, especially in the Indi taluk of Vijayapura district. Often referred to as 'Kagzi Lemon', this is the second lemon variety in India to get GI tag. After five years of efforts, the Karnataka State Lime Development Board (KSLDB), supported by scientists of the Horticulture University of Bagalkot, received final clearance from the GI Registry of India in Chennai.

4. The cultivation of 'Kagzi lemon' was started across Vijayapura as early as 1900. However, the ones cultivated in Indi are known for their unique texture and high acidic value. Compared to other popular varieties, Kagzi Lemons of Indi have a thinner rind and have



more juice, adding to the overall weight of the fruit. The ascorbic acid content is the highest in these varieties. Karnataka has been the fourthlargest contributor of lemons at the allIndia level while Vijayapura produces 60% of the state's lemons. Indi taluk alone contributes to 30%40% of the lemon production in the district. Vijayapura has total 9353 Ha area under GI lemon cultivation with production of 2.53 lakh MT as on 31 March 2025. There is huge potential in lemon processing, cold storages for storage & marketing, exporting lemons to other states & gulf countries, FPOs financing, grading & sorting etc.

5. To Earn Global Recognition to Vijayapuras Grapes and Raisins Set District administration has initiated the process to secure a GI tag for Vijayapuras grapes and raisins. This step will help farmers gain global identity and boost exports. A ninemember expert team from the University of Horticultural Sciences, Bagalkot, is overseeing the effort. The process, involves scientific, historical, and genetic documentation to establish the unique identity of the produce.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	VIJAYAPURA district at glance 2024
Soil & Climate	VIJAYAPURA district at glance 2024
Land Utilisation [Ha]	VIJAYAPURA district at glance 2024
Ground Water Scenario (No. of blocks)	VIJAYAPURA district at glance 2024
Distribution of Land Holding	VIJAYAPURA district at glance 2024
Workers Profile [In 000]	VIJAYAPURA district at glance 2024
Demographic Profile [In 000]	VIJAYAPURA district at glance 2024
Households [In 000]	VIJAYAPURA district at glance 2024
Household Amenities [Nos. in 000 Households]	VIJAYAPURA district at glance 2024
Village-Level Infrastructure [Nos.]	VIJAYAPURA district at glance 2024
Additional Information	VIJAYAPURA district at glance 2024
Infrastructure Relating To Health & Sanitation [Nos.]	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Infrastructure & Support Services For Agriculture[Nos.]	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Irrigation Coverage [000 Ha]	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Infrastructure For Storage, Transport & Marketing	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Processing Units	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Animal Population as per Census [Nos.]	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Infrastructure for Development of Allied Activities [Nos.]	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES

Milk, Fish, Egg Production & Per Capita Availability - Year-2	VIJAYAPURA DAG 24 DEPARTMENTAL DATA GOK WEBSITES
Status	District at Glance 2024
Major Crops, Area, Production, Productivity	District at Glance 2024
Irrigated Area, Cropping Intensity	District at Glance 2024
Input Use Pattern	District at Glance 2024
Trend in procurement/ marketing	District at Glance 2024
KCC Coverage	District at Glance 2024
Soil testing facilities	District at Glance 2024
Crop Insurance	District at Glance 2024
Irrigated Area & Potential	District at Glance 2024
Block level water exploitation status	District at Glance 2024
Mechanisation in District	District at Glance 2024
Service Centers	District at Glance 2024
Production Clusters	District at Glance 2024
Sericulture	District at Glance 2024
Weavers Clusters	District at Glance 2024
High Tech Orchards	District at Glance 2024
Production and Productivity	District at Glance 2024
Area under Forest Cover & Waste Land	District at Glance 2024
Nurseries (No.)	District at Glance 2024
Processing Infrastructure	District at Glance 2024
Poultry	District at Glance 2024
Inland Fisheries Facilities	District at Glance 2024
Marine Fisheries (No.)	District at Glance 2024
Brackish Water Fisheries	District at Glance 2024
Agri Storage Infrastructure	District at Glance 2024
NABARDs interventions	NABARD DDM Office
Fertilizer Consumption	District at Glance 2024
Facilities Available	District at Glance 2024
MSME units - Cumulative	District at Glance 2024
Traditional activities	District at Glance 2024
Skill Development Trainings	District at Glance 2024
Crop Identified for One District-One Product	District at Glance 2024
Renewable Energy Potential	Annual Report 2025 - RE Department GoK
Promotional Interventions	SRLM Sanjeevani ZP Vijayapura & ACP portal
Status of SHGs	ACP Portal RBI
Details of non-credit cooperative societies	DRCS & Coops India portal MoC
Details of credit cooperative societies	DRCS & Coops India portal MoC
Block wise, sector wise distribution of cooperative societies in the district	DRCS & Coops India portal MoC



Status/ progress under various schemes of MoC in the district	DRCS & Coops India portal MoC
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***OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy**

Sources for Banking profile Data	
1	ACP Portal of SLBC Karnataka
2	Vijayapura Lead Bank Office
3	District at Glance 2024

Name and address of DDM

Name	Vikas Rathod
Designation	DDM, NABARD
Address 1	H No 7, First Lane , PANI NAGAR
Address 2	Indi Bypass service road , Royal Enfield service Road
Post Office	Station Road Post Office
District	Vijayapura
State	Karnataka
Pincode	586104
Mobile No.	8055441073
Email ID	bijapur@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. • Focus Segments: <ul style="list-style-type: none"> ◦ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ◦ Fabrics & Textiles ◦ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B., No. 1863, Hyderabad- 500020 ☎ : 040-23241155/56 🌐 : www.nabsamruddhi.in Corporate Office: NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎ : 022-2653-9693 ✉ : nabsamruddhi@nabard.org
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<ul style="list-style-type: none"> • Largest lender in FPO space • Present in 21 States and 3 UTs including North East • Biggest lender in the FPO ecosystem • Collateral free lending at affordable rates • Soft loan for Agri Startups 	<ul style="list-style-type: none"> • Financing FPOs through <ul style="list-style-type: none"> ◦ Working Capita ◦ Term Loan ◦ Pledge Financing (eNWR) • Term lending for Corporates/ NBSCs/ MFIs
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<ul style="list-style-type: none"> • A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country • Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers • Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> • Timely and adequate credit without collateral • Affordable interest rate in the sector • Insurance facility to borrowers and co-obligants • Doorstep delivery of financial services
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Bengaluru- 560 070, Karnataka, India

☎ : 080-26970500

✉ : ho@nabfins.org

🌐 : www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<p>OFFERS CONSULTANCY AND ADVISORY SERVICES</p> <p>Pan India Presence with offices in 31 State/UTs</p>	<ul style="list-style-type: none"> • Project Management • IT Based Natural Resources Information System • Feasibility, Socio-economic & Impact Evaluation Studies • Third Party Monitoring 	<ul style="list-style-type: none"> • Climate Change & Sustainability • Value Chain Development • Skill & Livelihood Development • Preparation Detailed Project • Transaction Advisory Services
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC,
Bandra (E), Mumbai ' 400051

☎ : 022-26539419

✉ : headoffice@nabcons.in

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

☎ : 011-41538678/25745103

🌐 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

Three sovereign Credit Guarantee Schemes offered are:

- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
- Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides
 - credit guarantee to MSMEs and Dairy Cooperatives.
- Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly

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

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

☎ : 040-23241155/56

🌐 : www.nabsamruddhi.in

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

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎ : 022-26539149

✉ : nabventure@nabard.org

🌐 : www.nabventure.in



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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Karnataka Regional Office
NABARD TOWERS, 46 Kempegowda Road, P.B. No.
9944, Bengaluru - 560 009