



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Kolar District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बँक

MISSION



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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मषों, 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: Kolar

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Kolar

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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



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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Kolar district is located at $12^{\circ}46'$ to $13^{\circ}58'$ north latitude and $77^{\circ}21'$ to $78^{\circ}35'$ east longitude in the South Eastern part of Karnataka and is spread across 6 blocks - Kolar, Bangarpet, Kolar Gold Fields (KGF), Srinivaspura, Malur and Mulbagal with an area of 3,74,966 ha.
Type of soil	Red loamy, Laterite, Red Sandy
Primary occupation	Agriculture, Dairying, Sericulture
Land holding structure	The geographical area is 374966 ha out of which 5.5 percent is forest area. The Gross Cropped Area (GCA) is 216365 ha of which Net Sown Area(NSA) is 185052 ha. There are 75% Marginal farmers, 17% Small farmers, 1% Medium farmers and 0.11% large farmers in the district.

3. Developmental Initiatives

- 1 NABARD in collaboration with ICAR-IIHR supported by ICAR-NBSS and LUP Regional Centre, Bengaluru and Bhuh-Pramaan, Bengaluru had undertaken a multi- institution and multi-disciplinary research project in mango from February 2021 to March 2023.
- 2 This project was undertaken to develop standard protocols for assessment of cropped area, crop monitoring, and precision orchards management
- 3 The project helped in garnering Improved Agricultural Data, assessing Remote Sensing Accuracy, Mango Orchards Size, Soil Suitability and Yield Prediction besides Weather Insights.
- 4 Under Watershed Development in Farm Sector, a CBP project was implemented at Shree Gopinathbetta village, Srinivasapura covering a total area of 136 ha of which treatable area was 120 ha.
- 5 A total number of 6 FPOs have been promoted in the district.
- 6 5 ARDBs and 92 PACS have been sanctioned under ARDB and PACS computerisation respectively.

4. Thrust Areas

- 1 Ensuring efficient use of ground water: Water efficient agriculture methods are to be inculcated due to the depleting ground water resources. Awareness needs to be created on Integrated Farming Systems to help farmers generate income through alternate activities.
- 2 Promotion of Animal Husbandry Activities: Animal Husbandry needs to be encouraged with necessary credit support. Given the uncertainties in yield due to vagaries of nature, there is a need to de-risk the farm incomes. Banks may explore financing animal husbandry units in a big way.
- 3 Upscaling of FPOs : Farmer Producer Organisations (FPOs) to be trained with good marketing practices. Agriculture and Horticulture department shall support and monitor the progress of FPO business.
- 4 Agriculture Infrastructure: As post-harvest market linkage is one of the key issues of farmers, creation of agriculture infrastructure viz., storage facilities, digital market connectivity, primary processing, logistical support for merchandizing etc. are the priority areas of development.
- 5 Accelerating the pace of capital formation in agriculture and allied sectors: Banks to give thrust for Term Loans for Agriculture to create farm assets, which in turn, would lead to capital formation in agriculture.

6 Mainstreaming the financially excluded: The GoI has taken number of steps towards promoting financial inclusion in a big way viz., the PMJDY, Social Security Schemes, Mudra Yojana etc. Mainstreaming these account holders into the banking fold would continue to be the thrust area for 2026_27

5. Major Constraints and Suggested Action Points

- 1 Lack of adequate storage facilities in rural areas/marketing facilities
- 2 Acute shortage of agricultural labour
- 3 Inability of SF/MF to purchase agricultural equipment
- 4 Inadequate flow of credit to agriculture sector for capital formation
- 5 Dependence on rain fed farming practices

6. Way Forward

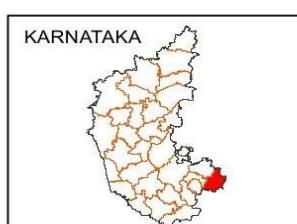
- 1 Creation and strengthening of postharvest infrastructure and strengthening the extension network, encourage promotion of FPOs and farmers cooperatives for promotion of integrated farming practices
- 2 Encouraging innovative/hi-tech/export-oriented projects of agro-based commodities like fruits and vegetables.
- 3 Funding Farmers' Producers' Organisations (FPOs) through innovative financial products suiting their requirements.
- 4 Focusing on financing activities like land development, irrigation structures, farm mechanization, minor irrigation and artificial water recharge structures, new godowns and renovation of existing old godowns
- 5 The projections made in the PLP for 2026_27 call for a coordinated approach by all stakeholders, which can significantly enhance capital formation in agriculture.
- 6 Skill training and extension would help bridge the gaps in agriculture.
- 7 The district has good potential for upscaling animal husbandry activities and horticulture crops.

Part A

District Map



NIC एनआईसी
National
Informatics
Centre



Legend

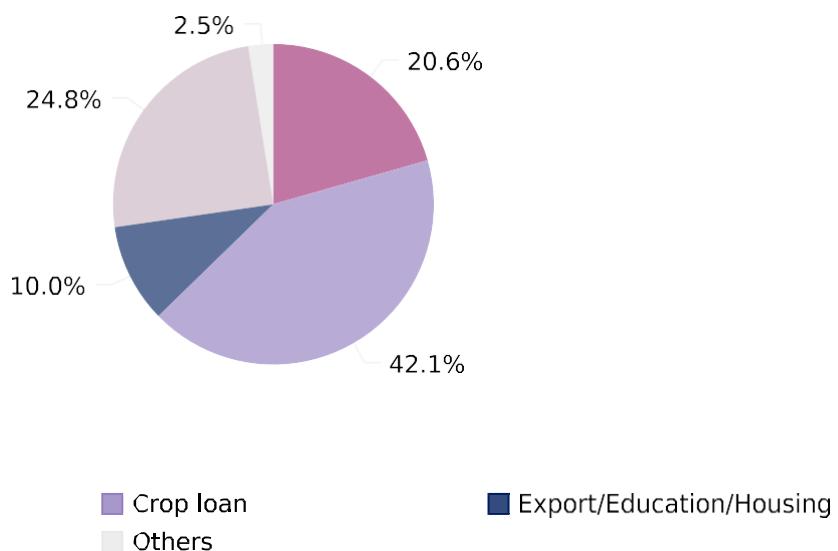
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	410798.74
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	337398.98
2	Term Loan for agriculture and allied activities	73399.76
B	Agriculture Infrastructure	85462.30
C	Ancillary activities	6050.64
I	Credit Potential for Agriculture A+B+C)	502311.68
II	Micro, Small and Medium Enterprises	198475.00
III	Export Credit	5040.00
IV	Education	5697.00
V	Housing	69435.00
VI	Social Infrastructure	1142.52
VII	Renewable energy	980.16
VIII	Others	17988.00
	Total Priority Sector	801069.36



Others include Social Infrastructure and Renewable energy

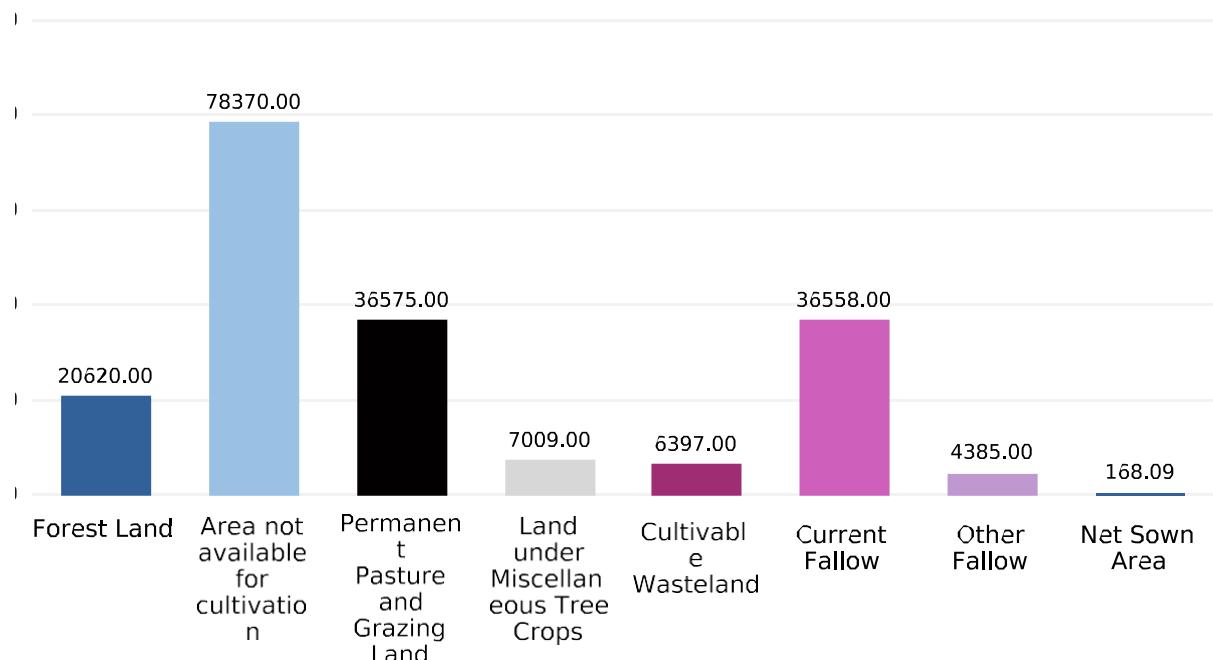
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	332132.52
2	Water Resources	1440.31
3	Farm Mechanisation	8650.44
4	Plantation & Horticulture with Sericulture	27401.73
5	Forestry & Waste Land Development	287.51
6	Animal Husbandry - Dairy	17500.61
7	Animal Husbandry - Poultry	17092.56
8	Animal Husbandry - Sheep, Goat, Piggery	4582.68
9	Fisheries	1496.29
10	Farm Credit- Others	214.09
	Sub total	410798.74
B	Agriculture Infrastructure	
1	Construction of storage	3548.97
2	Land development, Soil conservation, Wasteland development	1713.07
3	Agriculture Infrastructure - Others	80200.26
	Sub total	85462.30
C	Ancillary activities	
1	Food & Agro. Processing	2921.10
2	Ancillary activities - Others	3129.54
	Sub Total	6050.64
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	155800.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	42675.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	198475.00
III	Export Credit	5040.00
IV	Education	5697.00
V	Housing	69435.00
VI	Social Infrastructure	1142.52
VII	Renewable energy	980.16
VIII	Others	17988.00
	Total Priority Sector	801069.36

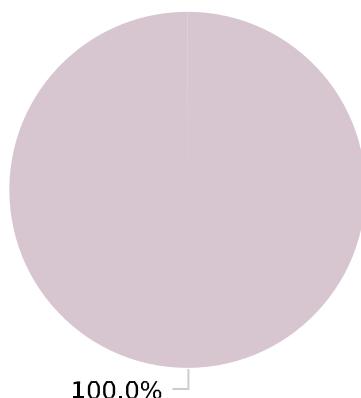
District Profile

1. Land Utilisation ('ooo hectares)



Kolar District at a glance 2023-24

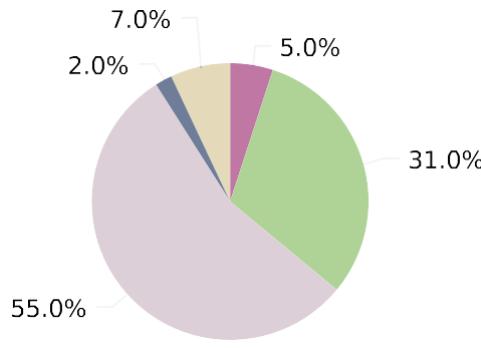
2. Status of Extraction of Ground Water - No. of blocks



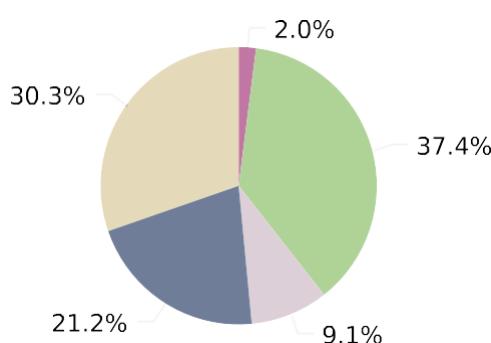
■ Over Exploited

CGWB Report 2024

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

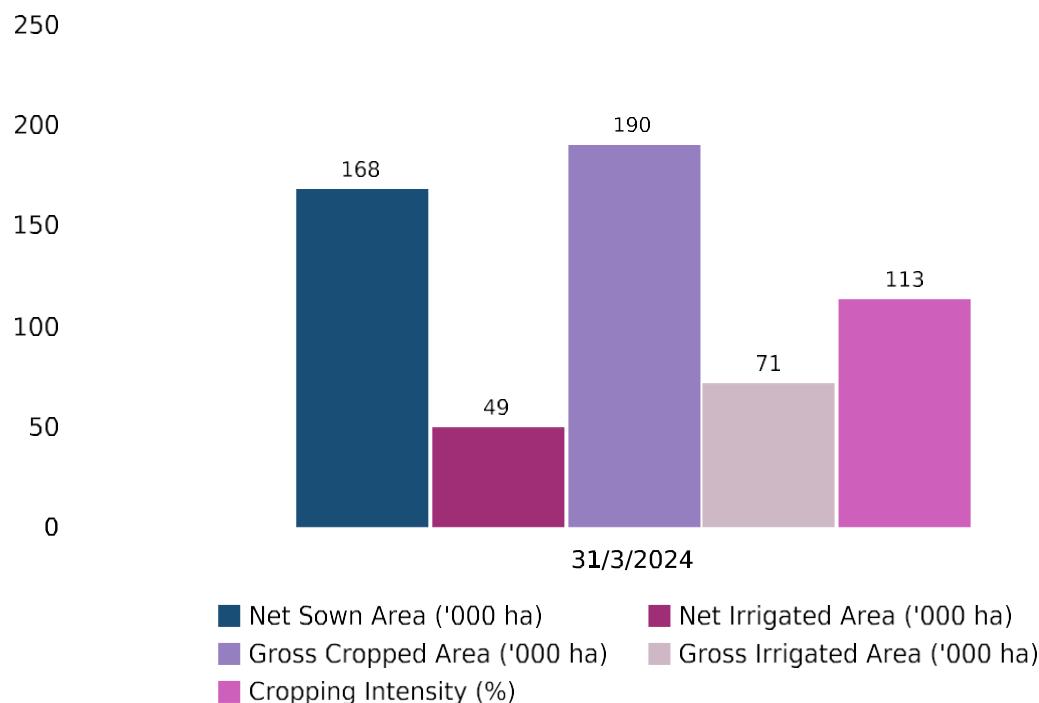


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

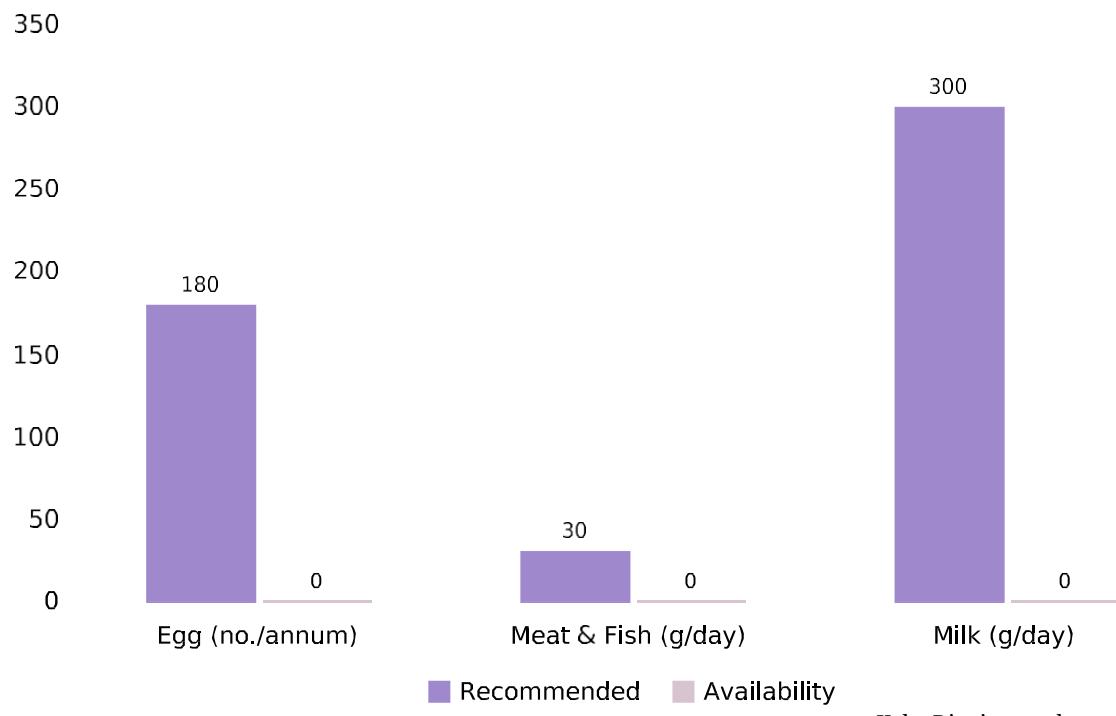
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Kolar District at a glance 2023-24

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



5. Per-capita availability



Kolar District at a glance 2023-24

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3750
2	No. of Sub Divisions	1
3	No. of Blocks	6
4	No. of revenue villages	2092
5	No. of Gram Panchayats	154

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Kolar
3	Agro-climatic Zone 1	Eastern Dry Zone
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Eastern Dry Zone
9	Soil Type	Red Loamy Laterite Red Sandy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	37496.00
2	Forest Land	20620.00
3	Area not available for cultivation	78370.00
4	Barren and Unculturable land	28870.00
5	Permanent Pasture and Grazing Land	36575.00
6	Land under Miscellaneous Tree Crops	7009.00
7	Cultivable Wasteland	6397.00
8	Current Fallow	36558.00
9	Other Fallow	4385.00

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	
4	Over Exploited	6
7	Total	6

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	2290.83	30.91	869.75	37.16
2	>1 to <=2 ha	519.50	7.01	712.47	30.44
3	>2 to <=4 ha	183.16	2.47	484.91	20.72
4	>4 to <=10 ha	4069.00	54.91	221.96	9.48
5	>10 ha	348.00	4.70	51.73	2.21
6	Total	7410.49	100.00	2340.82	100.01

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	183.00
2	Of the above, Small/ Marginal Farmers	161.00
3	Agricultural Labourers	201.00
4	Workers engaged in Household Industries	24.00
5	Workers engaged in Allied agro activities	40.00
6	Other workers	309.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1536.00	776.00	760.00	1056.00	480.00

2	Scheduled Caste	465.00	232.00	233.00	327.00	138.00
3	Scheduled Tribe	79.00	40.00	39.00	72.00	7.00
4	Literate	1016.00	564.00	452.00	649.00	367.00
5	BPL	0.00	0.00	0.00	220.00	66.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	333.00
2	Rural Households	227.00
3	BPL Households	212.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	275.00
2	Having source of drinking water	310.00
3	Having electricity supply	311.00
4	Having independent toilets	333.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1608
3	Villages having Post Offices	221
4	Villages having Banking Facilities	1301
5	Villages having Primary Schools	1247
6	Villages having Primary Health Centres	334
7	Villages having Potable Water Supply	848
8	Villages connected with Paved Approach Roads	1608

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2180
2	Primary Health Centres	72
3	Primary Health Sub-Centres	266
4	Dispensaries	0
5	Hospitals	657
6	Hospital Beds	5209

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	294
2	Registered FPOs	6
3	Agro Service Centres	52
4	Soil Testing Centres	1
5	Approved nurseries	11
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	248.29
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	49.01
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	47.30
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	70.68

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2083
2	Railway Line [km]	122
3	Public Transport Vehicle [Nos.]	
4	Goods Transport Vehicles [Nos.]	12794

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	185783		
2	Cattle - Indigenous	23859		
3	Buffaloes	26520		
4	Sheep - Cross bred	3534		
5	Sheep - Indigenous	480358		
6	Goat	93713		
7	Pig - Cross bred	4080		
8	Pig - Indigenous	1212		
9	Horse/Donkey/Camel			
10	Rabbit	533		
11	Poultry - Improved	8607729		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	26
2	Veterinary Dispensaries	59
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	947
9	Milk Collection Centres	129
10	Fishermen Societies	
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	2
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
2	Egg	4935.00	Lakh Nos.		nos/p.a.
3	Milk	5.96	MT		gm/day
4	Meat	29.34	MT		gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	734	734
Rainfall - Actual (mm)		689

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	216.00	190.38
Net sown area ('000 ha)	185.00	168.09
Cropping intensity (%)	117.00	113.26

Trend in procurement/ marketing

Particulars	31/03/2025
RMCs/ eNAM platforms (No.)	2

KCC Coverage

Particulars	31/03/2025
KCC coverage (No.)	15986

Soil testing facilities

Particulars	31/03/2025
Soil Health Cards Issued (No.)	569612

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential (ooo ha)	55
Net Irrigated Area (ooo ha)	49
Gross Irrigated Area (ooo ha)	71

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	11085	11094
Power Tillers	8850	9027
Threshers/Cutters		18

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	18	

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	19908	19819
Production - kg	915803	9942000

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Weavers population (No.)		19117

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

Particulars	31/03/2024
Forest Cover (ooo ha)	20
Waste Land (ooo ha)	50
Degraded Land (ooo ha)	78

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy

Processing Infrastructure

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure 'Others

Fertilizer Consumption

Particulars	31/03/2023
Fertilizer Consumption (ooo kg)	34520.00

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1200	100	20	30	10	1360
Developed	150		5	10		165
Under Development	50			5		55
Planned	100		5	5	5	115
Gap	900	100	10	10	5	1025

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023
NRLM/SRLM (Rs. lakh)	351394.00

Status of SHGs

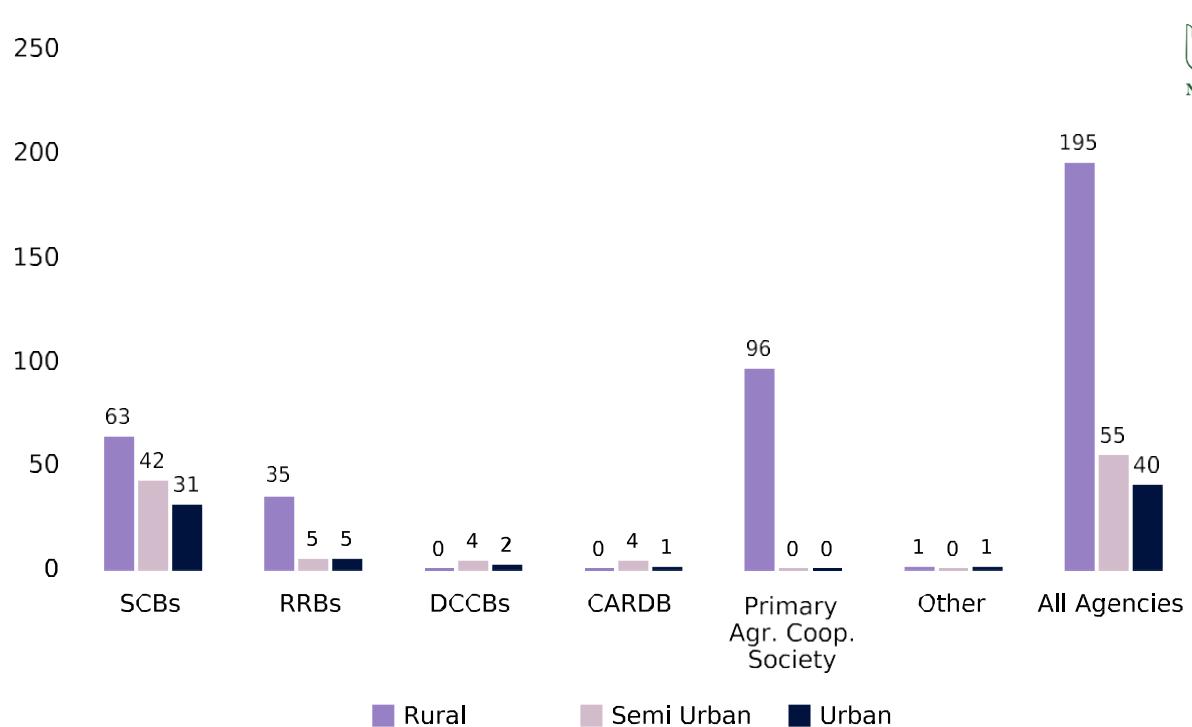
Particulars	31/03/2023
No. of intensive blocks	6
No. of SHGs formed	2263
No. of SHGs credit linked (including repeat finance)	2232
Bank loan disbursed (Rs. lakh)	11885.68
Average loan per SHG (Rs. lakh)	5.32
Percentage of women SHGs %	100.00

Details of credit cooperative societies

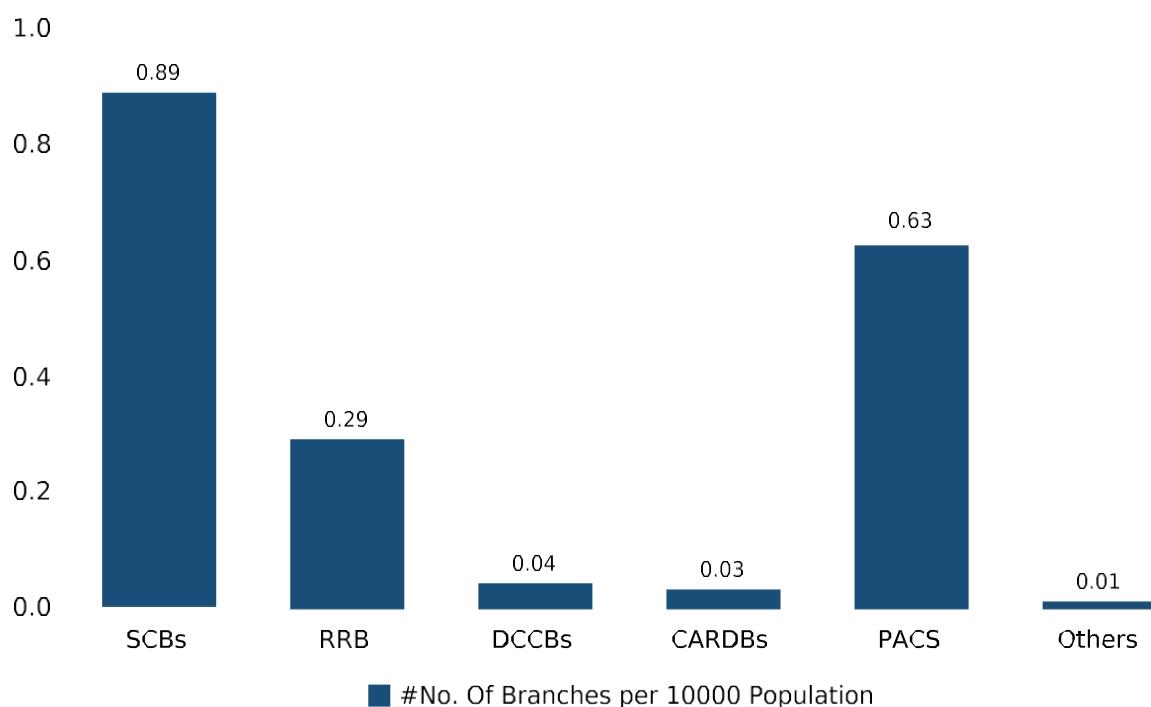
Particulars	31/03/2023	31/03/2024
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Banking Profile

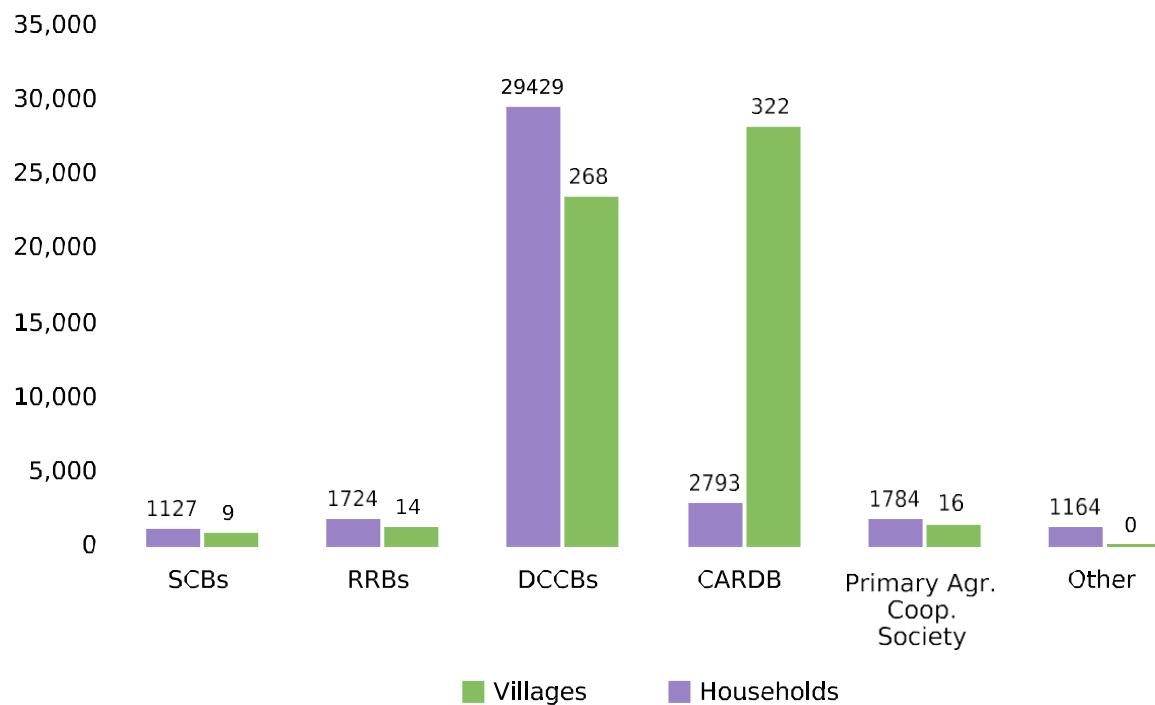
1. Agency wise - Number of branches in the district



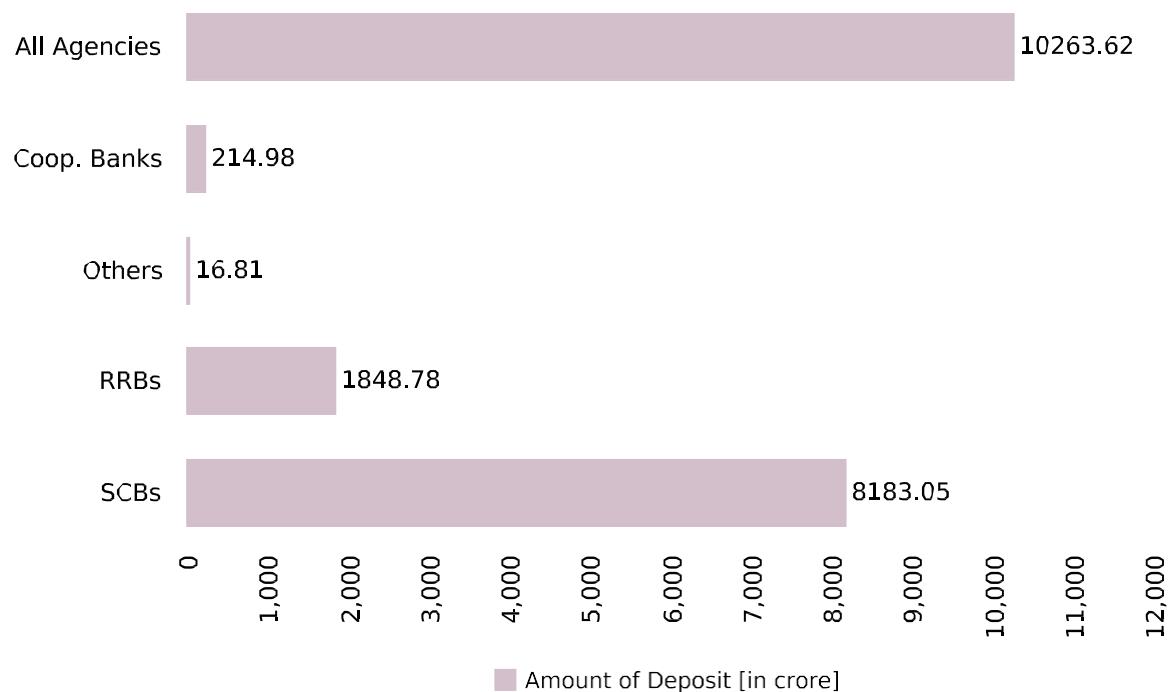
2. Branch Penetration



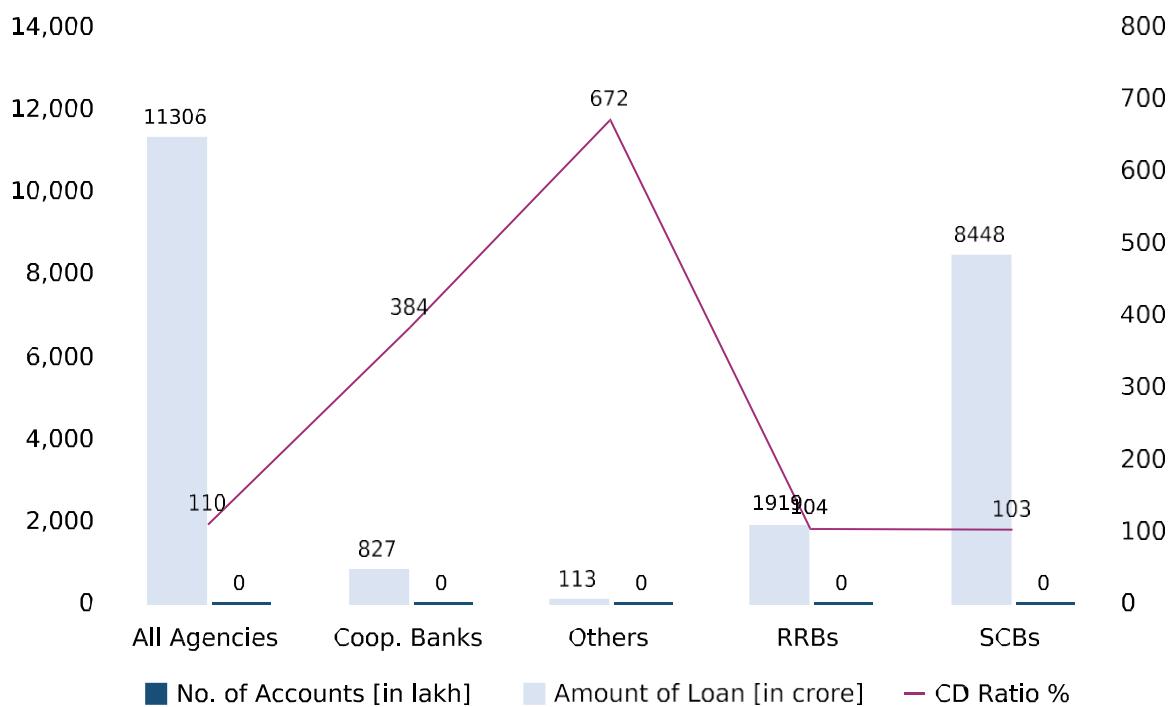
3. Agency wise - Per branch Outreach



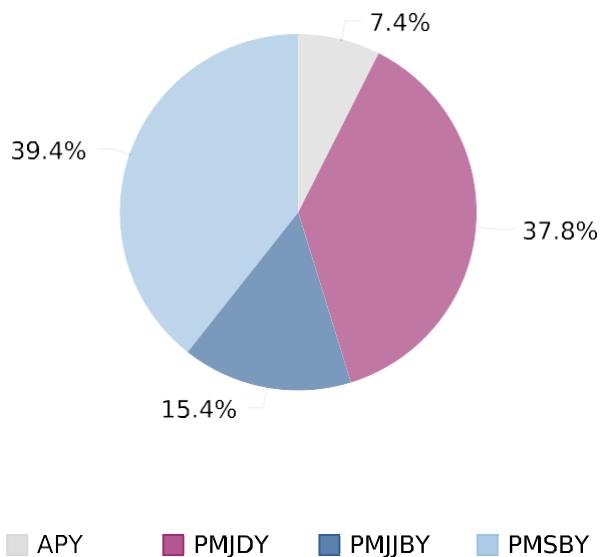
4. Agency wise - Deposit O/s



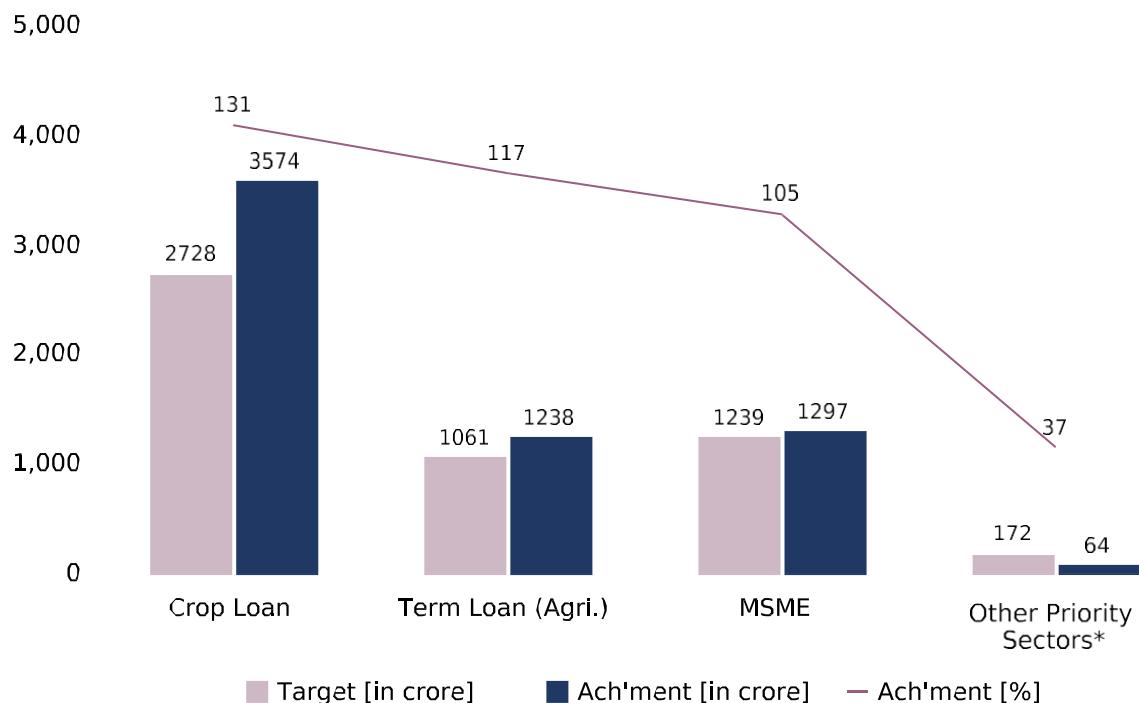
5. Agency wise - Loan O/s and CD ratio



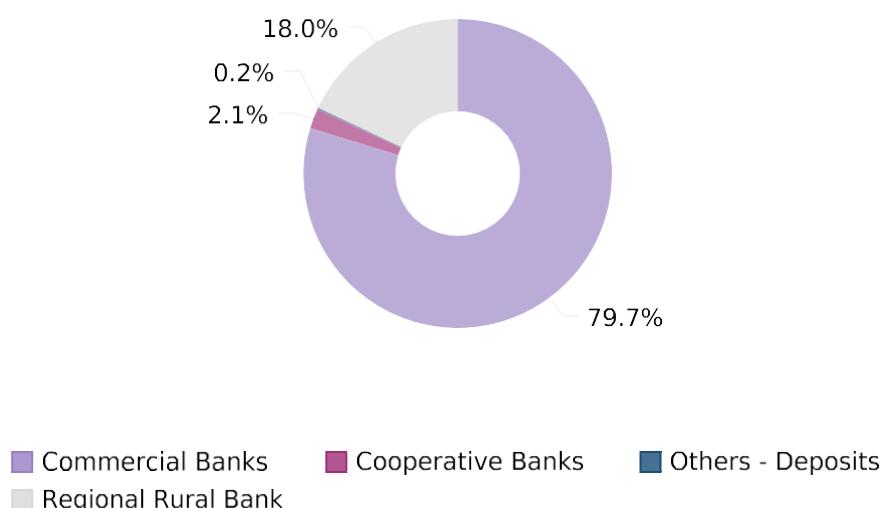
6. Performance under Financial Inclusion (No. of A/c)



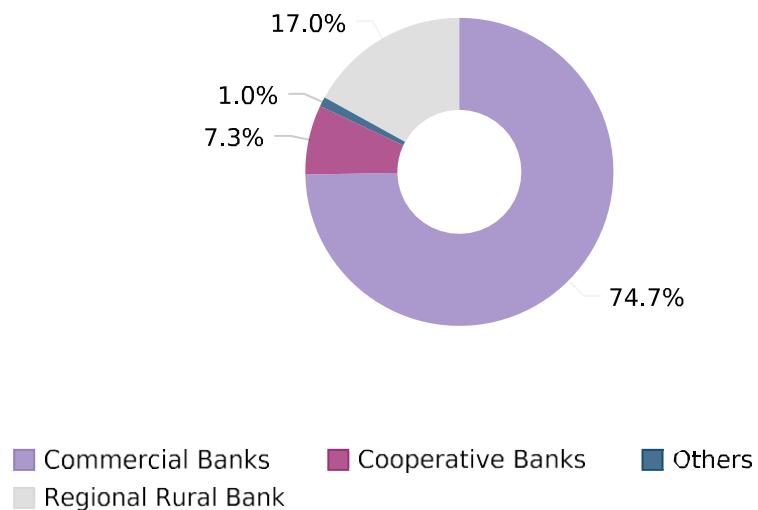
7. Sector-wise Performance under ACP



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



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



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	23	136	63	42	31		13503	429	9	1127
Regional Rural Bank	1	45	35	5	5		6471	48	14	1724
District Central Coop. Bank	1	6	0	4	2		2649	0	268	29429
Coop. Agr. & Rural Dev. Bank	1	5	0	4	1		1576	0	322	2793
Primary Agr. Coop. Society	96	96	96	0	0		562	0	16	1784
Others	1	2	1	0	1			0		1164
All Agencies	123	290	195	55	40	0	24761	477		

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]							
	31/03/2023		31/03/2024		31/03/2025			
Commercial Banks	737390.21		817177.72		818305.00		0.1	79.73

Regional Rural Bank	0	0	165147.32	184874.90	184878.00	0.0	18.01
Cooperative Banks	0	0	26525.76	21498.29	21498.00	0.0	2.09
Others	0	0	1474.27	2808.45	1681.00	-40.1	0.16
All Agencies	0	0	930537.56	1026359.36	1026362.00	0.0	100.00

3. Loans & Advances Outstanding

Agency	31/03/2023	31/03/2024	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
	31/03/2023	31/03/2024		31/03/2023	31/03/2024	31/03/2025		
Commercial Banks	285155	376553	0	606905.47	811833.25	844753.00	4.1	74.7
Regional Rural Bank	98720	99517	0	164222.30	191730.16	191855.00	0.1	17.0
Cooperative Banks	48755	51559	0	94565.83	93957.67	82653.00	-12.0	7.3
Others	40059	38952	0	9435.32	17530.24	11305.00	-35.5	1.0
All Agencies	472689	566581	0	875128.92	1115051.32	1130566.00	1.4	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	82.3	99.3	103.2
Regional Rural Bank	99.4	103.7	103.8

Cooperative Banks	356.5	437.0	384.5
Others	640.0	624.2	672.5
All Agencies	94.0	108.6	110.2

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	242120	297918	117063	43905
Regional Rural Bank	121399	80858	31520	27790
Cooperative Banks	0	0	0	0
Others	0	0	2	0
All Agencies	363519	378776	148585	71695

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	400982.00	47.5	280227.00	33.2	408451.05	48.4	19.00	0.0	177911.65	21.1
Regional Rural Bank	102695.00	53.5	97655.00	50.9	132519.43	69.1	0.55	0.0	30040.02	15.7

Cooperative Banks	35398.00	42.8	24888.00	30.1	18109.90	21.9	0.00	0.0	3761.46	4.6
Others	17570.00	155.4	14897.00	131.8	739.12	6.5	0.00	0.0	13380.69	118.4
All Agencies	556645.00	49.2	417667.00	36.9	559819.50	49.5	19.55	0.0	225093.82	19.9

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	243192.00	278537.00	114.5	383650.00	400982.00	104.5	412343.18	468356.93	113.6	110.9
Regional Rural Bank	75648.00	89556.00	118.4	97300.00	102895.00	105.8	104273.71	129986.57	124.7	116.3
Cooperative Banks	39367.00	30123.00	76.5	43650.00	35398.00	81.1	29221.34	34533.45	118.2	91.9
Others	2007.00	1800.00	89.7	0.00	17370.00	0	18341.80	20179.51	110.0	66.6
All Agencies	360214.00	400016.00	111.0	524600.00	556645.00	106.1	564180.03	653056.46	115.8	111.0

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	143174.00	156279.00	109.2	244300.00	276746.00	113.3	272759.05	357384.20	131.0	117.8
Term Loan (Agri.)	113878.00	158399.00	139.1	159400.00	140288.00	88.0	106134.41	123803.30	116.6	114.6

Total Agri. Credit	257052.00	314678.00	122.4	403700.00	417034.00	103.3	378893.46	481187.50	127.0	117.6
MSME	73537.00	80580.00	109.6	80000.00	118836.00	148.5	123924.78	129687.15	104.6	120.9
Other Priority Sectors*	29625.00	4758.00	16.1	40900.00	20775.00	50.8	17237.45	6429.37	37.3	34.7
Total Priority Sector	360214.00	400016.00	111.0	524600.00	556645.00	106.1	520055.69	617304.02	118.7	111.9

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	606905.47	57592.66	9.5	811833.25	57779.80	7.1	0.00	0.00	0.0	5.5
Regional Rural Bank	164222.30	14888.67	9.1	191730.16	15497.20	8.1		0.00	0.0	5.7
Cooperative Banks	94565.83	6508.63	6.9	93957.67	7709.84	8.2		0.00	0.0	5.0
Others	9435.32	8782.59	93.1	17530.24	322.01	1.8		0.00	0.0	31.6
All Agencies			0.0			0.0			0.0	0.0

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 50 year interest free loans to states for capital expenditure and incentives for reforms.

Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.

Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

RBI guidelines 2025 (<https://rbi.org.in/Scripts/NotificationUser.aspx>)

Credit Flow to Agriculture Collateral free agricultural loans

- i. Collateral free loan limit raised from ₹ 1.6 lakh to ₹ 2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to ₹ 2 lakh.

Master Directions RBI (PSL Targets and Classification) Directions, 2025

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

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

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

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

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

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

CLIMATE CHANGE:

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

NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen Indias voluntary carbon market and contribute to net zero goals.

NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹ 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hardtoabate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

INSTITUTIONAL DEVELOPMENT:

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

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

- i. The details of all registered housing cooperative societies of the state will be made online through the Karnataka State Co-operative Housing Federation.

- ii. A helpline will be started to protect the depositors' interest and prevent malpractices.

- iii. Digitalization of audit reports of co-operative societies.

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with selfhelp organizations in rural areas.

b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands

c) Grey water management unit will be established in 500 villages for the management of waste water.

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

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

Higher subsidy (up to 90%) for SC/ST women

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

Quantum of Subsidy: 25% (General), 35% (Special category).

Project cost up to ₹10 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Kolar district is mainly dependent on agriculture, as about 80% of the population is engaged either directly or indirectly in agricultural operations and other related activities. The total geographical area of the district is 374966 ha on 31 March 2023. The Gross Cropped Area was 216365 ha as on 31 March 2023 and the Net Sown Area was 185052 ha and Cropping Intensity (CI) was 117%. The net irrigated area was 47306 ha which was 25.56% of Net Sown Area, Ragi is the major crop grown in the district covering an area of 66738 ha, followed by pulses and oilseeds covering an area of 11188 ha, and 12132 ha respectively as on 31 March 2021. Fruit and vegetable crops covered an area of 53049 ha and 39903 ha respectively. The production under Ragi, pulses and oilseeds were 100071MT, 5455MY, 8950MT. The production under important fruits and vegetables was 455370 MT AND 1207962 MT respectively. There are 16895 KCC holders in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are 22 wholesale traders, 276 retail traders, 96 PACS, 5 marketing societies, 2 agro centres, 294 licensed fertilizer dealers for distribution of fertilizers and plant protection chemicals and 792 farm input supply units in the district.

Regulated market and mandis are located at 2 blocks of the district, viz, Kolar and Mulabagilu, which provide market linkage to majority of the agricultural, plantation crops of the district.

The Agriculture Department had distributed N, P, K (Nitrogen: Phosphorus: Potassium) through their distribution networks to the extent of 20203 tonnes, 11566 tonnes and 2751 tonnes respectively, 562159 cumulative Soil Health Cards were distributed by the department as on 31 March 2023.

The department had distributed 1765.75 quintals of seeds to the farmers during 202223.

There are 18 custom hiring centres in the district and an increase in the custom hiring network across the blocks will improve farm productivity.

Continuous decline in the average size of landholding has implications on agriculture extension and productivity.

The net irrigated area is only 25.56% of Net Sown Area. Irrigation support for rainfed areas through micro irrigation systems needs to be taken up by the Government.

Adequate infrastructure facilities such as godowns, cold storage units and processing units for value additions and hasslefree marketing linkages are to be established.

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 - Cauliflower/ Phool Gobhi_Ireeigated	Hecta re	1.77	100	1667	2955.42	2955.42
2	Annual Vegetables - French Beans/ Green Beans/ Fansi/ Common Beans_ Common Beans Irrigated	Hecta re	1.15	100	11964	13779.18	13779.18
3	Annual Vegetables - Potato/ Aloo_Unirrigated/ Rainfed	Hecta re	1.11	100	4304	4777.52	4777.52
4	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	3.48	100	24081	83689.43	83689.43
5	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.67	100	87956	59362.39	59362.39
6	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.89	100	1993	1766.69	1766.69
7	Cereals - Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	Hecta re	0.78	100	5020	3900.59	3900.59
8	Fruits - Mango/ Aam	Hecta re	1.65	100	45632	75386.35	75386.35
9	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.82	100	8757	7145.19	7145.19
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.58	100	4674	2723.78	2723.78
Sub Total					196048	255486.54	255486.54
Post Harvest							25548.65
Maintenance							51097.31
Total							332132.50
Grand Total					196048	255486.54	332132.50

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district receives normal rainfall of 734 mm, of which 70% comes from the southwest monsoon season. Normal rainy days in a year are 49-52 days. The distribution of rainfall and intensity is erratic, resulting in frequent droughts and water scarcity conditions. Though there are 5 major rivers viz. Chitravathi, Palar, North Pennar, South Pennar and Pinakini in the district, the irrigation potential developed under surface irrigation through canal and tanks is non-existent.

- The net irrigated area (NIA) was 47306 ha •NIA constituted only 25.56 % of Net sown area (NSA)
- The Gross Irrigated Area is 69916 ha.
- The entire irrigation potential is through 107282 tube/bore wells only.
- All the six blocks in the district have been categorized as 'over exploited'.
- The stage of Ground Water Extraction as per Dynamic Ground Water Resources of India 2023, is 100%.
- Water saving investments like drip, sprinkler, pipeline, artificial recharge, and rainwater harvesting structures may be the other sources for improving the irrigation coverage to rain-fed areas."

2.1.2.2 Infrastructure and linkage support available, planned and gaps

There are 2055 tanks in the district. These tanks may be rejuvenated by de-silting, which would enhance their storage and percolation capacities.

Presently 926.43 ha, 1427.59 ha, 275.83 ha are micro irrigated by Agriculture Department, Horticulture Department and Sericulture Department respectively. The potential of micro irrigation systems may be effectively tapped through awareness campaigns."

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	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	307	479.61	383.67	
2	Drip Irrigation--10m x 10 m	ha	0.32	80	2414	774.90	619.93	
3	Drip Irrigation--5 m x5 m	ha	0.48	80	292	140.60	112.50	
4	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	57	26.17	20.94	
5	Sprinkler Irrigation --Field crops - 63mm HDPE pipes	ha	0.33	80	499	165.52	132.42	
6	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	499	213.57	170.85	
Total					4068	1800.37	1440.31	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In the context of increasing commercialization of agriculture and scarcity of labour for agricultural operations, farm mechanization is very important. Kolar is one of the leading districts for agricultural and horticultural crops with SF and MF being 17% and 75% respectively to the total land holders. Farm mechanisation is essential for production of cereals and pulses. One of the major constraints of increasing farm production and productivity is the inadequacy of farm power and machinery with farmers.

The credit flow for farm mechanization during 201920, 202021 and 202122 was Rs. 4098.08 lakh, 7499.04 lakh, Rs.7393.58 lakh and Rs.7393.58 lakh respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

As on 31 March 2023, the total number of registered tractors and power tillers in the district were 11085 and 8850 respectively.

The district has 18 custom hiring centers for the benefit of small and marginal farmers who cannot afford to purchase farm mechanization equipment on their own.

There is a good network of dealers selling all brands of tractors/ power tillers/ agricultural implements. There are a good number of workshops/service centers and fuelling stations in the district.

The availability of tractors per 1000 ha taluk wise are 7, 4, 110, 4, 73, 64 respectively at Bangarapet, KGF, Kolar, Malur, Mulbagul and Srinivaspura respectively as on 30 March 2023. There is potential for popularization of modern farm equipment viz. rotavator, power weeder, crop planters, combined harvesters, etc., which will improve farm productivity and provide enhanced income to cultivators.

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	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	1006	2691.07	2152.84
12	Others--Custom Hiring- Cultivators	No.	1.07	80	24	25.68	20.54
2	Others--Custom Hiring- Disc plough	No.	0.43	80	13	5.57	4.44
3	Others--Custom Hiring- Drone	No.	10.70	80	15	160.50	128.40
4	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.68	80	13	34.78	27.82
5	Others--Custom Hiring- Levelers	No.	2.14	80	11	23.54	18.83

6	Others--Custom Hiring- MB Plough	No.	0.54	80	18	9.65	7.71
7	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	23	29.53	23.62
8	Others--Custom Hiring- Servicing tools	No.	1.34	80	22	29.43	23.54
9	Others--Custom Hiring- Shed and office premises	No.	4.82	80	17	81.88	65.50
10	Others--Custom Hiring- Sprayer	No.	0.05	80	43	2.28	1.85
11	Others--Custom Hiring- Thresher	No.	1.28	80	26	33.39	26.71
13	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	44	282.48	225.98
14	Power Tiller--8 to 12 HP	No.	2.46	80	556	1368.32	1094.65
15	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	279	2328.54	1862.82
16	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	344	3128.69	2502.95
17	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	54	577.80	462.24
Total				2508		10813.13	8650.44

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Kolar district is well known for its fruit orchards, particularly for the production of mangoes, grapes and pomegranates, tomatoes and other vegetables. Around 48629 hectares, 40571 hectares and 2373 hectares are under fruits, vegetables and plantation respectively. Production figures include 455370 MT, 1207962 MT and 9876 MT of fruits, vegetables and plantation respectively (Source : DAG 202223)

Kolar is also one of the traditional districts for sericulture development in Karnataka as the soil and climatic conditions are conducive for its development.

There are 19209 farmers involved in sericulture activities, covering 1477 villages in the district.

The total area coverage under mulberry cultivation is 19907.79 ha. The red loamy soil of the district is ideally suited for growing many varieties of mulberry.

The cocoon production was 9158.03 tonnes and value of silk cocoons produced was Rs. 59.35 lakh.

The credit flow for plantation and horticulture during 201920,202021,202122 was Rs. 10434.53 lakh, Rs.7668.49 lakh and Rs.11340.22 lakh respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 3 cocoon markets in the district, of which two markets are located in Kolar block and one in Srinivaspura block.

2 Private cold storages one each in Srinivaspura and Malur blocks for horticulture crops are available in the district.

The district has one Horticulture Producers Cooperative Marketing & Processing Society (HOPCOMS). Further, there are 19 District Level Cooperative Societies and 25 Commodity

Societies with a membership of 9800 handling 100 MT of horticultural produce per day catering to the requirements of the remaining districts.

The Horticulture Department provides quality planting material and extension support to the growers.

The district has the potential for largescale cultivation of high value vegetables and fruits with marketing arrangements. The State Government has identified Nandi Valley as the potential zone for promoting wine grapes, which cover Kolar, Chickballapur and Bengaluru (Rural) districts.

There is scope for setting up of mango processing and mango pulp and canning industries in the district as the district grows mangoes abundantly.

The College of Horticulture (COH) in Kolar provides extensive support to the local farming community through various extension activities, often in collaboration with the Krishi Vigyan Kendra (KVK) located on the same campus.

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	High density plantation-Aonla-Aonla-6mx6m 110/Acre	Acre	0.65	80	85	55.20	44.15	
2	High density plantation-Ber-Custard Apple 2.5mx5 m 320/Acre	Acre	1.17	80	179	208.78	167.02	
3	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	241	255.30	204.24	
4	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	602	1642.57	1314.04	
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	148	167.08	133.64	
6	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Bangalore Blue-3.3mx3.3m- 360/Acre	Acre	4.34	80	60	260.67	208.53	
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	970	1996.40	1597.12	

8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m- 160/Acre	Acre	2.65	80	9242	24524.57	19619.66
9	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	301	322.07	257.66
10	Other Plantation Crops- Coconut-8mx8m 60/Acre	Acre	1.08	80	231	249.65	199.70
11	Perennial Vegetables - Drumstick-3.5mx3.5m 326/Acre	Acre	0.44	80	30	13.15	10.52
12	Sericulture-Chawki Rearing- Chawki Rearing Centre 2 Acre	Acre	25.59	80	97	2482.66	1986.12
13	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	164	2074.17	1659.33
Sub Total				12350	34252.27	27401.73	
Total				12350	34252.27	27401.73	

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Kolar district has a forest area of 20,620 ha, which is 5.50% of total geographical area of 3,74,966 ha. Srinivasapura block has the maximum forest cover with an area of 9,547 ha (46.30 %) while Malur Block has the minimum forest cover area in the district with an area of 1,560 ha (7.57 %).

The credit flow for forestry & wasteland development during 201819, 201920 and 202021 was Rs.55.00 lakh, Rs.217.15 lakh and Rs.160.00 lakh respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The district has 6,397 ha cultivable wasteland. If appropriate forward and backward linkages are developed at the ground level, around 40 percent of cultivable wasteland i.e., 2559 ha can be considered as potential area for raising forest tree crops for commercial purpose under the purview of farm/agroforestry.

There are current fallows and other fallows to the extent of 36558 ha. and 4385 ha respectively as on 31 March 2022. If adequate land development measures are provided along with agroforestry programmes, potential under farm/agroforestry can be increased.

Under the GoKs biofuel development programme, biodiesel plant saplings, viz. Jatropha, Neem, Pongamia seedlings are being distributed to farmers at subsidised rate.

There are 17 permanent forest nurseries in the district.

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-Bamboo-5m x5m 444/ha	ha	0.82	80	105	86.52	69.22
2	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	189	226.49	181.21
3	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	19	46.36	37.08
Total				313		359.37	287.51

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Cooperative milk marketing system has a well-established network in the district, which has a market share of about 60% and there are 49 milk routes in the district.

As per Livestock Census 2019, the Cattle, Buffalo population in the district were 209642, 26520 respectively. The district stands at 15th position in total livestock population in the state.

During 202223, the total milk production in the district was 4.72 lakh tonnes, there was an increase of 9% over previous year milk production

During the year 202223, a total of 257630 cattle, 31843 buffalo are treated and 152001 cattle and buffalo are artificially inseminated.

The credit flow for dairy development during 22122, 202223 and 202324 as per SLBC portal was Rs.4894.47 lakh, Rs.9566.49 lakh and Rs.26707.17 lakh respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 113 veterinary centres (26 Veterinary Hospitals, 59 Dispensaries, 22 Primary Veterinary Centres, 5 Mobile Dispensaries and poly clinics). Besides, they do have one Animal Disease Diagnostic Lab and Information Centre at Kolar.

Union has 2063 registered Milk Producers Cooperatives societies and Commissioned 2046 DCS, of which 1799 DCS are functional. 2007 were commissioned. This network has membership of 2,78,886 milk producers with average milk procurement of 10,50,333 LPD. Production of milk in the district, under cooperative network, during 202223, was 553404 LPD.

KMFKOMUL has chilling centres at Chintamani1.0 LLPD, Sadali1.0 LLPD and Gowribidanur 1.0 LLPD.

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--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	457	1129.57	903.66
2	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	7801	16610.66	13288.54
3	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	1460	406.18	324.94
4	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	320	1266.88	1013.52
5	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	795	1582.22	1265.77
Sub Total					10833	20995.51	16796.43
A.08 Working Capital - AH - Dairy/Drought animal							
1	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	1514	704.18	704.18
Sub Total					1514	704.18	704.18
Total					12347	21699.69	17500.61

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The district is considered as one of the production centres for eggs and poultry meat of the State as the agro climatic condition of the district is congenial for poultry farming.

As per Livestock Census 2019, the total bird population in the district is 8607729.

A total of 47.99 Million eggs are produced in the district. The district stands at 4th position in total egg production in the state.

During the year 202223, a total of 31898 poultry birds are treated.

The credit flow for Poultry Development activity during 202122, 202223 and 202324 as per SLBC portal was Rs.6849.33 lakh, Rs.5487.37 lakh and Rs.5891.55 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Total 7 Poultry Rearing and Training Centers in Karnataka of which One is in Kolar i.e Regional laboratory, Bangarapet. During 202223 12395 chicks are reared 10908 Birds Supplied to farmers, 250 persons are trained.

Good quality chicks, vaccines, and medicines, technically and professionally qualified doctors are available for guidance in the district.

The District Poultry Training Centre at Kolar is imparting the required training to the farmers. Under poultry contract farming, inputs are supplied and eggs/birds procured by major aggregators like Godrej, Suguna, Venkateshwara, etc.

Due to higher egg and meat production and adjacent to Bangalore city, there is potential for establishment of Meat processing plant.

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	810	2712.78	2170.24
2	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	513	2503.02	2002.44
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	306	11125.73	8900.58
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	323	69.13	55.29
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	151	1615.70	1292.56
Sub Total					2103	18026.36	14421.11
A.10 Working Capital - AH - Poultry							
1	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	996810	2671.45	2671.45
Sub Total					996810	2671.45	2671.45
Total					998913	20697.81	17092.56

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goat rearing is a traditional activity in Kolar district and considered as a supplementary occupation to agriculture.

As per livestock Census 2019, the population of sheep, Goat and Pig in the district were 4,83,892, 93,713 and 5292, respectively compare to 445100, 86263, 4257 as per livestock census 2012.

The total meat production in the district stands at 24411 MT

During the year 202223, a total of 303524 sheep, 92080 goat, 2204 pigs are treated

The credit flow under sheep, goat &piggery development during 202021 and 202122 was Rs.12712.54 lakh and Rs.7811.76 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

One pig breeding and training centre is present in Bangarapet. During 2022-23, 422 piglets are distributed and 540 farmers are trained.

Exclusive weekly market for sale of pigs is available in the district.

The department has been imparting training programmes on sheep and goat rearing.

Nonavailability of adequate grazing lands is one of the major deterrents to farmers in taking up sheep and goat rearing.

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							
1	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	1944	2350.50	1880.39
2	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	101	177.24	141.80
3	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	542	1067.08	853.66
Sub Total					2587	3594.82	2875.85
A.12 Working Capital - AH - Others/SR							
1	Sheep Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	2425	1706.83	1706.83
Sub Total					2425	1706.83	1706.83
Total					5012	5301.65	4582.68

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fishery is one of the important allied sectors in the district, providing employment and income generation.

8,091 families in Kolar district are involved in fisheries on full time basis and 94,946 families have taken up fisheries activity as a subsidiary occupation.

There are 2328 gram panchayat tanks with water spread area of 19964 ha. and 171 departmental tanks with water spread area of 12372.11 ha. Further, the district has 2 reservoirs with a water spread area of 472 ha. There are two details of production unit in

Kolar district at Bangarpet and viz. Bethamangala Fish Farm and Markandeya Fish Farm with 1.20 MT capacity respectively.

During 2022-23, the fish catch was 13567 Tonne and 108.31 lakh fingerlings had been seeded in the inland water bodies by the department

The credit flow for fisheries activity during 2021-22, 2022-23 and 2023-24 as per SLBC portal was Rs.137.10 lakh, Rs.413.32 lakh and Rs.151.87 lakh respectively. Kolar has numerous minor irrigation tanks, farm ponds, and lakes, forming the backbone of inland fisheries. Indian major carps (Catla, Rohu, Mrigal), Tilapia, and Catfish are commonly cultured. Ornamental fish farming is emerging in Malur region. Potential for farming of Indian major carps (Catla, Rohu, Mrigal), Tilapia, and Catfish in composite farming in tanks/reservoirs.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are 2 fish markets in the district, which are located in the Bangarpet and KGF block. There is no cold storage unit to store fish in the district.
- Fish seedling rearing centres are located in Bethamangala, Markandeya and Budikote.
- Matsya Darshini: Karnataka State Fish Cooperative Federation (KSFCF) has proposed about 100 restaurants in the state keeping in mind the educated unemployed youth belonging to the inland fisherman's community.
- Marketing facilities on the lines of HOPCOMS as in the case of Horticultural products may be thought of to popularise consumption and creating awareness on benefit of fish and fish products."

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.13 Fisheries								
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	8	12.85	10.27	
2	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	62	376.80	301.44	
3	Fish Culture --Fresh water-Composite fish culture of Indian major carps	ha	8.87	80	141	1250.72	1000.58	
Sub Total					211	1640.37	1312.29	
A.14 Working Capital - Fisheries								

1	Fish Culture in Pond_Inland pond on Contract basis	Per unit	0.02	1	8188	184.00	184.00
Sub Total					8188	184.00	184.00
Total					8399	1824.37	1496.29

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In Kolar district, SF/MF comprising of more than 80% of the farm households use plough animals for farm operations and carts as a means of transport, despite an increased use of tractors.

The popular breed of bullock among the farmers is Hallikar. Due to the prevalent fragmented land holding pattern, the number of small and marginal farmers is increasing every year.

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 with bullocks and bullock carts.

The credit flow for other activities during 201920, 202021, 202122 was Rs.1630.65 lakh, Rs. 7430.71 lakh and Rs.20119.62 lakh respectively.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Bullocks are normally procured from the local markets as well as from outside centres like Bengaluru and neighboring districts of Andhra Pradesh. Cattle fairs are held in Bangarpet. The Department provides Hallikar semen for upgrading the local cows.

Adequate health care facilities through the Department of AH are available.

There were 258175 registered Motor cycles in the district as on 31 March 2023.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	117	37.56	30.05
2	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	86	46.03	36.80

3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	172	184.04	147.24
Total				375		267.63	214.09

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The ultimate goal of sustainable agriculture is to develop farming system that are productive and profitable, conserve the natural resource base, protect the environment and enhance health and safety. At present, farmers concentrate mainly on crop production.

Assessment of farm incomes indicates that diversified farm activities ensures higher income than those with two or less enterprises. The advantages of IFS are indicated below:

Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry and pigeon rearing

Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.

Cultivation of fodder as intercrop / border crop meets requirement of animals

The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits, timber, fuel and fodder.

In the district, farmers generally cultivate cereals viz., Paddy and Finger millet along with rearing of animals viz., Dairy animals (Cow, buffalo and draught animals).

Combination of crops and sheep/ goat rearing is also popular in the district. Back yard poultry is also an additional component with rearing of animals. In terms of cropping systems, Finger millet is accompanied with Tur as an intercrop, also Sesame intercropped with Cow pea in rainfed areas of the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Kolar district is known for fruit and vegetable production. Mango, Banana, Citrus, Guava, Sapota and Jackfruit are the major fruit crops. Potato, Tomato, Onion, Ladys Finger and Brinjal are the major vegetable crops. The district also has significant areas under ragi, groundnut and pulses. Area occupied by fruits, vegetables and plantation crops are 48629 ha, 40571 ha and 2373 ha with production of 455370 tonnes, 1207962 tonnes and 9876 tonnes respectively. (Source DAG 202223)

An estimated 15% of crop produced is lost between the farm gate and the consumer mainly due to lack of adequate storage facilities. Inadequate storage and marketing facilities force farmers to sell their produce at an unremunerative price.

Therefore, there is an urgent need for creating adequate storage and marketing infrastructure to increase the holding capacity of farmers and enabling them to get remunerative prices for their produce. Formal credit in the sector during financial year 2022-23 was Rs.219 lakh. The Agriculture Infrastructure Fund (AIF) scheme in Kolar district has sanctioned a total support of ₹102.11 crore for 85 projects, aimed at strengthening post-harvest management and agri-infrastructure facilities such as cold storage, warehousing, primary processing units, and grading facilities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has 5 APMC markets at Kolar, Bangarpet, Mulbagal, Malur and Srinivaspur. KSWC is having warehouses in four locations at Bangarpet, Mulbagal and Malur blocks with created capacity of 28973 MT. Private entrepreneurs are having at five locations with created capacity of 8052 MT. Under Gramin Bhandar Scheme 3 godowns with capacity of 3625 MT had been financed. The Department of Agriculture Marketing, financed under RKVY, has 7 godowns, with capacity of 2500 MT. 88 PACS have godowns with capacity of 24113 MT capacity.

There are 07 cold storage units in the district with a storage capacity of 14560 MT of which 5 are located at Kolar. Mostly potatoes are stored in most of the cold storages.

Two private cold storage facility each, are available in Malur and Srinivaspura Taluks.

Refinance support is available from NABARD for development of PACS as Multi Service Centres for creation of quality infrastructure.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	16	1643.52	1314.81
2	Cold Storage-For Horticulture Produce-500 MT	No.	64.20	80	1	64.20	51.36
3	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	3	1605.00	1284.00
4	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	60	1123.51	898.80
Total				80	4436.23	3548.97	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The soil erosion in Kolar district is high due to paucity of vegetative cover coupled with low humus content in the soil.

The district has a geographical area of 3,74,966 ha, of which 78370 ha is not available for cultivation, 4385 ha is fallow lands and 49981 ha is cultivatable wastelands, permanent pastures and land under trees and groves. Harvesting and use of runoff water for protective irrigation hold key for improving productivity of these lands. The Net Sown Area is 56.1% of the geographical area.

The credit flow for land development during 201920, 202021 and 202122 was Rs.1534.03 lakh, Rs.2959.43 lakh and Rs.3799.15 lakh respectively. The credit flow under this sub sector is not available in the SLBC portal from FY 202223 onwards.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Watershed Development Department is the nodal agency for implementing World Bank assisted schemes, Sujala, NWDP, DPAP, IWMP, NABARD assisted watersheds, etc. under Watershed Development for Drought Proofing (WDDP), it is covering 25,596 ha. in the district.

Soil health mission, under NMSA (National Mission on Sustainable Agriculture), is being carried out by Department of Agriculture in the district with cost sharing between GoI and GoK in 60:40 basis.

The Department is collecting one soil sample for every 10 hectares every year.

Organic Village Scheme (SavayavaBhagya) has been implemented in all the blocks of the district. Under State Plan, the programmes on farm mechanisation, Pest Control Laboratory, plant protection programme, etc., are being implemented in the district.

562159 Soil Health cards were distributed in the district. Encourage PACS/agri graduates to set up soil testing laboratories and help them to avail incentives under the ACABC scheme of GoI.

Popularization of water & soil conservation/management measures, like provision of subsurface drainage system /fresh soil application, farm ponds.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.02 Land Development								

1	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	687	235.24	188.18
2	Farm Ponds/ Water Harvesting Structures--Red Soil -29 m x29 m x3 m -with stone pitching	No.	5.76	80	76	437.50	350.00
3	On Farm development (OFD) Works -Field Channels-2% -4% Bunding levelling deep ploughing pebble	m.	0.92	80	1493	1373.87	1099.08
4	Tank Silt Application	ha	0.39	80	246	94.77	75.81
Total				2502		2141.38	1713.07

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

To improve the fertility of arable land a lot of importance is being given now for usage of bio-pesticides/fertilizers, vermi composting, agri-biotechnology and seed production – both foundation seeds and supply of certified seeds.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Krishi Vigyan Kendra present in the district has been imparting training to the farmers on various aspects of organic farming, soil fertility, environmental issues, etc., through demonstrations, transfer of technology, etc.

There is one Tissue Culture unit in Maluru, 1 Biogester Unit in Mulabagal and 1 seed production unit in Maluru. Support is available from NABARD under JIVA which promotes natural farming under its existing wadi and watershed programmes.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-- Compressed bio gas	No.	3210.00	80	31	99510.00	79608.00

2	Compost/ Vermi Compost-Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	2849	365.81	292.66
3	Seed Processing-All Seed Types	No.	26.75	80	6	160.50	128.40
4	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	8	214.00	171.20
Total				2894	100250.31	80200.26	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agro processing sector encompass processing of raw materials (food/feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc.

Kolar district is one of the major producers of fruits and vegetables, pulses, milk and meat.

Malur block is the main vegetable growing block in the district while mangoes are largely grown in Srinivaspur and Mulbagal blocks, and cashew is grown in Srinivaspur block.

Vegetables like tomato/potato and other commercial crops are extensively grown across the district.

Fruit and vegetable crops cover an area of 48629 ha and 40571 ha respectively. The production under fruit and vegetable crops is 455370 MT and 1207962 MT respectively.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The district has one food park at Malur, viz., Innova Agri BioPark promoted by Innova Agri BioPark Ltd. It deals with food processing activities of pulses, vegetables and fruits. It has Gamma Radiation Agro Processing Facility. The cold storage has six chambers, having total capacity of 3000 MT. Two ammonia compressors are there to maintain the cold room temperature between 2 and 8 degrees Celsius. To provide uninterrupted power supply, the unit is having diesel generator backup. The unit can handle processing and packaging of fruit and vegetables upto 1000 kg per hour. The pack house has a capacity of 1000 MT for storage of raw materials and finished products.

The district has 8 private processing units having a combined capacity 1342 MT and they are into processing of tomato, mango, grapes, papaya, capsicum, tamaring and gherkin.

There is an inadequate supply of quality power, water and other related support services in the district.

The agriculture and food sectors have a long and fragmented supply chain, which is a critical bottleneck in the growth of the sector. Consequently, there is a need to organize the sector in the district.

Most of the processing units belong to the unorganized tiny sector and they are not able to follow strictly the foodbased laws for hygiene. There is a need for regulation and creation of awareness.

Shortage in procurement and postharvest storage facilities leading to inferior quality of processed fruit and vegetables.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	16	1506.56	1205.25
2	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	3	64.20	51.36
3	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	15	88.29	70.62
4	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	10	85.60	68.50
5	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	8	171.20	136.96
6	Dal/ Pulses Mill-Mini	No.	2.14	80	6	12.84	10.26
7	Fruit Processing -Drying & Dehydration -Raisings processing with color sorter- 3-5TPH	No.	53.50	80	31	1658.50	1326.80
8	Oil Extraction-Oil Mill	No.	4.28	80	7	29.96	23.96
9	Rice Processing -Flour Mill	No.	4.28	80	8	34.24	27.39
Total				104		3651.39	2921.10

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Kolar district has very good scope for providing credit to AgriClinics and agribusiness centres. Similarly, there is also scope for financing PACS, MFIs, FPOs, SHGs, and JLGs for their business ventures. As on 31.3.2023, there were 10 MFIs and 6 FPOs in the district.

The credit flow under this sub sector is not available in the ACP portal from FY 202223 onwards.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

A good number of agricultural graduates pass out every year from College of Horticulture, Kolar. Awareness needs to be generated on schemes like ACABC.

Credit linkage to be taken up as a major activity for encouraging micro enterprises under agro processing and other supportservicing units.

Lack of financial literacy, operational skills, business planning etc. represents a formidable

challenge for small/micro borrowers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	15	321.00	256.80
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	13	2782.00	2225.60
3	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	630	808.92	647.14
Total				658		3911.92	3129.54

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The district is located near to the State Capital it is now becoming the major hub for manufacturing industries as well as service units.

The district has the potential for development of hitech industries like automobile auto components aerospace etc.

As the district is the major producer of the agricultural and horticultural crops there is a huge potential for agroprocessing industries and its related service industries.

Kolar district is one of the districts where industrialization is taking place rapidly.

Of the total industries in Kolar District 34.38 are concentrated in Kolar Block whereas Malur and Bangarpet blocks have 23.41 and 17.91 share respectively.

The credit flow for MSME during 201920 202021 202122 and 202223 was Rs. 67226.55 lakh Rs. 56650.20 lakh Rs. 64449.55 lakh and Rs. 80580 lakh respectively (including Food & Agro Processing activities).

3.2 Infrastructure and linkage support available, planned and gaps

The district has a good network of financial institutions with transport facilities roads and proximity to Bengaluru.

At present the district has five industrial areas viz Bangarpet Tamaka Malur Phase I & II Malur Phase III Malur Phase IV with coverage of 33 ha. 45 ha. 85 ha. 200 ha. and 167 ha. respectively. All the five industrial areas are having 101 plots.

There are five industrial estates in the district viz. Kyalanoor Tamaka KGF Malur and Mulbagal having coverage of 2.45 ha 10.45 ha 6.47 ha 2.77 ha and 2.02 ha respectively. The five industrial estates have 125 plots and 112 sheds.

There are 20548 registered MSMEs in the district and the number of employees in these units was 289015.

Four Power stations are located at Kolar Tamaka Vokkaleri and Vemgal.

RSETI is functioning in the district and is providing skill training to unemployed youth of the district.

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.	5000.00	80	6	30000.00	24000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	999	66250.00	53000.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	287	98500.00	78800.00
Sub Total				1292		194750.00	155800.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	18	12375.00	12375.00
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	917	7675.00	7675.00
3	Manufacturing Sector - Working Capital-Small	No.	125.00	100	273	22625.00	22625.00
Sub Total				1208		42675.00	42675.00
II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	6	30000.00	24000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	999	66250.00	53000.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	287	98500.00	78800.00
4	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	18	12375.00	12375.00
5	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	917	7675.00	7675.00
6	Manufacturing Sector - Working Capital-Small	No.	62.50	100	273	22625.00	22625.00
Sub Total				2500		237425.00	198475.00
Total				5000		474850.00	396950.00

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

Potential for Export Credit in Kolar district is there for mango tomato free frozen vegetables egg powder herbal products garkhin and granite. Under the industry sector automobiles and earth moving equipment are exported from the district.

4.1.2 Infrastructure and linkage support available, planned and gaps

Karnataka has a dedicated nodal agency for promotion of export viz. Visvesvaraya Trade Promotion Centre (VTPC).

Power Grid Corporation of India has a substation at Arahalli village KolarChintamaniState Highway5 Kolar.

The market infrastructure facilities are available for trading of tomatoes at Vadahalli Mulbagal Block other vegetables at Kondarajanahalli Kolar Block and for mangoes at Srinivaspura Block. Mango Development Centre (Backward Linkages) is located at Hogalagere Horticulture Farm Srinivasapur Kolar.

Narasapura Industrial Area and Vemagal Industrial Area are designated as major industrial areas and have industries such as Volvo Volkswagen India Hero Motocorp etc. Malur Industrial Area has medium scale industries while Tamaka Industrial Area has smallscale industries.

Ministry of Food Processing Industries GoI has approved establishment of Food Park at Malur and the same is in advanced stage of implementation with the common facilities (cold storage 2500 MT warehouse 1000 MT sorting and grading centre Quality Control Lab and Gamma Irradiation Facility) having been completed.

The nearest airport is located at Bengaluru the nearest port at Chennai and railway station at Malur.

Karnataka has identified products for developing 30 districts as Export Hub. The products identified for Kolar district are: Mango Tomato Color Capsicums Millet Ragi Rose Onion VegetablesMango pulp Processed Pulses/ Spices/ Cereals and in Engineering: Precision components Aerospace and defense componentsAutomobile phones Apparels. Some products viz. Agricultural and Horticultural (Onion Rose Onion Tomatoes etc.) Processed Food Minerals and mineralsbased products Engineering Chemicals and Plastics are being exported from the district to countries like Korea Singapore Switzerland and Argentina.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	13	3900.00	3120.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	8	2400.00	1920.00
Total				21		6300.00	5040.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In Kolar district the literacy rate as per 2011 Census is 74.39 (Male 81.80 and Female 66.83). Further the Rural Literacy Rate is 69.09 (Male 78.11; Female 59.81) and Urban Literacy rate is 86.13 (Male: 90.05 & Female 82.18). The presence of a large number of quality institutions offers a good scope for banks to provide education loans to students.

The credit flow for education during 202021 202122 and 202223 was ₹3467 lakh ₹3984 lakh and ₹1403 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

GoI has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan

Karnataka Government's learning management system (LMS) based digital learning to promote digital learning in higher education 5500 smart classrooms to be set up in Govt. colleges based on the LMS system of learning.

The district has an excellent network of bank branches providing easy access to students to avail of education loans from banks.

There are 115 PU colleges in the district having enrolment of 12930 boys and 16259 girls.

The district has 66 degree colleges having an enrolment of 7903 students.

There are 7 polytechnic colleges (of which 03 are Government while the remaining 04 are Private) in the district.

Prabuddha Overseas Scholarship scheme for students from the Schedule Caste/Schedule Tribe (SC/ST) communities was launched by the Karnataka government in December 2018 to enable them to get access to the world's best universities through the scheme at little or no cost.

There are 02 private engineering colleges.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	633	6330.00	5697.00
	Total				633	6330.00	5697.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

During 202223 419 beneficiaries had been covered under PMAY (Grameen) Housing scheme 1412 beneficiaries under Dr. B R Ambedkar Awas Scheme 74 beneficiaries under Devraj URS Housing Scheme (Gramin) and 3109 beneficiaries under Basava Housing Scheme. The credit flow for housing during 202021 20212022 and 202223 was Rs. 18947 lakh Rs. 17446 lakh and Rs. 2798 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

As per Census 2011 of the 3.33 lakh households in Kolar district more than 40 households in both rural and urban areas dwell in either semipermanent or temporary houses. The critical gaps intervention required and issues to be addressed in the sector are:

Availability of adequate power supply healthy sanitary conditions and competitive residential market should be addressed to increase housing demand in the district.

However rising land cost spiraling construction costs and inadequacy in support services do make temporary setbacks in housing projects.

The banks have a good opportunity to finance housing under PMAY (low interest with subsidy scheme).

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.	25.00	90	3086	77150.00	69435.00
	Total				3086	77150.00	69435.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Kolar is well connected by road, rail and air. Bangalore International Airport is 65 km from Kolar while Chennai International Airport is about 260 km.

The BengaluruChennai railway line passes through Malur and Bangarpet, and the YelahankaBengarpetKGF railway line passes through SrinivaspuraKolarBangarpet town, thus providing a connection to all the major cities via rail. Additionally, NH4 passes through the district providing access to Chennai and Pune.

Sea route access is provided by the ports of Mangaluru, Karwar and Chennai.

The district has natural resources like limestone, laterite and dolerite. In the district 1920 habitations have access to all weather roads of total length of 4066.2 km of which length of pucca road, water bound macadam road and kaccha road is 2083.81 km, 306.08 km and 1676.31 km respectively. 2 private cold storages of 5000 tonnes are available in the district. There are 2 regulated markets and mandis in the district.

A total of 1181 projects involving RIDF assistance of Rs. 33073.97 lakh has been sanctioned and Rs. 27368.27 lakh has been disbursed as on 31 March 2025.

5.1.2 Infrastructure and linkage support available, planned and gaps

Major infrastructure requirements of the district as also infrastructure/ linkages identified during the year are as under: 1) Plantation and Horticulture Cold storage facilities for horticulture crops in APMCs There has been some improvement in cold storage capacities. 2) Poultry There is a need for opening disease diagnostic centres in all blocks to encourage more farmers to take up poultry farming. 3) Storage Godowns and Market Yards Due to lack of adequate rural godowns / rural markets, rural markets are planned to be established by APMC.

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

Infrastructure development under RIDF has helped in integrated rural development and essential for improvement of quality of life in rural and backward areas.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

In terms of education, Kolar district has made substantial advancements. The government has focused on expanding the number of schools and colleges in the region, ensuring that education is accessible to all.

Though Primary healthcare Centers have been set up in various villages, there is a shortage of specialized healthcare services, forcing residents to travel to other cities for advanced treatments.

The road network has been developed, making it easier for people to commute within and

outside the district. Although efforts have been made to provide safe drinking water through the implementation of various schemes, the availability and quality of water need further attention. Enhancing healthcare services, improving water accessibility and ensuring effective implementation of social welfare programs should be the focus for further development in the region.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has 72 primary health centres, 2 Community Health Centres, 5 Taluk Hospitals and 1 District Hospital. The total number of Govt. hospitals/clinics and private hospitals/clinics are 349 and 182 respectively.

There are 1248 lower primary schools and 1035 Higher Primary schools in the district of which 1180 and 656 are Government schools. There are 420 High Schools of which 158 are Government schools.

There are 115 Preuniversity colleges, 66 Degree Colleges, and 2 Engineering Colleges in the district;

Quality health care services are limited and needs to be made available to the marginalized. There is a need for establishment of more higher education institutions to cater to the growing demands and aspirations of the youth in the district and modernising existing schools and integrating technology in the education and health sector of the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Colleges	No.	100.00	80	3	300.00	240.00
2	Healthcare-Hospital	No.	100.00	80	6	600.00	480.00
3	Sanitation-Toilets	No.	0.60	80	889	528.15	422.52
Total					898	1428.15	1142.52

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The Karnataka Renewable Energy Policy 2022 27 has objective to facilitate development of 10 GW of additional RE projects with or without energy storage systems in the State,

including up to 1 GW of Rooftop solar PV projects. As on July 2024, Solar power totaling 121 MW is commissioned in Kolar district as on June 2025. The district has abundant solar resources, making it suitable for solar energy generation. The production of bioenergy from organic waste and biomass is yet to pickup in the district.

Biodegradable waste utilisation, biogas, and solar energy sources can be the widely exploited nonconventional energy sources in Kolar district and it will play an increasingly important role in all future times to come.

5.3.2 Infrastructure and linkage support available, planned and gaps

Promoting use of solar energy based units have constraints like high capital cost, lack of awareness of technology, corrosion of various forms, formation of scales in absorbers, improper selection and processing of materials. Government Department, banks, NGOs and social enterprises need to focus on promotion of solar energy in the State.

Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM) is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarising their agriculture pumps. The initiative would support installation of additional solar capacity of 30.80 GW.

Under Solar Roof Top Grid Connected Systems, Government of Karnataka has initiated a scheme of generating power from Solar roof top power plants on the buildings with Net and Gross Metering facility with a target of 1000 MW and ESCOMs are operating the scheme.

Under Surya Raitha Scheme the excess solar power generated can be transmitted to the grid thereby providing extra income to the farmers.

The constraints in biogas sector include goodtrained masons, poor installation/quality of plant construction, negligence on periodic repair and maintenance, poor post installation services, lack of ownership/ poor group dynamics for community biogas plants, etc.

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	276	110.40	99.36
2	Solar Energy-Roof Top Solar PV System with Battery upto 3KW	No.	2.40	90	30	72.00	64.80
3	Solar Energy-Solar Water Heater System	No.	1.90	90	54	102.60	92.34

4	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	1237	804.05	723.66
Total				1597		1089.05	980.16

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	1166	340.29	289.97
B	Ongoing tranches	19	45.69	42.66
	Total (A + B)	1185	385.98	332.63

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	299	56.34	52.74
B	Rural roads & bridges	541	243.86	206.92
C	Social Sector	345	85.77	72.98
	Total (A + B + C)	1185	385.98	332.64

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	182	Irrigation potential	ha	5582
B	Rural roads	33	Road length	km	587
C	Bridges	336	Bridge Length	m	1639

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

There is a conducive atmosphere for the spread of micro finance in the district. The Financial Literacy Centres promoted by banks in the district also play a vital role in promotion of SHGs and imparting training to SHG members. Apart from the banks, there are about 10 MFIs and around 25 NGO are participating in the SHG programme. These NGOs/ MFIs have been providing hand are holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation and income generation. Women and Child Development Department (WCDD) of the State Government launched Streeshakti programme during 200001 for promoting groups namely Streeshakti groups within the extant framework of SHGBank linkage programme. At present there are 1.40 lakh groups functioning in the State and 5012 groups in the district. 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.

6.2 Infrastructure and linkage support available, planned and gaps

There is a conducive atmosphere for the spread of micro finance in the district. The Financial Literacy Centres promoted by banks in the district also play a vital role in promotion of SHGs and imparting training to SHG members. Apart from the banks, there are about 10 MFIs and around 25 NGO are participating in the SHG programme. These NGOs/ MFIs have been providing hand are holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation and income generation. Women and Child Development Department (WCDD) of the State Government launched Streeshakti programme during 200001 for promoting groups namely Streeshakti groups within the extant framework of SHGBank linkage programme. At present there are 1.40 lakh groups functioning in the State and 5012 groups in the district. 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	180	90.00	90.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	2229	4458.00	4458.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	6720	13440.00	13440.00
Total					9129	17988.00	17988.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Kolar needs enhanced farm credit interventions: improve timely and affordable access to institutional finance for small and marginal farmers, promote KCC coverage, and strengthen crop insurance under PMFBY. Encourage digital lending platforms, SHG/JLG financing, and credit for allied activities like dairy and poultry. These measures will reduce dependence on informal sources and support sustainable agricultural growth.

2. Water Resources

1. Kolar needs urgent water resource interventions: implement microirrigation systems, rejuvenate tanks and check dams, and promote rainwater harvesting to address groundwater depletion. Strengthen watershed management and canal networks under PMKSY, while encouraging community participation and efficient water use technologies. These measures will improve irrigation coverage, enhance crop productivity, and ensure sustainable water availability for agriculture and rural livelihoods.

3. Farm Mechanisation

1. As per VAHAN portal, Kolar district shows significant registration of agricultural tractors and power tillers, indicating moderate mechanization adoption. However, gaps remain in farm mechanization for horticulture crops, requiring targeted interventions under SMAM (Sub-Mission on Agricultural Mechanization) for equipment like rotavators, sprayers, and mulching machines.

4. Plantation and Horticulture

1. The Department of Horticulture may undertake specific critical interventions to strengthen horticulture and allied sectors in Karnataka, including the installation of shade nets, greenhouses, polyhouses, and drip irrigation systems to promote protected cultivation and improve crop resilience. For sericulture, interventions such as construction of rearing houses, provision of improved equipment, and support for mulberry cultivation are essential to enhance silk production.

5. Forestry/ Waste Land Development

1. Kolar needs focused interventions for forestry and wasteland development: promote afforestation and agroforestry on degraded lands, implement soil and moisture conservation measures, and encourage plantation of drought-resistant species. Strengthen community participation through Joint Forest Management, provide credit and technical support, and integrate schemes like CAMPA and MGNREGS. These steps will restore ecology, improve livelihoods, and enhance climate resilience.

6. Animal Husbandry - Dairy

1. Kolar needs strong dairy interventions: promote high-yield breeds and scientific feeding

practices, establish bulk milk cooling units and modern processing facilities, and strengthen veterinary health and AI services. Facilitate credit access, insurance, and training for farmers, while improving market linkages through cooperatives and digital platforms. These measures will boost milk production, farmer income, and rural employment.

7. Animal Husbandry - Poultry

1. Kolar needs targeted poultry interventions: promote scientific breeding and disease management, establish feed and fodder supply chains, and set up modern hatcheries and processing units. Strengthen veterinary services, credit access, and insurance coverage, while providing training on biosecurity and marketing. These measures will boost productivity, income diversification, and create sustainable rural employment opportunities in the district.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Kolar needs focused animal husbandry interventions: promote scientific breeding and disease control for sheep, goat, and piggery units; establish fodder banks and veterinary health services; and create market linkages through cooperatives and digital platforms. Support credit access, insurance coverage, and training for farmers. These measures will enhance productivity, income diversification, and rural employment in the district.

9. Fisheries

1. Promote fisher cooperatives and clusterbased aquaculture. Technology Adoption: Scale up biofloc and recirculatory systems for waterefficient fish farming and adopt high yield intensive aquaculture systems. Inland fisheries input centre for quality seeds and feeds

10. Construction of Storage and Marketing Infrastructure

1. Kolar needs robust storage and marketing infrastructure: build modern warehouses, cold storage units, and grading facilities to reduce post-harvest losses. Establish farmer- producer organizations and integrated market yards with digital platforms for price transparency. Promote linkages with e-NAM and logistics support to boost market access. These interventions will enhance value realization and strengthen the district's agri-supply chain.

11. Land Development, Soil Conservation and Watershed Development

1. Kolar needs integrated land and soil conservation measures: implement watershed development through check dams, farm ponds, and contour bunding to improve water retention and soil health. Promote afforestation, erosion control, and sustainable land use practices. Strengthen farmer awareness and institutional support for climate-resilient agriculture. These interventions will enhance productivity, groundwater recharge, and ecological balance in the district.

12. Agriculture Infrastructure: Others

1. Kolar needs critical agricultural infrastructure interventions: develop rural roads for

farm connectivity, expand irrigation networks, and strengthen cold storage and warehousing facilities. Promote soil testing labs, farm mechanization hubs, and digital platforms for market access. These measures will reduce post-harvest losses, improve

13. Food and Agro. Processing

1. Kolar needs robust food and agro-processing interventions: set up processing units for mango, groundnut, and millets; develop cold storage, grading, and packaging facilities; and promote value addition through modern technology. Facilitate credit access, skill training, and market linkages for farmers and MSMEs. These measures will reduce wastage, enhance profitability, and strengthen Kolar's agro-based economy.

14. Agri. Ancillary Activities: Others

1. Kolar needs strong agri-ancillary interventions: establish food processing and packaging units for mango, groundnut, and millets; promote cold storage and warehousing facilities; and support dairy, poultry, and sericulture value chains. Facilitate credit access, technology adoption, and market linkages for farmers. These measures will reduce post-harvest losses, enhance value addition, and boost rural income and employment.

15. Micro, Small and Medium Enterprises (MSME)

1. Kolar needs strong MSME interventions: establish industrial clusters for agro-processing, silk, and handicrafts; provide credit access and technology upgradation support; and develop common facility centers for quality testing and packaging. Promote skill development, digital marketing, and export readiness for local enterprises. These measures will enhance competitiveness, generate employment, and drive inclusive economic growth in the district.

16. Export Credit

1. Kolar needs targeted export interventions: promote value-added processing of agricultural products like mango, silk, and groundnut; establish export-oriented industrial clusters; and improve logistics through better warehousing and cold chain facilities. Facilitate market linkages, export training, and compliance support for MSMEs. These measures will boost competitiveness, attract investment, and position Kolar as a key agro-export hub.

17. Education

1. Kolar needs urgent educational interventions: upgrade school infrastructure with digital classrooms, ensure adequate teachers and modern teaching aids, and strengthen vocational training for employability. Expand access to higher education and skill development centers, promote girl child education, and improve quality through teacher training and e-learning initiatives. These steps will enhance literacy and human capital in the district.

18. Housing

1. Kolar needs focused housing interventions to address rural and urban gaps: promote affordable housing under PMAY, upgrade dilapidated homes, and ensure access to basic amenities like water, sanitation, and electricity. Encourage ecofriendly construction and disasterresilient designs, while prioritizing housing for vulnerable groups. These measures will improve living standards and support inclusive growth in the district.

19. Social Infrastructure

1. Kolar requires critical social infrastructure upgrades: strengthen rural healthcare through PHC modernization and telemedicine, improve school facilities with digital classrooms, and expand skill development centers for youth. Enhance drinking water supply, sanitation, and housing under government schemes, while promoting community halls and women's empowerment programs. These interventions will boost health, education, and socio-economic resilience across the district.

20. Renewable Energy

1. Kolar needs urgent renewable energy action: expand rooftop solar, accelerate solar pumps under KUSUM, and pilot floating solar on tanks to cut irrigation costs. Promote biomass and biogas for rural cooking, integrate battery storage for grid stability, and involve Gram Panchayats for community benefits. These steps align with Karnataka's RE Policy 2022–27 and national schemes for sustainable growth.

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'. There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Interest Subvention for Agricultural Loan Shortterm 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 Longterm 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** Yeshasvini scheme is a health care scheme launched in the year 2022-23 for the members of Co-operative 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 Indias share is ?105.16 crore and the State Government's 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 addditional 181 PACS have been recommended for inclusion in the project by the 6th State Level Implementation and Monitoring Committee (SLIMC) in July 2024.

5. **Special Refinance Facility** for transformation of PACS as MSC (Multi-Service Centre) from NABARD: Under this scheme, special long term refinance facility and grant assistance is extended to PACS through StCB to create quality infrastructure (capital assets) and increase business portfolio as well as meet the credit requirements of members of the PACS. 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.

5. Status of Cooperatives in the District

1. The cooperative sector in Kolar district comprises a total of 1631 cooperatives, covering about 1493 Non-Credit Cooperative Societies (like Milk/Marketing/Housing and other societies) and 138 credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 5 lakh members. The Kolar and Chikaballapur DCCB is operating in the district with 6 DCCB bank branches. Likewise, long-term rural co-operative credit institutions cover 05 PCARDBs.

2. 5 ARDBs and 92 PACS have been sanctioned under ARDB and PACS computerisation respectively in the district. Under PACS computerisation, NABARD has provided Core Masters Training and Master Training to 2 and 8 officials of Kolar DCCB.

6. Potential for formation of cooperatives

1. Though all blocks are covered by one society or the other, the distribution is not uniform. Therefore, there is potential for creation of cooperative societies in blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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	Project at Shree Gopinathbetta village	Srinivaspura taluk	Grant support of Rs.13,.43 lakh provided		292	1) Increase in the ground water level, conserving moisture in the soil, reduced soil erosion besides giving better yield in the agricultural produce. 2)Creation of employment opportunities for the beneficiaries.

2	Watershed Development	Holuru Watershed	Kolar	Grant support of Rs.8.20 lakh was released		190	1) Increase in the ground water level, conserving moisture in the soil, reduced soil erosion besides giving better yield in the agricultural produce. 2) Creation of employment opportunities for the beneficiaries.
3	Collectivisation	6 FPOs in Kolar district	Srinivaspur, Kolar, KGF and Bangarpet taluks	Grant assistance under PODF ID and Central Sector Scheme		2095	The FPOs are expected to support the farmers for enhancing their income and livelihood through collectivisation and marketing of agri-produce.

4	Infrastructure Development	Irrigation Raitha Samparka Kendras Animal Husbandry Godown Rural MarketsGround water Recharge Anganwadi Infrastructure for Rural Education Public Health Institutions Rural Service Centre Rural Roads Rural Bridges Sericulture	Kolar	RIDF Assistance of Rs. 33074.00 lakh provided as on 31.03.2024			1) Social - Public Health Institutions 2) Agriculture Related - Irrigation 3) Education 4) Connectivity
5	Financial Inclusion	RSETI	Kolar	Grant support of Rs. 4.5 lakh provided for purchase of training equipment		758	The intervention has helped in training and assisting the unemployed youth to take up self-employment ventures for sustainable livelihood.

6	Institution Development	PACS as MSC	Kolar	Refinance of Rs.105.17 lakh in respect of 4 projects under special refinance facility for transformation of PACS as MSC was released to Kolar DCCB.			Under this scheme the PACS will be upgraded to provide multi services for farmers. This scheme has helped create a new revenue source besides creating capital assets for PACS.
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Success Stories

Success Story 1

Title	Sree Gopinathabettta Watershed
Scheme	Watershed Development Fund
Project Implementing Agency	Foundation for Ecological Security
Duration of the project	3 years
1. No. of beneficiaries	292
3. State	Karnataka
4. District	Kolar
5. Block	Srinivaspur

1.1 Support provided

Grant support of ₹2,33,08,050 (Rupees Two Crore Thirty Three Lakh Eight Thousand and Fifty only) under the Watershed Development Fund (WDF).

1.2 Pre-implementation status

1.3 Challenges faced

1.4 Impact

The intervention aimed to restore degraded landscapes, enhance water availability, and improve livelihoods through soil and water conservation measures, afforestation, and community participation. Activities such as construction of check dams, farm ponds, percolation tanks, and contour bunding signi

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) Kolar lies in the Eastern Dry Agro Climatic Zone of Karnataka, characterized by semiarid conditions, erratic rainfall, and high dependence on groundwater for irrigation. Overexploitation for water intensive crops has led to critical depletion of groundwater tables, forcing farmers to shift to nonagricultural livelihoods.

3.2 Any specific Climate Change initiative in the District by

a) Water management and drought mitigation through projects like the Watershed Development Component of the Pradhan Mantri Krishi Sinchayee Yojana (WDCPMKSY 2.0)

d) The Gopinath Betta WDF Project in Srinivaspur taluk, Kolar district, is an integrated watershed development initiative under the Watershed Development Fund (WDF) of NABARD. The project area comprises 12 villages: Kothapete, Seshapura, Dasarlapalli, Ildoni, Jeendumakalapalli, Gangannagaripalli, Machuvaripalli, Gollapalli, Satanurupalli, Krishnapura, Pandivaripalli, and Pandivaripalli Colony.

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.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census 2011
Soil & Climate	Kolar District at a glance 2023-24
Land Utilisation [Ha]	Kolar District at a glance 2023-24
Ground Water Scenario (No. of blocks)	CGWB Report 2024
Distribution of Land Holding	Kolar District at a glance 2023-24
Workers Profile [In 000]	Census 2011
Demographic Profile [In 000]	Census 2011

Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	Census 2011
Village-Level Infrastructure [Nos.]	Census 2011
Additional Information	Kolar District at a glance 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	Kolar District at a glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	Kolar District at a glance 2023-24
Irrigation Coverage [000 Ha]	Kolar District at a glance 2023-24
Infrastructure For Storage, Transport & Marketing	Kolar District at a glance 2023-24
Processing Units	Kolar District at a glance 2023-24
Animal Population as per Census [Nos.]	Kolar District at a glance 2023-24
Infrastructure for Development of Allied Activities [Nos.]	Kolar District at a glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Kolar District at a glance 2023-24
Status	Kolar District at a Glance 2023-24
Irrigated Area, Cropping Intensity	Kolar District at a Glance 2023-24
Input Use Pattern	Kolar District at a Glance 2023-24
Trend in procurement/ marketing	Kolar District at a Glance 2023-24
Crop Insurance	Kolar District at a Glance 2023-24
Irrigated Area & Potential	Kolar DAG 2023-24
Block level water exploitation status	Kolar DAG 2023-24
Mechanisation in District	Kolar DAG 2023-24
Service Centers	Kolar DAG 2023-24
Production Clusters	Kolar DAG 2023-24
Sericulture	Kolar DAG 2023-24
Weavers Clusters	Kolar DAG 2023-24
Area under Forest Cover & Waste Land	DAG Kolar 2023-24
Nurseries (No.)	DAG Kolar 2023-24
Processing Infrastructure	Kolar District Co-operative Milk Producers Union Ltd., (KOMUL) website
Renewable Energy Potential	KREDL & MNRE estimates

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

Sources for Banking profile Data

1	SLBC Portal
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Name and address of DDM

Name	Himanshu Shukla
Designation	DDM(R), NABARD
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 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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