



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bagalkote District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Potential Linked Credit Plan

Year: 2026-27

District: Bagalkote

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Bagalkote

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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 Organization
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
ECBC	Energy Conservation Building Code
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 Organization
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India

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

Abbreviation	Expansion
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	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	Bagalkote district is located in the northern part of Karnataka with a total geographical area of 6588 sq.km consisting of 9 talukas namely Badami, Bagalkote, Bilagi, Guledgudda, Hungund, Illkal, Jamkhandi, Mudhol and Rabakavi-Banahatti.
Type of soil	Bagalkote district has deep black cotton soil to red loamy, of which 60% is medium to deep black and 40% is red loamy. The black soils derived from the limestone and basalt parent material belongs to order vertisols'. Soils are mostly low in nitrogen, phosphorus and high in potash
Primary occupation	Agriculture including animal husbandry is the primary occupation in the district followed by handlooms, power looms relate employment.
Land holding structure	In Bagalkote district as per the agriculture census 2015-16, small and marginal holdings account for 37% of total holdings constituting 70 % of the farmers while semi-medium, medium and large holdings account for 30% of the total number of farmers with 63% land holdings.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Ground Level Credit (GLC) flow under priority sector for 2022-23, 2023-24 and 2024-25 was ₹ 8045.63 crore, ₹8569.94 crore and ₹ 9095.50 crore respectively. Banks in the district have achieved 95% of the targets specified under Annual Credit Plan for the year 2024-25

2. Investment credit in agriculture

Agriculture and allied activities remain dominant in GLC, achieving 109%, 100.5%, and 96.7% of targets in 2022-23, 2023-24, and 2024-25, respectively, showing a slight decline in recent years. Term loans account for about 28% of total agricultural credit, indicating moderate investment focus.

3. Credit flow to MSMEs

Credit flow to MSME sector stood at ₹1277.66 crore and ₹1254.91 during 2023-24 and 2024-25 respectively

4. Other significant credit flow, if any

Significant credit flow under Non priority sectors is towards sugar sector

4. Sector/Sub-sector wise PLP projections

1. Projection for the year ₹11258.01 crore	2. Projection for agriculture and its components ₹8810.23 crore
3. Projection for MSMEs ₹ 1870.50 crore	4. Projection for other purposes ₹577.27 crore

5. Developmental Initiatives

- 1 The saturation drive of Government schemes such as KCC for Animal Husbandry and Fisheries, covering all PM-Kisan Samman Nidhi Farmers under KCC and Social Security Schemes continued to cover all eligible beneficiaries
- 2 NABARD, Bagalkote District Central Cooperative Bank and 24X7 money works, a fintech company have into an agreement to provide e-KCC services to farmers of Bagalkote District Central Cooperative Bank. eKCC services shall enable paperless and quick processing of KCC loans.
- 3 18 Farmer Producer Organizations covering all the 09 blocks, 01 Rural mart and 04 Rural haats have been supported under various funds of NABARD.
- 4 03 FPOs of the district have been on boarded to the FPO accelerator programme funded under NABARD
- 5 The Ministry of Cooperation, NABARD, and the State Government have undertaken key initiatives to strengthen cooperatives, including computerization of 265 PACS in the district, promotion of new MPACS, and preparation of business plans for MPACS to diversify into non-credit activities.
- 6 NABARD has supported Kotekal MPACS in skill development for member weavers and in promoting business opportunities through GI-tagged handloom products.

6. Thrust Areas

- 1 Building Agriculture Infrastructure: In order to make agriculture more resistant to price fluctuations and possible weather shocks, resilient supply chains should be established by improving processing and storage facilities
- 2 Sustainability of FPOs: There are 18 FPOs functioning in the district. Improving their shareholder base, business performance, encouraging product diversification and providing credit linkages will ensure sustainability of FPOs.
- 3 Integrated Farming Systems: Promotion of Integrated Farming with inclusion of multiple cropping, agro forestry, farm fish ponds, vermicomposting, animal husbandry etc. is need of the hour to provide sustainable farm income.
- 4 Skill Development: There is a need to identify sector specific skill gaps and unemployed rural youth to be imparted skill in these areas.
- 5 Accelerating the pace of capital formation in agriculture and allied sectors: Banks to give thrust to agriculture term loans to increase capital formation in agriculture.
- 6 Water Conservation: Adoption of micro irrigation and precision farming need to be focused.
- 7 Climate Change: To lay emphasis on climate resilient crops such as millets, which also caters to nutritional security. Value addition in millets and awareness among farmers is need of the hour.

7. Major Constraints and Suggested Action Points

- 1 Inadequate post-harvest infrastructure limits price realization during market glut. State Government should develop storage and primary processing facilities at key clusters, while financial institutions finance projects under Agriculture Infrastructure and Marketing Funds.
- 2 Groundwater stress persists: Bagalkote is overexploited, Badami critical, others semi-critical. State should promote farm ponds, check dams, recharge wells, and micro-irrigation. Banks to fund IoT-based water-saving tech and precision farming, while discouraging over-exploitation activities.
- 3 Credit for capital formation in agriculture is rising annually, boosting long-term assets. However, NPAs and extreme weather pose risks. State should invest in agri and rural infrastructure, while banks adopt branch-level strategies to finance productive assets and modern technologies.
- 4 MSME credit share is 10–15%, with average ticket size below ₹6 lakh. To boost MSME growth, the State should set up industrial parks with MSME sheds for new entrepreneurs, while banks leverage budget provisions to bridge credit gaps and support sector expansion.

8. Way Forward

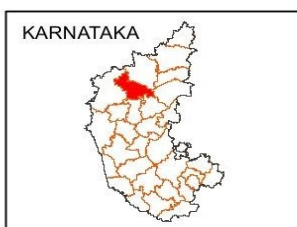
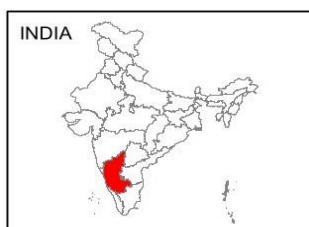
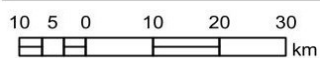
- 1 Projections made in the PLP for 2026-27 calls for a coordinated approach by all stakeholders to increase credit flow to the priority sectors.
- 2 The plan encourages promoting activities such as integrated farming, permaculture and sustainable small-scale farming as also Farmers Producer Organizations (FPOs) creation of storage and processing infrastructure.
- 3 In order to make agriculture more resistant to price fluctuations and possible weather shocks resilient supply chains should be established by improving processing and storage facilities.
- 4 Such initiatives must be supported by appropriate investments and project finance frameworks. While development of all priority sectors is desirable it may be ensured that the processes and projects prevent the overuse of fertilizers and ensure efficient utilization of water resources

Part A

District Map



Block Map - Bagalkote



Legend

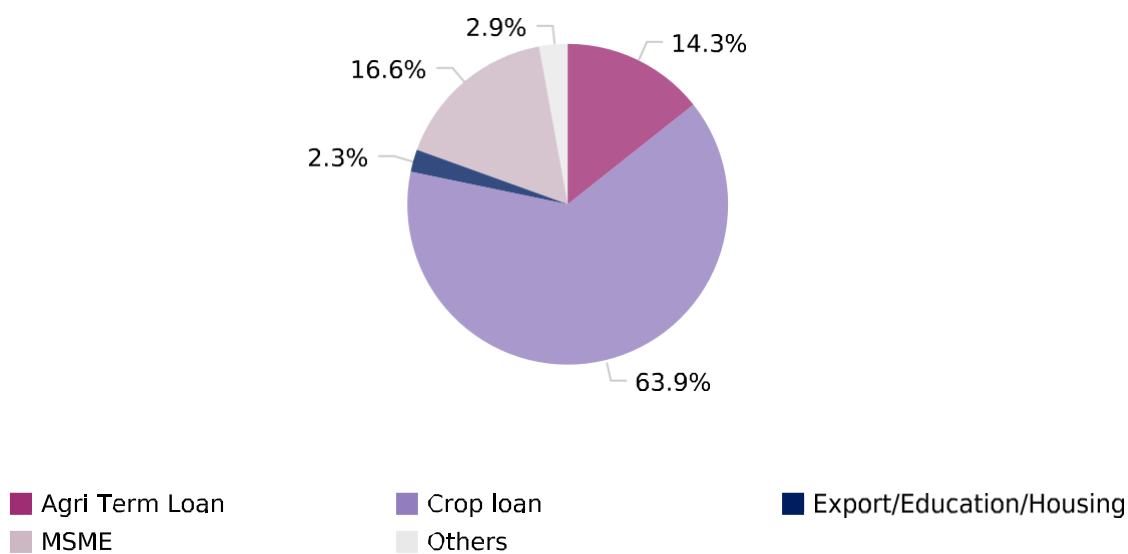
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	831769.55
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	719588.12
2	Term Loan for agriculture and allied activities	112181.43
B	Agriculture Infrastructure	15024.42
C	Ancillary activities	34229.66
I	Credit Potential for Agriculture A+B+C)	881023.63
II	Micro, Small and Medium Enterprises	187050.00
III	Export Credit	1280.00
IV	Education	5175.00
V	Housing	18908.40
VI	Social Infrastructure	15400.80
VII	Renewable energy	463.77
VIII	Others	16500.00
	Total Priority Sector	1125801.60



Others include Social Infrastructure and Renewable energy

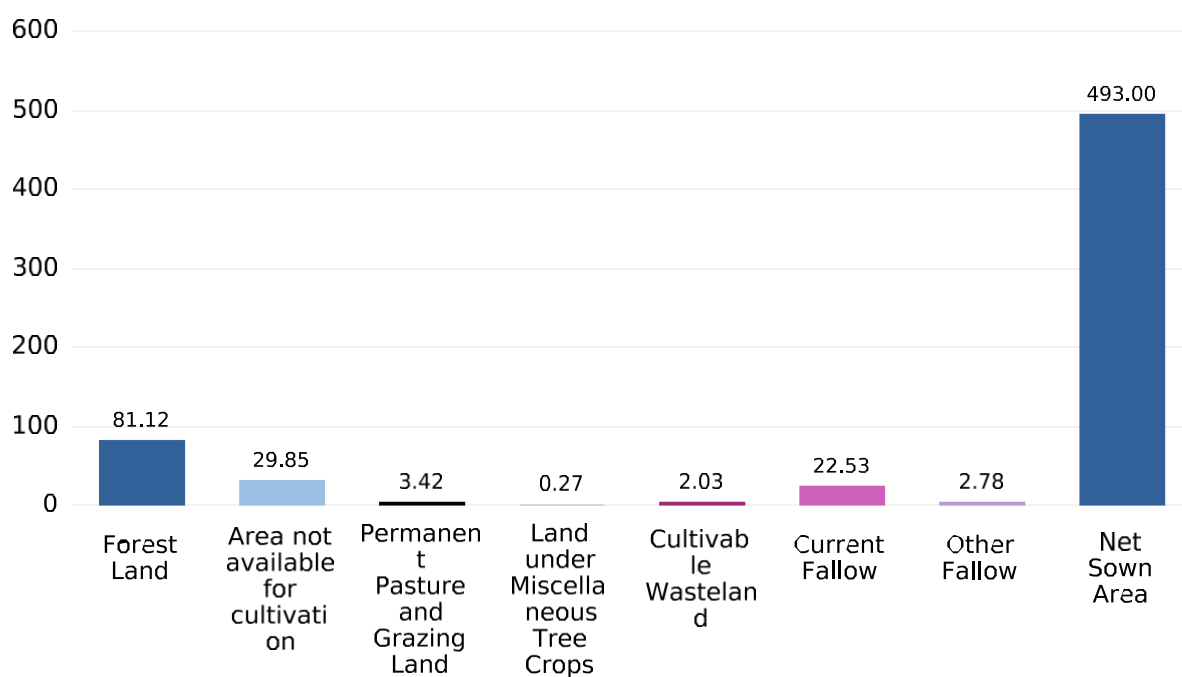
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	709583.18
2	Water Resources	12929.10
3	Farm Mechanisation	23294.25
4	Plantation & Horticulture with Sericulture	31205.66
5	Forestry & Waste Land Development	1451.26
6	Animal Husbandry - Dairy	29595.34
7	Animal Husbandry - Poultry	4340.98
8	Animal Husbandry - Sheep, Goat, Piggery	11704.62
9	Fisheries	3052.10
10	Farm Credit- Others	4613.06
	Sub total	831769.55
B	Agriculture Infrastructure	
1	Construction of storage	9650.77
2	Land development, Soil conservation, Wasteland development	1108.53
3	Agriculture Infrastructure - Others	4265.12
	Sub total	15024.42
C	Ancillary activities	
1	Food & Agro. Processing	25453.98
2	Ancillary activities - Others	8775.68
	Sub Total	34229.66
II	Micro, Small and Medium Enterprises	
II	A. Manufacturing/Service Sector - Term Loan	56800.00
II	B. Manufacturing/Service Sector - WC	129050.00
	Total MSME	187050.00
III	Export Credit	1280.00
IV	Education	5175.00
V	Housing	18908.40
VI	Social Infrastructure	15400.80
VII	Renewable energy	463.77
VIII	Others	16500.00
	Total Priority Sector	1125801.60

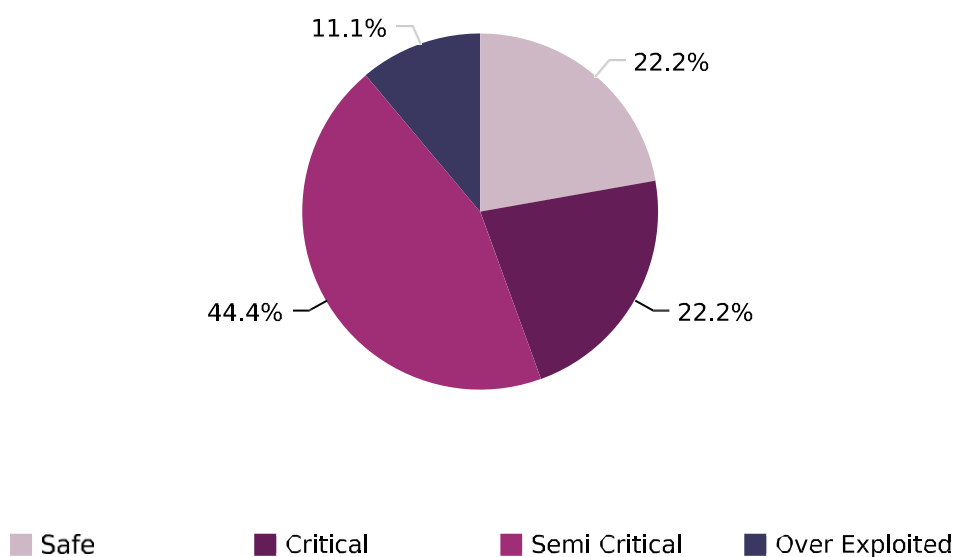
District Profile

1. Land Utilization ('000 hectares)



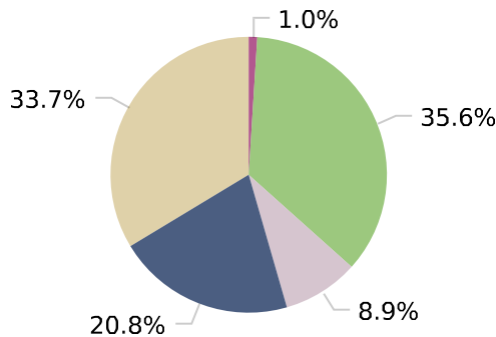
DAG 2023-24

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



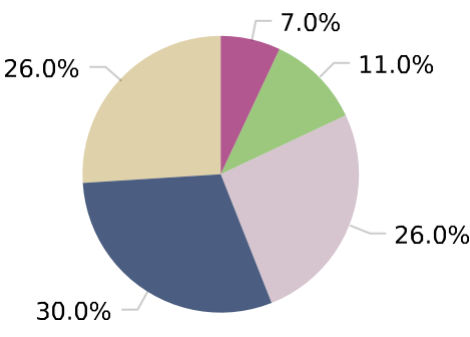
Ground water report 2024

3. Landholding - No. of Farmers (%)



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

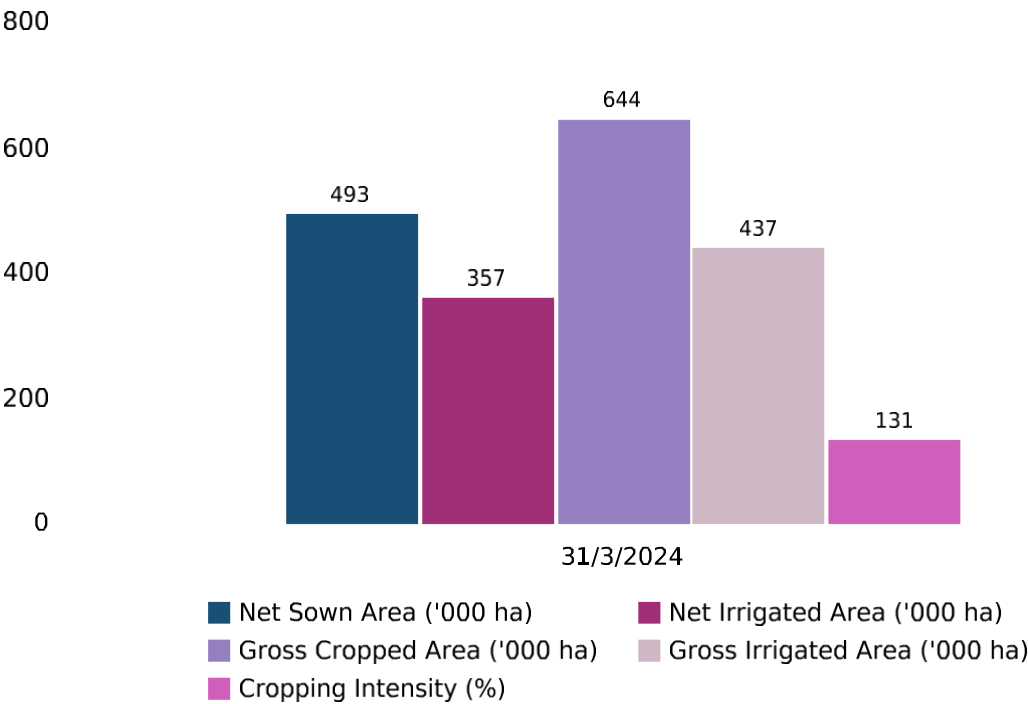
Landholding - Area (%)



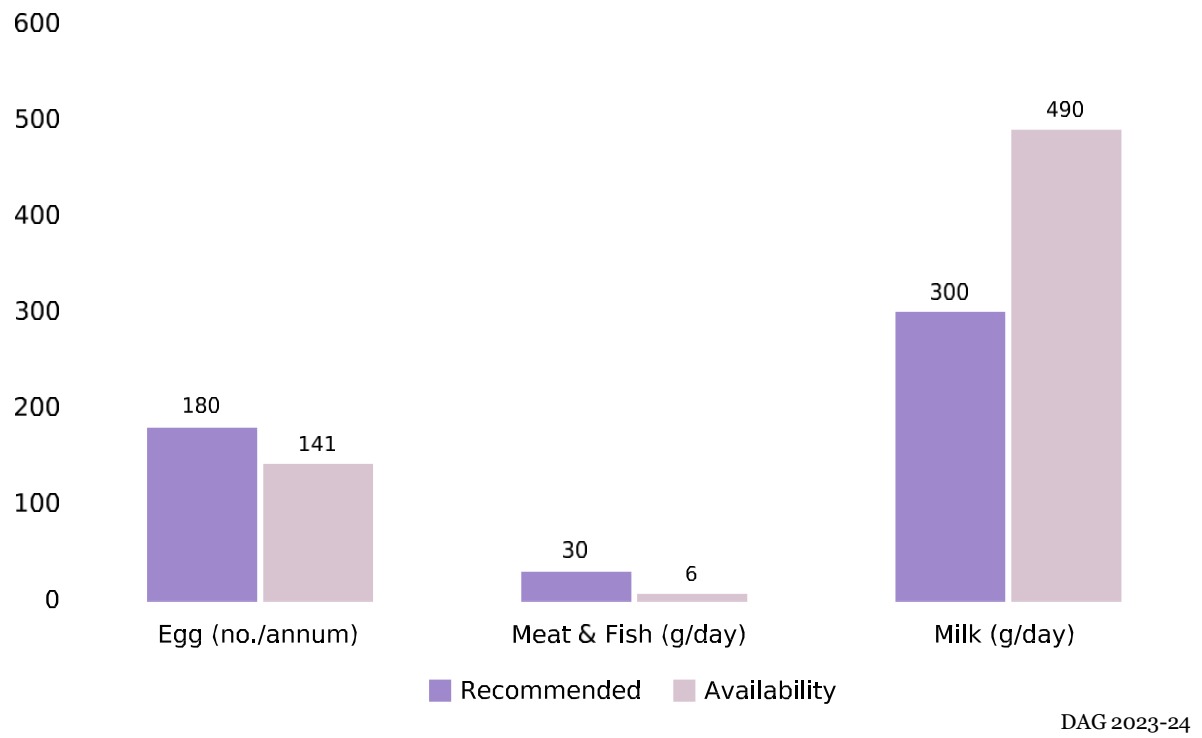
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

DAG 2023-24

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



5. Per-capita availability



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)	6588.00
2	No. of Sub Divisions	2
3	No. of Blocks	9
4	No. of revenue villages	247
5	No. of Gram Panchayats	195

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	High
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Bagalkote
3	Agro-climatic Zone 3	AZ101 - Northern Dry
4	Climate	Warm and dry. Rainfall is scarce
5	Soil Type	Deep black soils mixed black and red gravelly

3. Land Utilization [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	658.87
2	Forest Land	81.12
3	Area not available for cultivation	29.85
4	Barren and Uncultivable land	23.81
5	Permanent Pasture and Grazing Land	3.42
6	Land under Miscellaneous Tree Crops	0.27
7	Cultivable Wasteland	2.03
8	Current Fallow	22.53
9	Other Fallow	2.78

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	2
2	Critical	2
3	Semi Critical	4
4	Over Exploited	1
5	Saline	-
6	Not Assessed	-
7	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	89615.00	35.84	51.31	10.92
2	>1 to <=2 ha	84788.00	33.91	122.53	26.07
3	>2 to <=4 ha	51916.00	20.77	141.27	30.05
4	>4 to <=10 ha	21541.00	8.62	123.11	26.19
5	>10 ha	2149.00	0.86	31.82	6.77
6	Total	250009.00	100.00	470.04	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	196.19
2	Of the above, Small/ Marginal Farmers	174.00
3	Agricultural Labourers	303.24
4	Workers engaged in Household Industries	45.00
5	Workers engaged in Allied agro activities	499.00
6	Other workers	318.00

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1890.00	950.00	940.00	1292.00	598.00
2	Scheduled Caste	319.00	158.00	161.00	238.00	81.00
3	Scheduled Tribe	97.00	48.00	49.00	81.00	16.00
4	Literate	1113.00	641.00	472.00	705.00	409.00
5	BPL	481.00	NA	NA	327	153

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	361.14
2	Rural Households	242.69
3	BPL Households	0.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	-
2	Having source of drinking water	357.60
3	Having electricity supply	305.45
4	Having independent toilets	258.73

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	247
2	Villages having Agriculture Power Supply	247
3	Villages having Post Offices	247
4	Villages having Banking Facilities	247
5	Villages having Primary Schools	1737
6	Villages having Primary Health Centres	48
7	Villages having Potable Water Supply	247
8	Villages connected with Paved Approach Roads	247

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2444
2	Primary Health Centres	48
3	Primary Health Sub-Centres	209
4	Dispensaries	16
5	Hospitals	834
6	Hospital Beds	8026

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

Sr. No.	Particulars	Nos.
1	Fertilizer/Seed/Pesticide Outlets	2178
2	Registered FPOs	68
3	Agro Service Centres	18
4	Soil Testing Centres	10
5	Approved nurseries	1
6	Agriculture Pumpsets	30730
7	Pumpsets Energized	NA
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	518.35
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	357.13
4	Area irrigated by Canals/ Channels	27.90
5	Area irrigated by Wells	232.81
6	Area irrigated by Tanks	0.90
7	Area irrigated by Other Sources	95.48
8	Irrigation Potential Utilized (Gross Irrigated Area)	437.37

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1960
2	Railway Line [km]	77
3	Public Transport Vehicle [Nos]	1979
4	Goods Transport Vehicles [Nos.]	31612

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	63837	1039	62798
2	Cattle - Indigenous	158986	62920	96066
3	Buffaloes	234340	1125	223075
4	Sheep - Cross bred	3025	NA	NA
5	Sheep - Indigenous	619831	NA	NA
6	Goat	383926	48599	335327
7	Pig - Cross bred	2281	NA	NA
8	Pig - Indigenous	18177	NA	NA
9	Horse/Donkey/Camel	NA	NA	NA
10	Rabbit	1391	NA	NA
11	Poultry - Improved	1703285	NA	NA
12	Poultry - Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	18
2	Veterinary Dispensaries	83
3	Disease Diagnostic Centres	NA
4	Artificial Insemination Centers	NA
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	430
9	Milk Collection Centres	135
10	Fishermen Societies	21
11	Animal Husbandry Training Centres	2
12	Animal Markets	2
13	Fish Markets	13
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	25900.00	MT	3	gm/day
2	Egg	3121.00	Lakh Nos.	141	no's/p.a.
3	Milk	394000.00	MT	490	gm/day
4	Meat	20477.00	MT	3	gm/day
5	Wool	78.00	MT	NA	NA

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)	582	582
Rainfall - Actual (mm)	599	603

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	643.70	NA
Net sown area ('000 ha)	493.00	NA
Cropping intensity (%)	130.57	NA

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	NA	120.20
Fertilizer consumption - Rabi (kg/ha)	NA	158.60

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	7	7

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	381992	358191	382352
GLC through KCC (Rs. lakh)	464907.00	527157.00	578692.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	7	10
Soil Health Cards Issued (No.)	486541	486541

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	NA	54824

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Sugarcane/ Ganna	109.30	9216.60	84323.88	124.70	9047.10	72550.92
Maize	80.00	320.50	4006.25	80.00	339.20	4240.00
Pearl Millet	14.74	21.60	1465.40	14.70	21.90	1489.80
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	37.50	23.30	621.33	37.40	24.60	657.75
Sorghum	40.10	46.50	1159.60	40.10	46.90	1169.58
Chickpea	57.10	39.00	683.01	57.10	47.30	828.37
Mungbean	20.00	6.10	305.00	20.00	5.20	260.00
Groundnut	24.70	26.90	1089.07	24.70	49.20	1991.90
Sunflower	31.90	26.20	821.32	31.80	28.30	889.94
Wheat	22.50	52.50	2333.33	22.40	42.60	1901.79

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	160	80
Net Irrigated Area (000 ha)	348	357
Gross Irrigated Area (000 ha)	456	437

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Bagalkote	Badami	Critical
2	Karnataka	Bagalkote	Bagalkot	Over Exploited
3	Karnataka	Bagalkote	Bilagi	Safe
4	Karnataka	Bagalkote	Guledagudda	Critical
5	Karnataka	Bagalkote	Hungund	Semi-critical
6	Karnataka	Bagalkote	Ilkal	Semi-critical
7	Karnataka	Bagalkote	Jamkhandi	Safe
8	Karnataka	Bagalkote	Mudhol	Semi-critical
9	Karnataka	Bagalkote	Rabakavi Banahatti	Semi-critical

Farm Mechanization

Mechanization in District

Particulars	31/03/2023	31/03/2024
No. of tractors	29046	30892
Power Tillers	29337	30374
Threshers/Cutters	105	105

Service Centers

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

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	1	1

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Onion	Onion
Area cultivated (Ha)	27887	27889

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	818	913
Production - kg	402430	416380

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Onion	27.80	472.90		
Pomegranate	3.30	39.10		
Grapes	3.60	70.14		
Mango	1.00	8.00		

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	81	81
Waste Land (ooo ha)	24	24

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	11	11

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.)	34.00	34.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	NA	8.00
Hatcheries (No.)	NA	1.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	202.00
Reservoirs (No.)	1.00
Cage Culture/ Bio-floc technology (No.)	NA
Fish Seed Hatchery (No.)	NA

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	6.00
Cold Storages (Capacity - 000 MT)	6.00
Storage Godowns (No.)	84.00
Storage Godowns (Capacity - 000 MT)	152.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	12.00
Market Yards [Nos] / Wholesale Market (No.)	7.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	8.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	91810.00	800.09
Pesticides Consumption (000 kg)	NA	NA

Facilities Available

Particulars	Status
Seed Processing Units (No.)	1
Plant tissue culture facility (No.)	1

MSME

Particulars	Status
MSME Clusters (No.)	3
Micro Units (No.)	42294
Small Units (No.)	449
Medium Units (No.)	17

Traditional activities

Particulars	Status
Handloom Clusters (No.)	3
Weavers Coop. Societies (No.)	30

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	6881	7120				14001
Developed	169	99			525	793
Planned	140	0			0	140
Gap	6572	7021	0	0	-525	13068

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	9	9
No. of SHGs credit linked (including repeat finance)	20027	15885
Bank loan disbursed (Rs. lakh)	713.28	54538.38
Average loan per SHG (Rs. lakh)	3.50	3.43

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	417	568
Consumer Stores (No.)	NA	41
Housing Societies (No.)	36	36
Weavers (No.)	152	152
Marketing Societies (No.)	6	6
Labour Societies (No.)	NA	8
Sugar Societies (No.)	NA	3
Agro Processing Societies (No.)	NA	28
Others (No.)	NA	539
Total (No)	1369	1381

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	285	303
Multi state cooperative societies (No.)%	1	1

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

Sr. No.	State	District	Block	31/03/2024		
				Sector	No. of Societies	Spread
1	Karnataka	Bagalkote	Badami	Milk Societies	77	Rich
2	Karnataka	Bagalkote	Bagalkot	Milk Societies	27	Deficient
3	Karnataka	Bagalkote	Bilagi	Milk Societies	40	Average

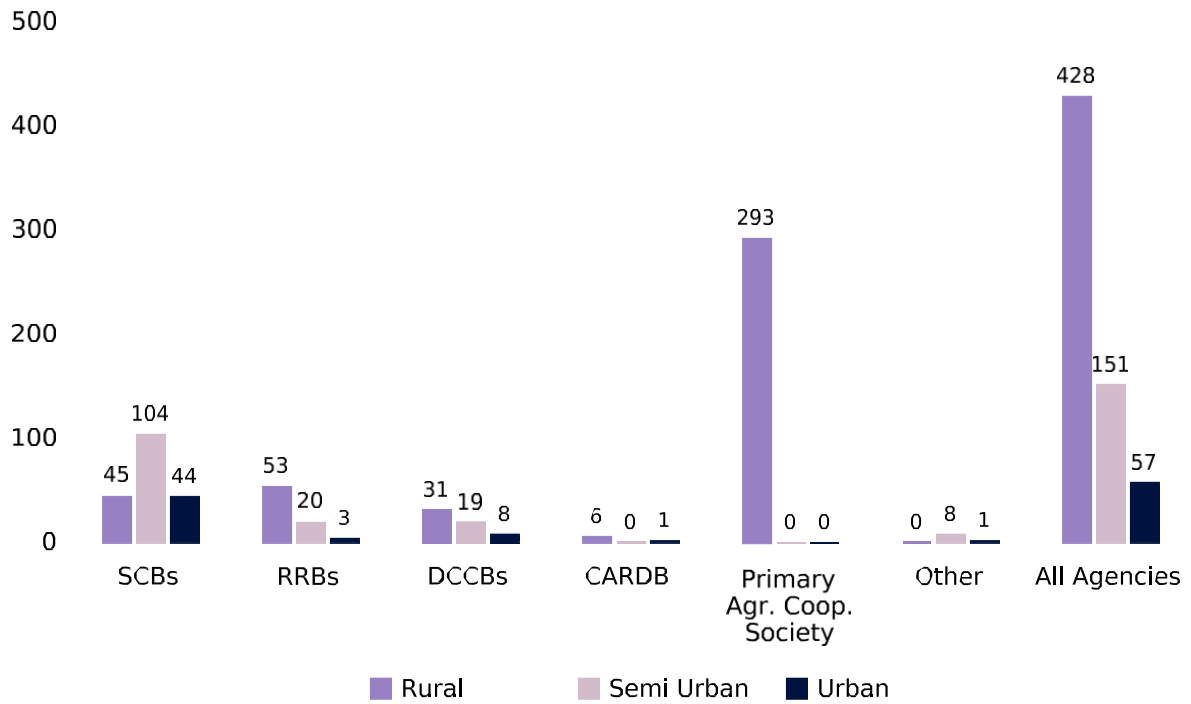
4	Karnataka	Bagalkote	Guledagudda	Milk Societies	18	Average
5	Karnataka	Bagalkote	Hungund	Milk Societies	22	Deficient
6	Karnataka	Bagalkote	Ilkal	Milk Societies	15	Average
7	Karnataka	Bagalkote	Jamkhandi	Milk Societies	87	Rich
8	Karnataka	Bagalkote	Mudhol	Milk Societies	55	Average
9	Karnataka	Bagalkote	Rabakavi Banahatti	Milk Societies	89	Rich

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	303	NA
3	PACS Computerization	265	NA
4	ARDBs Computerization	6	NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	9	NA
7	PACS as Common Service Centres (CSCs)	70	NA
9	PACS as Jan Aushadi Kendras (JAK)	1	NA
a	Membership in Multi State Cooperative Society on Seeds	1	NA
b	Membership in Multi State Cooperative Society on Organic farming & products	1	NA
c	Membership in Multi State Cooperative Society on Agri-exports	1	NA

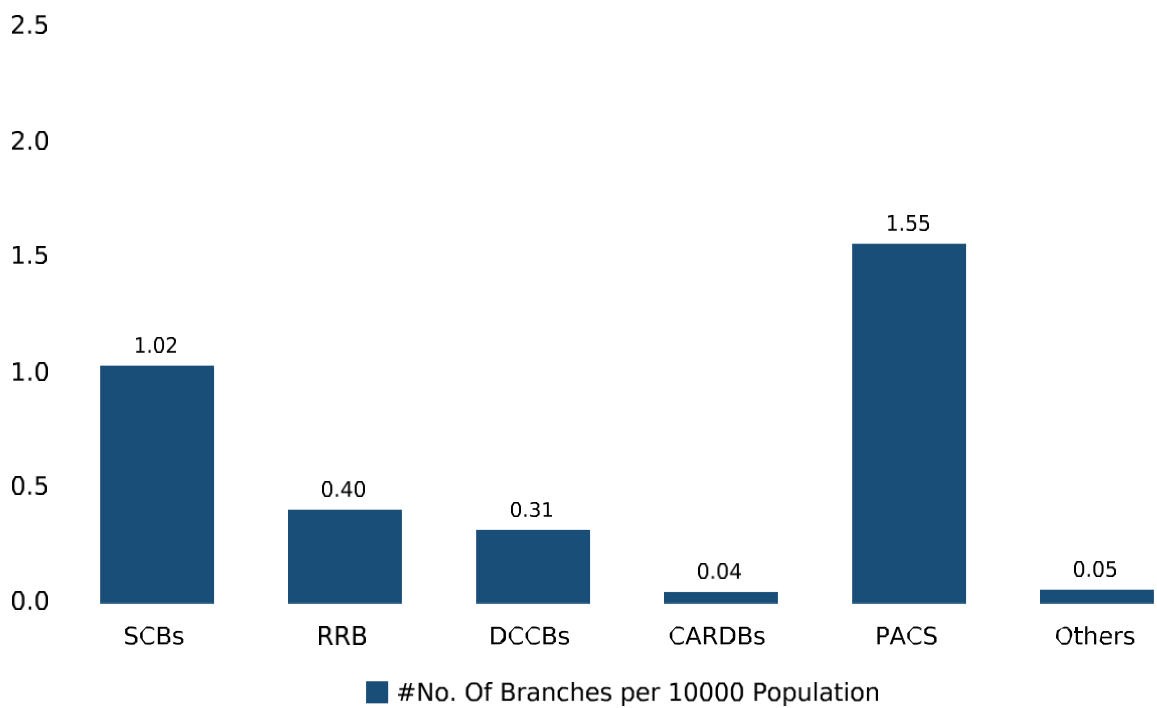
Banking Profile

1. Agency wise - Number of branches in the district



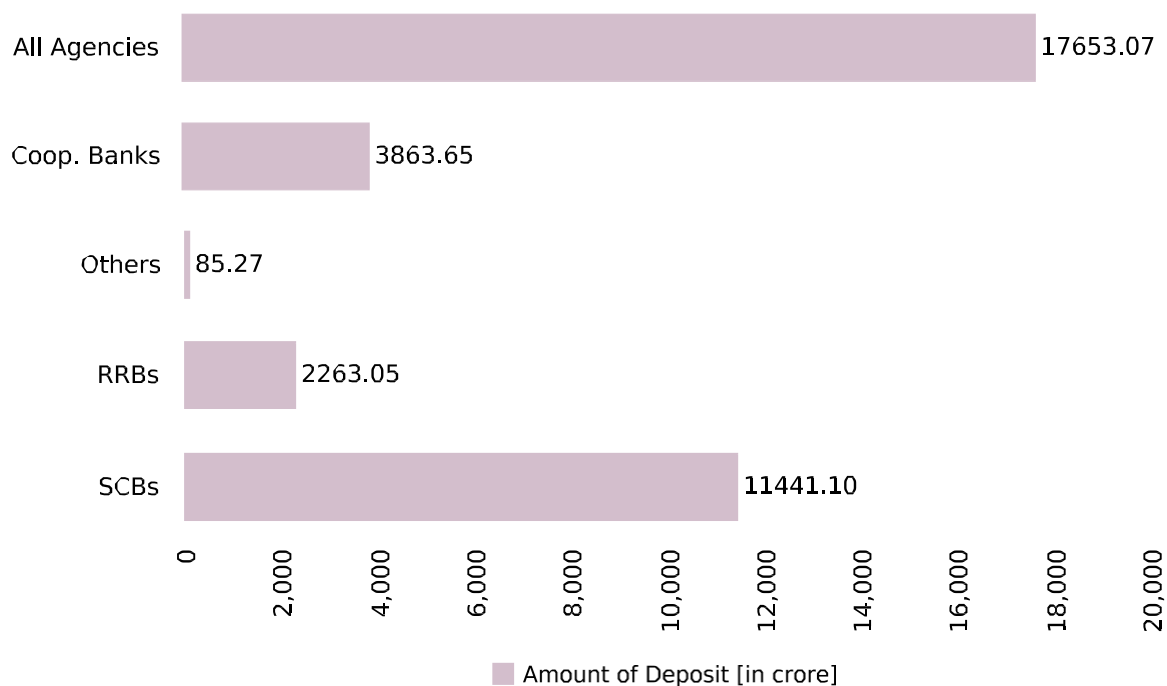
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2. Branch Penetration



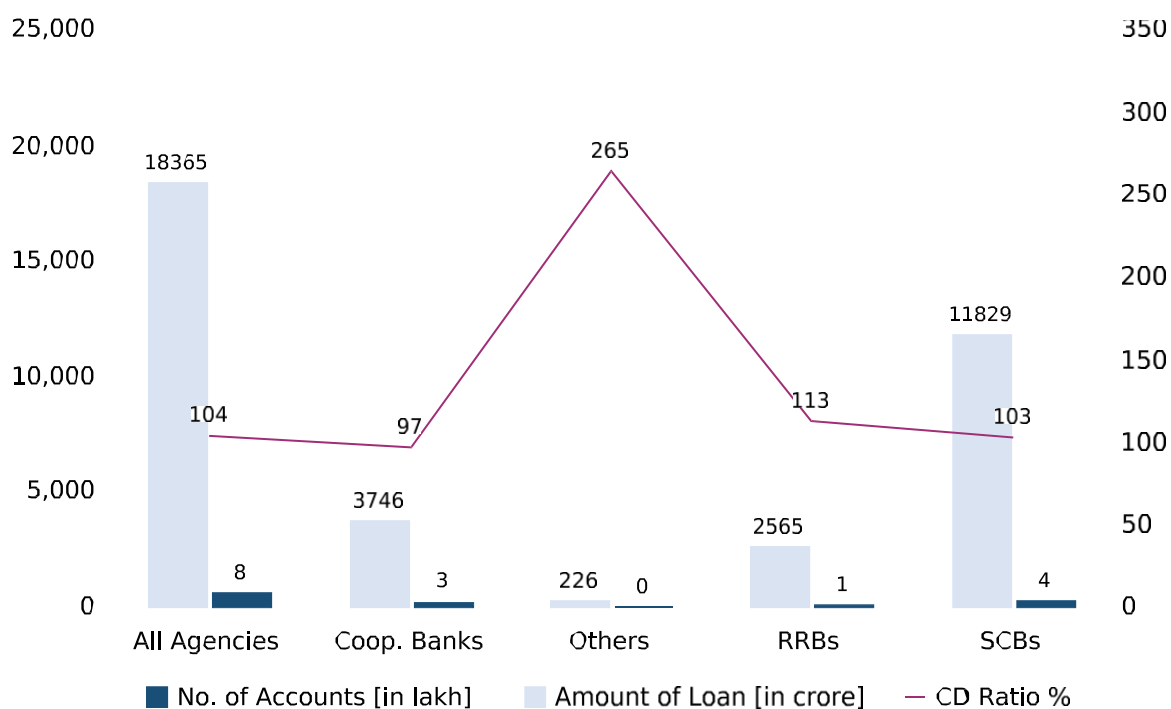
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3. Agency wise - Deposit O/s



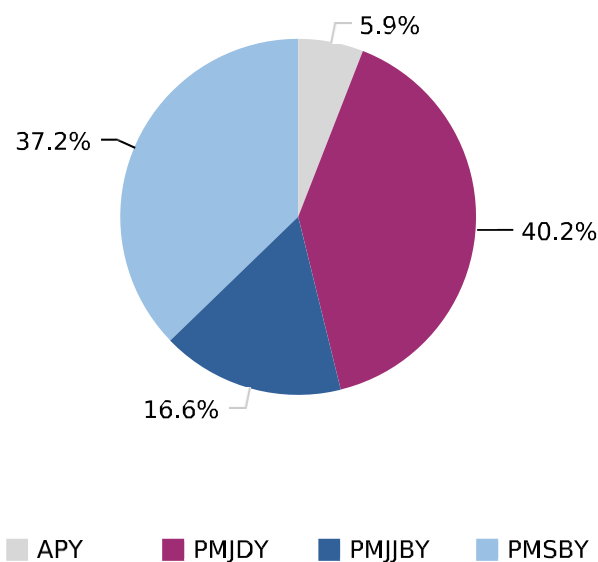
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4. Agency wise - Loan O/s and CD ratio



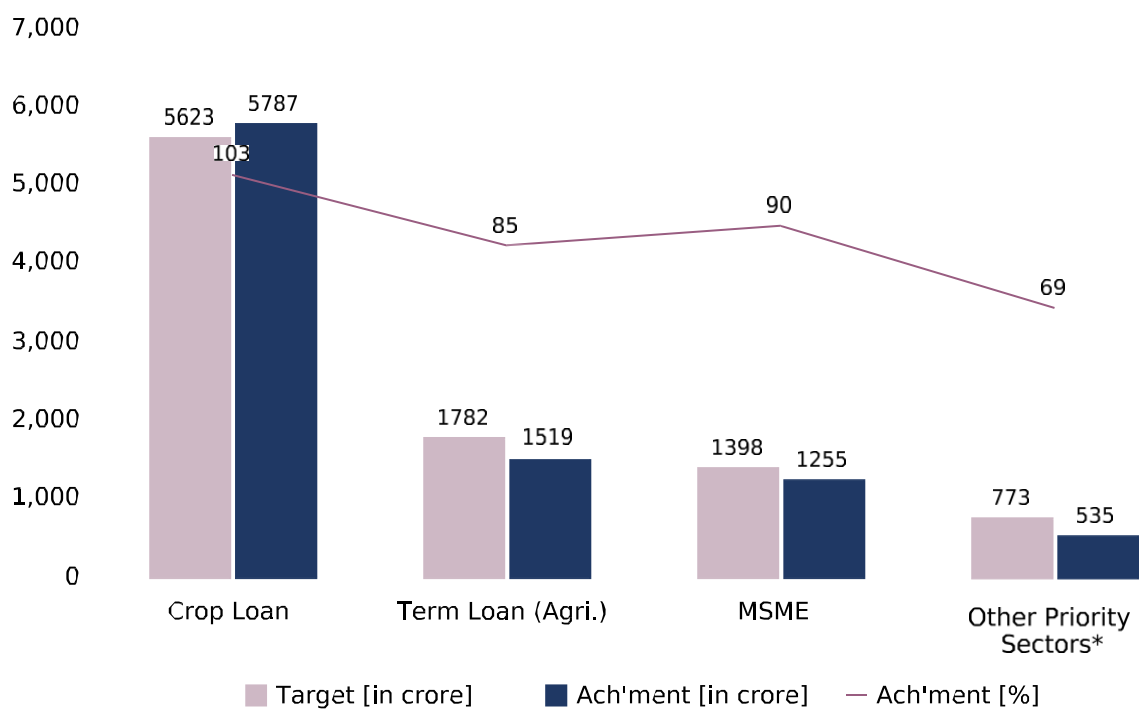
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5. Performance under Financial Inclusion (No. of A/c)



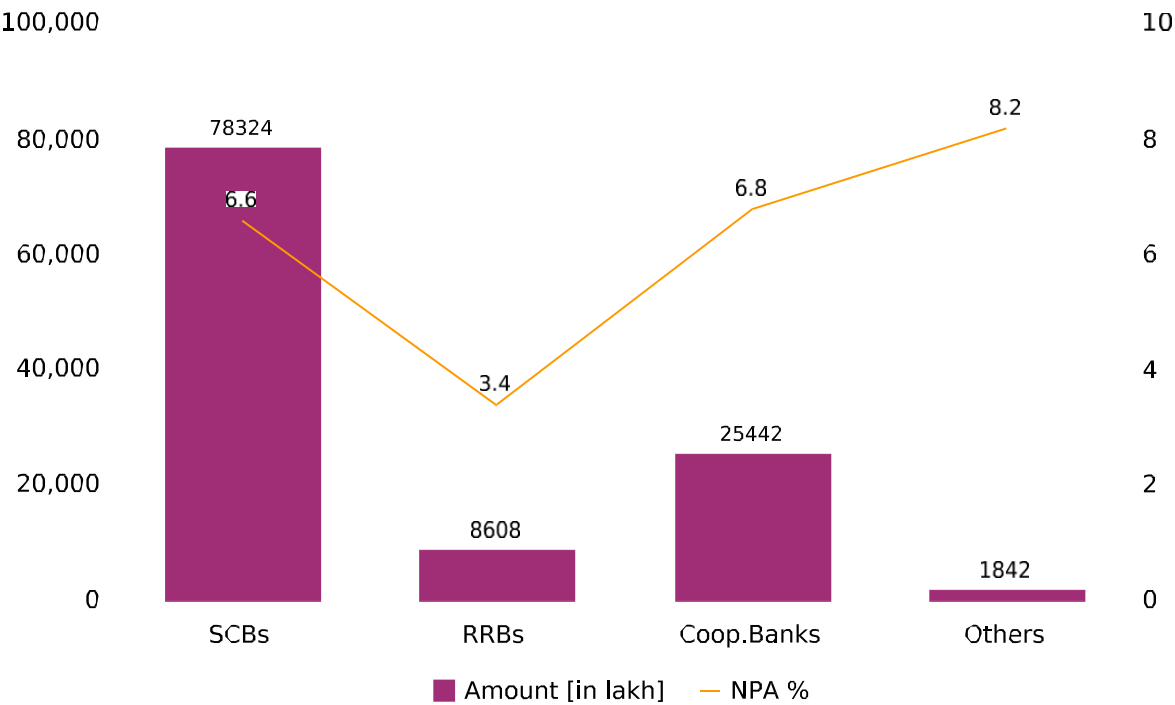
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6. Sector-wise Performance under ACP



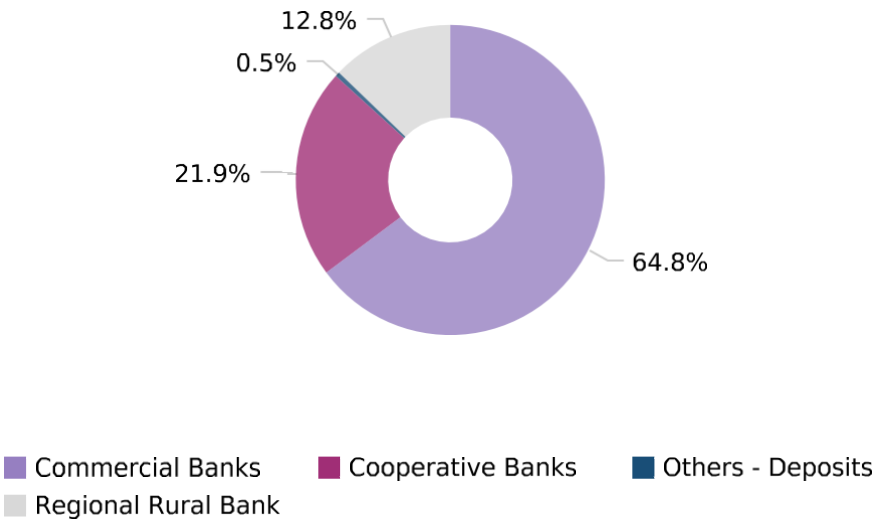
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7. NPA position



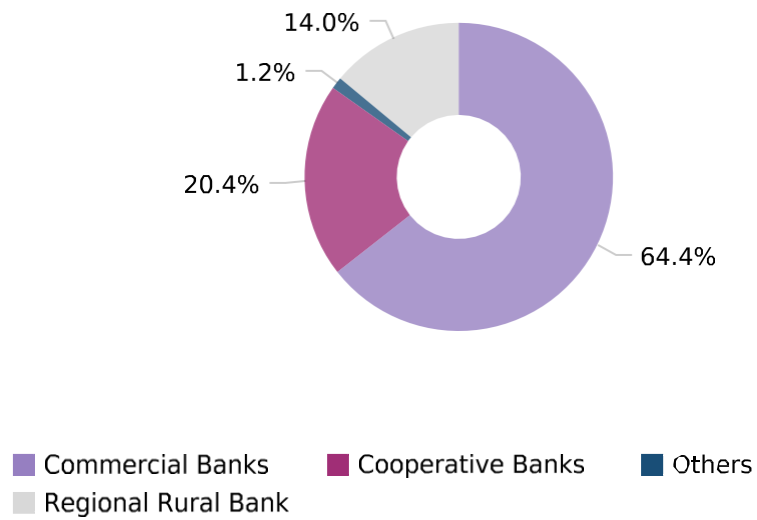
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8. Agency wise - Share of Deposit O/s
Year 2024-25



RBIACP.SLBC portal

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



RBIACP.SLBC portal

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	27	193	45	104	44	7	15115	152		
Regional Rural Bank	1	76	53	20	3	1	558	105		
District Central Coop. Bank	1	58	31	19	8	0	212	0		
Coop. Agr. & Rural Dev. Bank	1	7	6	0	1	0	0	0		
Primary Agr. Coop. Society	293	293	293	0	0	0	0	0		
Others	9	9	0	8	1	0	0	936		
All Agencies	332	636	428	151	57	8	15885	1193		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)

Commercial Banks				0	0	967056.40	1035501.28	1144110.40	10.5	64.81
Regional Rural Bank				0	0	217239.81	200811.59	226304.71	12.7	12.82
Cooperative Banks				0	0	353563.19	359875.28	386364.74	7.4	21.89
Others				0	0	4936.32	6466.18	8526.94	31.9	0.48
All Agencies	0	0	0	0	0	1542795.72	1602654.33	1765306.79	10.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	789669	845299	843651	-0.2	100.0	1501520.15	1683716.52	1836536.36	9.1	100.0
Commercial Banks	371021	430378	408475	-5.1	48.4	927225.06	1063293.13	1182926.35	11.3	64.4
Cooperative Banks	288682	277154	291859	5.3	34.6	348467.92	357824.28	374557.22	4.7	20.4
Others	18737	21155	23572	11.4	2.8	10083.04	20364.50	22589.84	10.9	1.2
Regional Rural Bank	111229	116612	119745	2.7	14.2	215744.13	242234.61	256462.95	5.9	14.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	95.9	102.7	103.4
Regional Rural Bank	99.3	120.6	113.3
Cooperative Banks	98.6	99.4	96.9
Others	204.3	314.9	264.9
All Agencies	97.3	105.1	104.0

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	508247	378460	164437	66519
Regional Rural Bank	339101	329597	184708	58273
Cooperative Banks	0	76271	633	0
Others	0	2	23	46
All Agencies	847348	784330	349801	124838

**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	560929.28	47.4	411585.20	34.8	430070.98	36.4	20.63	0.0	19113.89	1.6
Regional Rural Bank	184847.62	72.1	170603.43	66.5	150319.68	58.6	0.00	0.0	8729.32	3.4
Cooperative Banks	153424.75	41.0	144838.50	38.7	106157.75	28.3	0.00	0.0	0.00	0.0
Others	10324.69	45.7	3542.68	15.7	4119.15	18.2	0.00	0.0	2459.65	10.9
All Agencies	909526.34	49.5	730569.81	39.8	690667.56	37.6	20.63	0.0	30302.86	1.7

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	834345.00	804563.00	96.4	879694.00	856994.00	97.4	957674.02	909526.34	95.0	96.3
Commercial Banks	526984.00	482845.00	91.6	549689.00	518738.00	94.4	590515.91	560929.28	95.0	93.7
Cooperative Banks	152950.00	153031.00	100.1	164872.00	151188.00	91.7	165532.72	153424.75	92.7	94.8
Others	2430.00	14570.00	599.6	0.00	9491.00	0	10510.25	10324.69	98.2	232.6
Regional Rural Bank	151981.00	154117.00	101.4	165133.00	177577.00	107.5	191115.14	184847.62	96.7	101.9

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	502205.00	464907.00	92.6	536446.00	527157.00	98.3	562335.93	578692.59	102.9	97.9
Term Loan (Agri.)	126016.00	220635.00	175.1	172419.00	185649.00	107.7	178166.48	151877.22	85.2	122.7
Total Agri. Credit	628221.00	685542.00	109.1	708865.00	712806.00	100.6	740502.41	730569.81	98.7	102.8
MSME	187022.00	87989.00	47.0	127766.00	116580.00	91.2	139835.67	125480.08	89.7	76.0
Other Priority Sectors*	19302.00	31032.00	160.8	43063.00	27608.00	64.1	77335.94	53476.45	69.1	98.0
Total Priority Sector	834545.00	804563.00	96.4	879694.00	856994.00	97.4	957674.02	909526.34	95.0	96.3

**9. NPA Position (Outstanding)**

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	927225.00	91474.00	9.9	1063293.13	115673.58	10.9	1182926.35	78324.27	6.6	9.1
Regional Rural Bank	215744.00	13442.00	6.2	242234.61	10741.26	4.4	256462.95	8607.90	3.4	4.7
Cooperative Banks	348468.00	19351.00	5.6	363688.03	17306.62	4.8	374557.22	25441.70	6.8	5.7
Others	10083.00	5879.00	58.3	14500.75	355.69	2.5	22589.84	1842.42	8.2	23.0
All Agencies	1501520.00	130146	8.7	1683716.52	144077.15	8.6	1836563.36	114216.29	6.2	7.8

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

- i. 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.
- ii. 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.
- iii. Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- iv. 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.
- v. 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.
- vi. 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.
- vii. Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.
- viii. 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.
- ix. Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Caste and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.
- x. Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.
- xi. PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.
- xii. 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.
- xiii. Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others.
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%
- iii. Sub targets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- i. Lead Bank Scheme
- ii. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (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 2016-17 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 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 2019-20 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of

Agriculture & Farmers Welfare is the nodal ministry.

- Food Processing Fund (FPF): Instituted in 2014-15 with ₹2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹1,179.71 crore committed and ₹830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013-14 with ₹10,000 crore corpus to support scientific storage infrastructure.
- 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 receipt based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

CLIMATE CHANGE:

- Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.
- NABARD Carbon Fund (NCF): With a ₹300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's voluntary carbon market and contribute to net zero goals.
- NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hard to abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

INSTITUTIONAL DEVELOPMENT:

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.
- For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 10,890 crore, and RRBs are now permitted to raise capital from markets.

NABARD's DIGITAL INITIATIVES

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of 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.
- Digitalization 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, **i n t e g r a t i n g** land records, satellite data, and UIDAI.
 - ii. AIF Interest Subvention Portal: Automates claim processing under AIFscheme.

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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- The State has allocated 12.5% of its total expenditure towards agriculture for FY 2025-26, the overall budget outlay for 2025-26 is ₹4,09,549 crore and the allocation for agriculture and allied activities stands at ₹51,339 crore, which is 17% higher from the previous year's allocation.
- The State is formulating and Implementing Comprehensive Rain-fed Agricultural policy to improve resilience and livelihoods in drought-prone areas considering 64% cultivated area of Karnataka is rain fed area.
- A New Fishery Policy to be formulated to promote sustainable fishing and ensure economic growth of fishermen.
- Strengthen Large Area Multi-Purpose Societies (LAMPS) to procure and process minor forest produce, working capital subsidy of Rs.5 lakh each to LAMPS.
- To strengthen cooperative societies, the following reforms to be implemented by Co-operation Department for efficient, transparent and people-friendly delivery of services:
 - i. The details of all registered housing cooperative societies of the state will be made online through the Karnataka State Co-operative Housing Federation.
 - ii. A helpline will be started to protect the depositors' interest and prevent malpractices.
 - iii. Digitalization of audit reports of co-operative societies.
- The Agricultural Produce Marketing Committee to establish an International Standard Hi-Tech flower market in Chikkaballapur and Modern market in KGF for farmers through public

private partnership.

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

6. State Budget

6.1. Important Announcements

- Agriculture sector has registered a positive growth of 4% in 2024-25, outpacing all India agricultural growth rate of 3.8%. The positive growth rate in 2024-25 is due to the government's proactive interventions to encourage Kharif sowing aided by a normal monsoon and adequate reservoir.
- Industrial sector has achieved positive 5.8% growth in 2024-25 with launch a new Industrial Policy 2025-30, aiming to achieve 12 percent industrial growth and creation of 20 lakh jobs by 2030.
- The Service sector has achieved an impressive growth rate of 8.9 percent in the year 2024-25, exceeding the national average growth rate of 7.2 percent.
- The Chief Minister's Infrastructure Development Program with an allocation of ₹ 8,000 crore to focus on minor irrigation, roads and urban infrastructure.
- Minor irrigation projects including the modernization of lakes, dams, vented dam and lift irrigation to be undertaken at a total cost of ₹2,000 crore.
- Under Kalyana Path Scheme, ₹1,000 crore has been allocated for construction and maintenance of 1,150+ km of rural roads in Kalyana Karnataka region to improve connectivity and economic access. The scheme is complemented by the Pragati Patha Scheme with ₹5,190 crore for 7,110 km of rural roads 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 operationalized 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 under bridges 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 rain fed 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 up to ₹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 up to ₹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 self-help organizations in rural areas.
 - b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands
 - c) Grey water management unit will be established in 500 villages for the management of waste water.
- To ease electricity related financial burdens on Gram Panchayats, solar micro-grids to be established under the Public- Private Partnership (PPP) model.

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

Objective - To create self-employment opportunities for women in Trade & Service Sector
Implementing Department - Women & Child Development Department

Target Group - Women with income ceiling ₹ 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 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 Lending Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.
- Anugraha' scheme: Objective: To provide relief to farmers undergoing distress in the event of accidental death of cattle. Benefits: Compensation for accidental death of cattle has been increased to ₹15000.00 for cows/ buffaloes/ bullocks, ₹7500 for sheep/ goats, and ₹ 5000 for lamb/ kid.
- Dairy Farming: Objective: To encourage dairy farming Target Group : Scheduled Caste/ Scheduled Tribes communities Quantum of Subsidy: 50% subsidy or up to ₹1.25 lakh for purchase of two cows or buffaloes provided as financial assistance through the Corporations.

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and

certification Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

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 Farm Credit

.2.1 Crop Production, Maintenance & Marketing

.2.1.1 Status of the Sector in the District

- Agriculture is the primary occupation for the majority of people in Bagalkote district. The region is semi-arid, and its soil may be categorized predominantly as black, with red soil present in some areas.
- The principal crops cultivated in the district are sugarcane, maize, sorghum, pigeon pea, pearl millet, chickpea, groundnut and wheat.
- More than 65% of the working population is engaged in agriculture.
- The average size of operational holdings is 0.57 hectares for marginal farmers and 1.44 hectares for small farmers.
- The net sown area in the district is 4,93,026 hectares, and the area cultivated more than once is 1,50,678 hectares. The gross cropped area is 6,43,704 hectares (2022-23)
- Total production (food grains & oil seeds) in the district during 2019-20, 2020-21, 2021-22 and 2022-23 is 6,13,771 MT, 7,47,403 MT, 6,39,874 MT and 6,11,826 MT respectively
- Bagalkote DCCB has entered MoU with NABARD and 24x7 money works fintech, for eKCC platform for timely credit requirements towards agriculture activities
- The Ground Level Credit (GLC) for crop loan for the last three years is ₹464907.00 lakhs, ₹527157.00 lakhs and ₹578692.59 lakhs for 2022-23, 2023-24 and 2024-25 respectively. As per District Credit Plan (DCP), target for 2025-26 is ₹639137.00 lakhs.

.2.1.2 Infrastructure and linkage support available, planned and gaps

- The Department of Agriculture provides extension support, inputs at subsidized rates, and technical guidance through 18 Raitha Samparka Kendras (RSKs), along with ATMA, KVK, District Agricultural Training Centre (DATC), and the Karnataka Farmers Resource Centre (KFRC). To strengthen last-mile outreach, Krishi Sakhis are being promoted as Para-Extension Workers.
- Farmer Producer Organizations (FPOs) are emerging as key institutions for aggregation, collective marketing, and value-chain integration. Currently, there are 68 FPOs in the district, of which 18 are NABARD-promoted.
- Millets (Shri Anna) are cultivated in the district, yet face supply- and demand- side challenges. On the supply side, low yields persist due to lack of quality, locally adapted seeds and limited processing facilities that affect recovery and value realization. On the demand side, awareness about nutritional benefits remains limited, with scope to revive traditional millet-based cuisines and encourage value addition.
- Despite the presence of RSKs and allied institutions, extension coverage and last-mile delivery remain inadequate. In addition, seed and input supply gaps—particularly for millets—continue to constrain productivity and restrict scaling up of cultivation.

.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	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	ha	1.19	1	27306	32475.33	32475.33
2	Annual Vegetables - Tomato/ Tamatar_Open	ha	1.98	1	425	842.43	842.43
3	Cereals - Maize/ Makka_Irrigated	ha	1.05	1	89500	93763.78	93763.78
4	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	ha	0.42	1	14360	6072.28	6072.28
5	Cereals - Sorghum/ Jowar_Rainfed	ha	0.56	1	39900	22144.90	22144.90
6	Cereals - Wheat/ Gehu_Irrigated	ha	0.68	1	23095	15705.06	15705.06
7	Fruits - Banana/ Kela_Others	ha	2.22	1	2020	4484.48	4484.48
8	Fruits - Grapes/ Angur_Pendal 2.5 - Thomson	ha	4.02	1	3610	14502.12	14502.12
9	Oil Seeds - Groundnut/ Moongfali_Irrigated	ha	1.01	1	25460	25732.17	25732.17
10	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	ha	0.71	1	31570	22394.20	22394.20
11	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	ha	0.71	1	57150	40781.09	40781.09
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	ha	0.51	1	19800	10172.27	10172.27
13	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	ha	0.70	1	36370	25376.45	25376.45
14	Spices & Condiments - Turmeric/ Haldi_Irrigated	ha	2.25	1	1950	4387.56	4387.56
15	Sugar Crops - Sugarcane/ Ganna_New	ha	2.22	1	102250	226999.08	226999.08
Sub Total					474766	545833.20	545833.20
Post-Harvest							54583.32
Maintenance							109166.64
Total							709583.16
Grand Total					474766	545833.20	709583.16

.2.2 Water Resources

.2.2.1 Status of the Sector in the District

- The Net Sown Area (NSA) is 4,93,026 hectares, and the area sown more than once is 1,50,678 hectares. The Gross Cropped Area (GCA) totals 6,43,704 hectares. The ratio of net irrigated area to net sown area is approximately 56.95%. Additionally, the potential area for irrigation is 1,35,895 hectares. The major sources of irrigation in the district are tube wells (49%), canals (12%), lift irrigation (2%), open wells (less than 1%), with the remainder coming from other sources. According to the Dynamic Ground Water Resources of India 2024 report, the stage of groundwater extraction in the district is 84%

.2.2.2 Infrastructure and linkage support available, planned and gaps

- The prestigious Ramthal LIS Project provides irrigation for 24,000 ha under micro-irrigation in Hungund Taluk. Under MNREGA and other convergence schemes, 12 community boulder check dams, 7 brushwood check dams, and 3 individual brushwood check dams were constructed. Additionally, 77 community farm ponds and 457 water absorption trenches, pond renovations, and percolation ponds were undertaken during 2023-24.
- Under the Atal Bhoojal Yojana, a water optimization project is being implemented in Bagalkote and Badami taluks. Around 34,764 wells have been registered and monitored for water level and quality, covering 138,800 ha.
- NABARD under RIDF has sanctioned 163 irrigation projects, of which 154 are completed, covering a command area of 23,222 ha. Additionally, 69 groundwater recharge structures have been built, benefiting 681 ha.

.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
A.02 Water Resources							
1	Conveyance/ Distribution structures-Sub-surface type- Drainage System	ha	2.12	80	95	201.27	161.02
2	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	1150	295.32	236.25
3	Drip Irrigation--1.2 m x 0.6 m	ha	1.53	80	5225	8009.93	6407.94
4	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	610	391.62	313.30

5	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.97	80	120	116.42	93.12
6	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.39	80	4750	1845.39	1476.30
7	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.54	80	9900	5301.47	4241.16
Total					21850	16161.42	12929.09

.2.3 Farm Mechanization

.2.3.1 Status of the Sector in the District

- In Bagalkote district, small and marginal holdings constitute around 63.7% of total land holdings, with an average operational holding size of 1.03 hectares, as per the most recent district level data.
- Agricultural sector continues to be dominated by small and marginal farmers, highlighting the need for tailored mechanization interventions. The latest reports indicate that farm power availability in Bagalkote remains at 14,84,298 HP, compared to the estimated requirement of 29,19,000 HP, resulting in a significant mechanization gap. During 2025-26, the Karnataka government has allocated ₹428 crore to support 50,000 farmers under the Farm Mechanization Scheme statewide, further accelerating modernization in districts like Bagalkote

.2.3.2 Infrastructure and linkage support available, planned and gaps

- As of 31 March 2024, the district has 30892 tractors, 30374 tillers, and 143 harvesters.
- Two PACS availed NABARD refinance for sugarcane harvesters under AIF. In 2023-24, one PACS and one FPO were approved under the State Government's Harvester Hub scheme for combine harvesters.
- To meet the projected farm power requirement of 5.36 HP/ha by 2030, the district faces a gap of around 16,000 tractors and power tillers (35-45 HP). Banks may consider financing 10-15% of this gap annually.
- With sugarcane cultivation covering ~85,000 ha, the district needs ~85 combine harvesters (1 per 1,000 ha). Banks may consider financing 10-15% of this gap annually.

.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
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A.03 Farm Mechanisation							
1	Combine harvester-Sugarcane harvestors-Sugar cane harvester	No.	107.00	80	56	5992.00	4793.60
2	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.47	80	1825	2682.75	2146.20
3	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.58	80	1890	2976.76	2381.40
4	Others--Custom Hiring- Disc plough	No.	0.42	80	69	28.98	23.18
5	Others--Custom Hiring- Drone	No.	10.50	80	20	210.00	168.00
6	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.63	80	20	52.53	42.00
7	Others--Custom Hiring- Levelers	No.	2.10	80	26	54.60	43.68
8	Others--Custom Hiring- Thresher	No.	1.26	80	115	144.90	115.92
9	Others-Groundnut Stripper-Groundnut decorticator (powered cost depends on capacity)	No.	1.58	80	39	61.45	49.14
10	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	78	83.46	66.77
11	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.10	80	117	245.70	196.56
12	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.19	80	2025	16584.75	13267.80
Total					6280	29117.88	23294.25

.2.4 Plantation & Horticulture, including Sericulture

.2.4.1 Status of the Sector in the District

- Bagalkote continues to maintain its reputation as a leader in horticultural production, with key crops such as grapes, pomegranate, banana, lime, sapota, guava, ber and various vegetables remaining dominant in 2024-25.
- In 2024-25, the estimated area under vegetables is close to 27,500 hectares, while fruit cultivation covers approximately 12,800 hectares. This reflects a modest expansion compared to previous years.
- Total horticultural production in Bagalkote for 2024-25 is projected to be in the range of 10.2 Lakh Metric Tonnes (LMT) to 11.1 LMT, showing gradual growth attributed to expanded cultivation and enhanced productivity.
- Farmer Producer Organizations (FPOs): NABARD continues to promote horticulture-focused FPOs in partnership with University of Horticulture Sciences (UHS), with turnover growth exceeding 15% in several FPOs during 2024-25. The Department of Horticulture has also scaled up FPO initiatives, with around 15 FPOs currently operational in horticulture and plantation crop production.
- Sericulture: Agro- climatic conditions in Bagalkote remain favorable for sericulture and

mulberry cultivation. In 2024-25, area under mulberry crossed 840 hectares, an increase from previous years.

.2.4.2 Infrastructure and linkage support available, planned and gaps

- Despite ~50,000 ha under horticulture, the district has only 6 cold storage units with a capacity of 5865 MT, which is inadequate.
- Institutions like the University of Horticultural Sciences and the Centre of Excellence for Pomegranate can further promote crop cultivation.
- As of March 2025, 1,504 ha is under oil palm cultivation.
- NABARD and other agencies are promoting horticulture FPOs for value addition.
- The district has 5 government and 11 private nurseries supplying quality planting materials. UHS Bagalkote provides fruit (mango, grapes, guava, dragon fruit) and vegetable seeds (onion, tomato, drumstick, chili). KVK Bagalkote undertakes training, capacity building activities and demonstrations on high-yielding varieties, integrated nutrient management, drip irrigation, and organic farming.
- Sericulture: Jamkhandi has a government grainage with a crossbreed variety and a laying target of one lakh. Technical service centres for weaving and reeling are available in Badami, Bagalkote, Hunagund, Jamkhandi, and Mudhol.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.66	80	145	95.60	76.51
2	Exotic Fruits -Dragon Fruit-2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	425	3251.48	2601.17
3	High density plantation-Banana	ha	3.38	80	2100	7100.52	5680.42
4	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	205	217.16	173.71
5	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	1855	5061.39	4049.09
6	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	210	237.06	189.65
7	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.09	80	60	65.48	52.39

8	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Seedless varieties 3m x 1.8m - 740/Acre	Acre	5.45	80	1570	8550.71	6840.54
9	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x 2.5m - 640/Acre	Acre	2.06	80	310	638.01	510.43
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5m x 5m - 160/Acre	Acre	2.65	80	265	703.22	562.56
11	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x 9m - 50/Acre	Acre	1.07	80	195	208.65	166.92
12	Other Plantation Crops-Coconut-8m x 8m 60/Acre	Acre	1.08	80	305	329.62	263.69
13	Other Plantation Crops-Oil Palm-9m x 9m - 50/Acre	Acre	1.25	80	2025	2535.11	2028.07
14	Perennial Vegetables -Curry Leaf-3m x 1.5m 880/Acre	Acre	0.43	80	185	79.18	63.36
15	Perennial Vegetables - Drumstick-3.5m x 3.5m 326/Acre	Acre	0.44	80	1150	504.53	403.60
16	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (>2080sq.m>4000sq.m)	sq.m.	0.01	80	88000	753.28	602.62
17	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (upto 560 sq.m)	sq.m.	0.01	80	65240	785.49	628.39
18	Protection Structure-Shadenet housing-Shade net-2-side corridor(>2080sq. m>4000sq.m)	sq.m.	0.00	80	295000	1389.45	1111.55
19	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	20	511.89	409.51
20	Sericulture-Chawki Rearing-Mulberry Garden Establishment 2 acre	Acre	1.50	80	605	906.29	725.03
21	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	390	4932.48	3946.00
Sub Total					460260	38856.60	31085.21
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	225	120.40	120.40
Sub Total					225	120.40	120.40
Total					460485	38977.00	31205.61

.2.5 Forestry & Waste Land Development

.2.5.1 Status of the Sector in the District

- Bagalkote District has 6588 sq. km geographical area with Moderate Dense Forest

covering 18.99 sq. km and Open Forest covering 238.24 sq. km, thus covering only 3.93% of Gross Area in the district. Waste land in the district is about 23801 ha.

- As per the Forest Department, the forests in Bagalkote District falls under the category of Southern tropical dry Deciduous Forest, Southern Tropical Thorn Forest, Babul forest and Inundation Babul forest.

.2.5.2 Infrastructure and linkage support available, planned and gaps

- There are 73 Village Forest Committees (VFCs) through which the Forest Department undertakes development activities. Nurseries are available in all blocks.
- The Social Forestry Department plants trees along roads, schools, Gram Panchayat lands, and community areas. Activities include pit digging, plantation, and soil/moisture conservation under MNREGA.
- Measures like afforestation, terracing, agroforestry, and community involvement (including capacity building) should be emphasized for restoring wastelands.

.2.5.3 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-Tissue culture 5m x5m- 400/ha	ha	0.92	80	390	358.89	287.11
2	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	371	444.60	355.68
3	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	235	362.10	289.67
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	273	648.50	518.79
Total					1269	1814.09	1451.25

.2.6 Animal Husbandry - Dairy

.2.6.1 Status of the Sector in the District

- Livestock Population: As per the 20th Livestock Census (2019), Bagalkote district possesses 2,22,823 cattle and 2,34,340 buffaloes. The district provides suitable conditions for Khilari breed cattle and Pandarpuri buffaloes. Bagalkote contributes 5.04% of Karnataka's total livestock population.
- Daily milk production in the district is estimated to exceed 1.2 lakh litres as of 2024, showing an upward trend over prior years due to improved cooperative functioning and better breed management.
- The average per capita milk availability in Bagalkote significantly surpasses the ICMR recommendation of 300 grams per day, with current estimates placing it comfortably above

480 grams per day, ensuring not only self-sufficiency but a surplus for outward supply.

- Dairy cooperative activity remains robust. As of March 2024, the district is reported to have over 420 Dairy Cooperative Societies with aggregate membership exceeding 63,000 farmers. These societies are critical engines for milk collection, chilling, and ensuring fair pricing for farmers.
- Ground-level credit flow to the dairy sector in Bagalkote has shown robust growth, moving from ₹97.26 crore in 2021–22, to ₹143.09 crore in 2022–23, to ₹177.09 crore in 2023-24 and to ₹244.49 crore in 2024-25 reflecting increased investment and confidence in the sector.

.2.6.2 Infrastructure and linkage support available, planned and gaps

- Veterinary Infrastructure: As of 2024, Bagalkote district is supported by a network of approximately 18 veterinary hospitals, 82 dispensaries, 39 primary veterinary centres, and 6 mobile veterinary clinics. These facilities provide essential animal healthcare services but coverage gaps persist in remote areas and underserved taluks.
- Artificial Insemination and Extension: There are a total of 217 AI centres in the district, with 145 run by the Department of Animal Husbandry, 54 by the Karnataka Milk Federation (KMF), and the rest by private/cooperative initiatives.
- Value Chain and Linkages: Bagalkote has over 369 milk collection centres and a strong dairy cooperative network.
- Identified gaps: Expansion of veterinary facilities in less-served areas, and upgradation of animal health laboratories for rapid disease diagnosis.
- Significant need for new/chilled milk processing facilities to allow value addition (paneer, ice cream, probiotic curd, etc.) and take advantage of the local milk surplus.
- Greater support for digital financial services like payment digitization and insurance products tailored to small and marginal dairy farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	35	555.00	444.02
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	2635	6512.95	5210.35
3	Bulk Milk Cooling Unit	No.	32.96	90	12	395.49	355.92
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	4075	8676.92	6941.51

5	Crossbred Cattle Farming--HF 10 animal unit	5+5	15.76	80	46	725.01	580.01
6	Dairy Cattle Buffao Shed--130 sq ft shed @ 200 per sq ft	No.	0.28	80	2850	792.87	634.29
7	Dairy Marketing Outlet/ Parlour--Construction of store room 50 sq ft	No.	0.13	80	1475	197.30	157.83
8	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	12450	3330.40	2664.30
9	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	435	1722.17	1377.74
10	Heifer Rearing--Male calf rearing	10	4.08	80	120	489.19	391.37
11	Indigenous Cattle Faming--Gir Saihwal Tharparkar 10 animal unit	5+5	13.35	80	160	2136.57	1709.26
12	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	500	995.10	796.08
13	Refrigerated Tanker Van	No.	29.21	80	8	233.68	186.96
Sub Total					24801	26762.65	21449.64
A.o8 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	8275	4276.62	4276.62
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	6550	3046.48	3046.48
3	Indigenous Cattle Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	4775	822.59	822.59
Sub Total					19600	8145.69	8145.69
Total					44401	34908.34	29595.33

.2.7 Animal Husbandry - Poultry

.2.7.1 Status of the Sector in the District

- The total poultry population in the district is 18,39,865, as per the Livestock Census – 2019. Egg production during 2023-24 was 3121 lakh eggs. Against the ICMR recommendation of 180 eggs/year/person, the district produces only 140 eggs/year, indicating a deficit in egg production.
- The Aseel bird is well-suited for breeding in the district. Due to high demand for poultry meat, backyard poultry is gaining popularity, although commercial poultry operations also exist.
- Ground Level Credit (GLC) flow to the sector was ₹6.66 crore in 2021–22, ₹12.45 crore in 2022–23, ₹18.79 crore in 2023–24 and ₹21.63 crore during 2024-25, showing a positive growth trend.

.2.7.2 Infrastructure and linkage support available, planned and gaps

- As per the 20th Livestock Census (2019), the district has 3,83,926 goats, of which 48,599

are male and 3,35,327 are female.

- There are 20,458 pigs, including 18,177 indigenous breeds and 2,281 crossbreeds.
- The sheep population stands at 6,22,856, comprising 3,025 exotic and 6,19,831 indigenous breeds.
- According to the Integrated Sample Survey (2020–21), the district produced 14,699 tons of meat and 78 tons of wool.
- Breeds such as Deccani, Yalaga, and Kenguri are well-suited to the district's climatic conditions.
- Sheep and goats are primarily reared for meat. All government veterinary institutions provide input services.
- Wool production is estimated at 78 tonnes, and Budihal and Kundargi Kamblis (blankets) are renowned for their texture and durability.

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

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

Sr. No	Activity	Unit Size	Sof / Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--1000 birds per batch	1000	3.35	80	420	1406.63	1125.30
2	Commercial Broiler Farming--Integration: broiler equipment(2000chicks; Rs.35per bird	5000	12.20	80	74	902.63	722.14
3	Commercial Broiler Farming--Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	85	414.73	331.79
4	Commercial Layer Farming--5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	52	1890.65	1512.51
Sub Total					631	4614.64	3691.74
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	206000	331.66	331.66
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	118500	317.58	317.58
Sub Total					324500	649.24	649.24
Total					325131	5263.88	4340.98

.2.8 Animal Husbandry - Sheep, Goat, Piggery

.2.8.1 Status of the Sector in the District

- As per the 20th Livestock Census 2019, there are total of 3,83,926 goats of which 48,599 are male while 3,35,327 are female.
- There are 20,458 pigs in the district. Of which, 18,177 are indigenous breeds and 2281 are crossbreeds.
- The total population of sheep is 6,22,856, of which 3,025 are exotic and 6,19,831 indigenous. As per the Integrated Sample Survey 2020-21, the production of wool is 78 tones and as per District at glance 2023-24, meat production is 20,477 tonnes.
- The breeds most suitable for rearing under the climatic conditions of the district are Deccani, Yalaga, and Kenguri.
- Sheep and goats are primarily reared for meat production, while wool contributes to traditional weaving practices.
- Wool production, estimated at 78 tonnes, is largely utilized for making the traditional 'Kambli' (blankets) produced in Budihal and Kundargi, which are renowned for their texture, strength, and durability

.2.8.2 Infrastructure and linkage support available, planned and gaps

- Two Animal Husbandry FPO projects for Sheep and Goat, have been sanctioned by NABARD– 01 FPO each at Badami and Hungund.
- Karnataka Sheep and Wool Development Corporation provides inputs and marketing support through sheep farmers' societies. There are around 30 societies registered under the sector from the district.
- Karnataka Farmers' Resource Centre (KFRC) provides training to farmers on sheep and goat rearing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
3	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	450	5166.50	4133.20
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	64	3615.05	2892.05
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	47.68	80	34	1621.12	1296.87

4	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	900	2060.82	1648.66
5	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	795	944.22	755.37
6	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	430	450.92	360.72
Sub Total					2673	13858.63	11086.87
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	10+1	0.18	1	1495	270.34	270.34
2	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	105	77.51	77.51
3	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	20	0.32	1	175	56.43	56.43
4	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	615	213.41	213.41
Sub Total					2390	617.69	617.69
Total					5063	14476.32	11704.56

.2.9 Fisheries

.2.9.1 Status of the Sector in the District

- Bagalkote district has water resources that support the development of fisheries. The Almatti Reservoir and the Narayanpura Reservoir backwaters are important water bodies that have contributed substantially to fishing activities.
- The predominant riverine fish varieties available are Indian Major Carp, Catla, Rohu, Mrigal, Common Carp, Grass Carp, and Silver Carp.
- Besides catering to the scattered local markets, fish caught in the Almatti and Narayanpur Reservoir backwaters are also supplied to Hubli, Vijayapura, West Bengal, Andhra Pradesh and Telangana due to the demand for riverine fish.
- The total fish catch during 2022-23 stood at 17,280 tonnes, and in 2023-24, it was 25,900 tonnes.
- The number of families involved in full-time fishing activities is about 2100, while part-time fishermen number around 3978

.2.9.2 Infrastructure and linkage support available, planned and gaps

- There are 22 fishermen cooperative societies spread across the district out of which 2 are fisherwomen cooperative societies.
- One Fish seed nursery is present in Jamkhandi with rearing capacity of up to 4 lakh fingerlings per year. Further, Nijasharana Shree Chowdayya North Karnataka Inland fishery development center in the district is also working to improve productivity and generate enhanced income for fishermen.

- There are 155 panchayat tanks and 47 minor irrigation tanks where fishing activities are being carried out. There are only 02 ice plants with total capacity of 10MT/day.
- There are 13 fish markets in the district, however these are not well organized markets and lacks cold chain and processing infrastructure.

.2.9.3 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 --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	190	1154.77	923.78
2	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	190	1685.35	1348.29
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	3	385.20	308.16
Sub Total					383	3225.32	2580.23
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Reservoir_Licensed fishermen to catch fish in river etc	Per unit	0.22	1	2100	471.87	471.87
Sub Total					2100	471.87	471.87
Total					2483	3697.19	3052.10

.2.10 Farm Credit - Others

.2.10.1 Status of the Sector in the District

- Due to the prevalent fragmented land holding pattern, the number of small and marginal farmers are increasing every year. There are 69% Small and Marginal farmers in the district. The potential for investment on farm equipment like, tractors, tillers, etc., is showing an uptake with CHCs and FPOs increasingly focusing on such services.
- Despite increasing farm mechanization and usage of tractors for farm operations and transport operations, the fragmented land holdings and resultant inadequate income levels of small/marginal farmers perpetuated the traditional way of farm operations with bullocks and bullock carts.
- There is a good demand for custom hiring of carts for transportation of produce to markets/mandis/APMCs in the district.
- As per 2019 Livestock Census, 48,069 bullocks are used for agriculture and for operating carts in the district.
- Further, two wheeler motorcycles are also playing important role Agri & allied activities.

Two wheelers are being used for activities like deliver milk by farmers at door steps in

- Major consumptions areas, deliver farm fresh vegetables to households etc. Total number of two wheelers in the district(cumulative) is about 4.48lakhs.

.2.10.2 Infrastructure and linkage support available, planned and gaps

- Organized cattle markets are available round the year in many parts of the district, the major ones being Kerur and Amingadh.
- Local carpenters/artisans are available for manufacture of conventional carts for which material / wood etc. is also locally available.
- As per 2011 Census, there are about 6 lakh workers in rural areas and 2.2 lakh workers in urban areas. As the major activities in the district are related to agriculture, around 60- 70% of the total workers are directly involved in agri and allied activities. Therefore, keeping in view the necessity of two wheelers in day to day activities there is good potential even considering replacement rate of 5-10% of the existing vehicles.

.2.10.3 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 · N o	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Facto r	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.50	80	100	150.00	120.00
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	485	155.69	124.55
3	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	470	251.45	201.16
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	20.00	80	25	500.00	400.00
5	Loans to Distressed Farmers- To Repay Non Instutional borrowings-Debt swapping- Farmers/Misc	No.	1.50	90	825	1237.50	1113.75
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	3100	3317.00	2653.60
Total					5005	5611.64	4613.06

.2.11 Sustainable Agricultural Practices

.2.11.1 Status of the Sector in the District

- The total gross cropped area in the district is 6.43 lakh ha. The total quantity of fertilizers applied/used in the district is about 80.09 thousand tones.
- Stage of Ground water extraction is at 84%. Further, there are One block in the district which have been placed under over-exploited category, two blocks under critical category, four blocks under semi-critical category and three blocks under safe blocks category.

.2.11.2 Infrastructure and linkage support available, planned and gaps

- The district has sufficient and well-distributed farm input supply outlets in all the taluks. However organic/bio fertilizer availability needs to be improved. There are 290 government/Cooperative agencies viz., 18 Raitha Samparka Kendras, 284 PACs and number of private outlets which are involved in farm input supply. However, farmers may be encouraged further to enhance preparation of their own organic inputs using farm and off farm wastes.
- Three Soil-testing laboratories are available and there is a need to strengthen labs in the remaining six taluks of the district.
- Participatory approach in 'land development and Soil and water conservation on watershed basis' needs to be encouraged and strengthened through NGOs and Panchayat Raj Institutions available at the grass root level.
- Formation of Farmer Producers Organizations(FPO)/groups comprising organic farmers need to be encouraged

.3 Agriculture Infrastructure

.3.1 Construction of Storage and Marketing Infrastructure

.3.1.1 Status of the Sector in the District

- Total production (food grains & oil seeds) in the district during 2019-20, 2020-21, 2021- 22 and 2022-23 is 6,13,771 MT, 7,47,403 MT, 6,39,874 MT and 6,11,826 MT respectively (Source: DAG). Storage capacity available at various APMCs in the district is about 12820 MT.
- Production under plantation and horticulture crops during 2018-19 to 2021-22 was in the range of 9 lakh MT to 10.75 lakh MT per annum, of which the major production pertains to onion with around 7.5 lakh MT per annum. There are 06 cold chain units in the district with capacity of 5865 MT.
- Majority of investments in storage infrastructure is by Govt. of Karnataka and Govt. owned entities.

.3.1.2 Infrastructure and linkage support available, planned and gaps

- Under 'PACS as Multi Service Centres' scheme, 72 projects have been sanctioned for creation of storage and marketing infrastructure at PACS level.
- Under AIF, as on 31.07.2025, 182 projects have been sanctioned with amount of ₹138.79 crore and ₹122.87 crore has been disbursed in respect of 170 projects.
- 05 Warehouses were constructed under NABARD's Warehouse Infrastructure Fund with 40,000 MT capacity. Further, improvement works such as construction of drains, culverts, CC roads in Bagalkote, Bilagi, Hunugund and Badami Market Committees has been assisted

under NABARDs funds.

- The Karnataka State Warehouse Corporation has warehouses spread across district, with Bagalkote having warehouses with capacity of 105,400 MT, Hungund with 6000 MT capacity, Badami 3000 MT capacity, Kulageri Cross 16,000 MT capacity, Mudhol 1000 MT and Jamkhandi 2000 MT capacity. These warehouses are majorly used to store agriculture commodities by FCI, NAFED and agriculture inputs like fertilizers, seeds etc. by fertilizer companies.
- Based on the State economic survey 2020-21 cold storage requirement in Bagalkote district is more than 1,00,000 MT considering market surplus available in the district.

.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 (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-500 MT	No.	64.20	80	19	1219.80	975.84
2	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-1000 MT	No.	107.00	80	19	2033.00	1626.40
3	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	35	243.45	194.73
4	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	56	1797.60	1438.08
5	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	99	1853.80	1483.02
6	Godown-Onion Godown- Onion storage structure(25- 500MT capacity)	No.	1.87	80	187	350.17	280.13
7	Market Yard-Drying Yard	No.	10.70	80	80	856.00	684.80
9	Market Yard-Marketing Infrastructure	No.	165.85	80	13	2156.05	1724.84
8	Market Yard-Market Yard	No.	64.74	80	24	1553.64	1242.93
Total					532	12063.51	9650.77

.3.2 Land Development, Soil Conservation and Watershed Development

.3.2.1 Status of the Sector in the District

- Bagalkote District has geographical area of 658877 ha, of which forests occupy 81126 ha, land for non-agriculture uses occupy 29853 ha, barren and uncultivable land occupy 23810 ha (decreased by 4% from 2019-20), cultivable waste is of 2035 ha, permanent pasture 3429 ha, trees and groves occupy 274 ha, and fallow land occupy 25324 ha, thus leaving net area for sowing at 493026 ha.
- The distinct soil varieties in the district comprises of the following: Medium Black soil cover around 27%, Deep Black soil constitute around 24%, Red sandy soils cover approximately 14%, Red and Black mixed soils cover almost 14%, Shallow black soil cover around 12% and Red loamy soils cover an area of around 7%, based on which suitable agriculture activities are undertaken. Another aspect is that, about 38% of the NSA of the district is in dry zone.
- Dry land agriculture is important as substantial contribution in agriculture comes from these dry lands. 2035 ha with problematic soils require different management practices and reclamation measures. Indiscriminate use of chemical fertilizers, flood irrigation has resulted in soil degradation.
- In order to make efficient use of irrigation water, there is an urgent need to undertake On Farm Development (OFD) works by the farmers in the command area villages before the release of water.

.3.2.2 Infrastructure and linkage support available, planned and gaps

- There are a total of 1163 total micro watersheds in the district covering an area of 658877 ha. The department of Land Resources, under the Desert Development Programme, Drought Prone Areas Programme and Integrated Wastelands Development Programme has treated 326 micro watersheds covering an area of 159388 ha. Under the Integrated Watershed Management Programmes, further 120 micro watersheds were treated covering an area of 64625 and other 106 watershed projects covering an area of 69186 ha were treated. Therefore, 614 micro watersheds are available for further treatment.
- Demonstration programmes are conducted by KVK for imparting the technologies of Vermicomposting production to increase the production of organic inputs. Success rate is nearly 80 per cent as trainees having adopted these techniques for producing inputs such as vermicomposting, earthworms, azolla, Meta rhizome, and Trichoderma.
- 07 Water and Soil Testing Laboratories were sanctioned to entrepreneurs and FPOs under the Government of India scheme to establish a Village Level Soil Testing Project (VLSTP).
- Soil health card issued in the district is 4.86 lakhs (cumulative)

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	145	242.04	193.63
2	Compost Pit--Composting	No.	0.24	80	805	189.50	151.61
3	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m - without stone pitching	No.	0.32	80	1775	569.78	455.82
4	Fencing-Live Fencing	m.	0.59	90	175	103.00	92.68
5	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	145	138.09	110.49
6	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	115	43.08	34.46
7	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	315	87.30	69.84
Total					3475	1372.79	1108.53

.3.3 Agri. Infrastructure - Others

.3.3.1 Status of the Sector in the District

- In the district K.J. Somaiya Institute of Applied Agriculture Research(KIAAR) is producing around 50000 disease-free tissue culture sugarcane seedlings per annum. The cane obtained from such tissue culture raised seedlings is used for preparing single bud settlings. KIAAR produces and supplies around 15 lakh settlings per annum to the farmers. Also KIAAR is involved in production and supply of biofertilizers like Azospirillum Brasilense and Bacillus Megaterium.

.3.3.2 Infrastructure and linkage support available, planned and gaps

- University of Horticulture Sciences (UHS) & Centre for Excellence for Pomegranate located in Bagalkote have subject experts to provide guidance / assistance to undertake Tissue Culture / Agri-biotechnology projects by entrepreneurs & help in guiding farmers in this regard.
- Sugarcane (area: 124000 ha productivity: 64 tons/ha) banana (area: 2030 ha productivity:21 tons/ha) tomato (area: 410 ha, productivity:21 tons/ha) are the major crops in the district which have potential for setting up tissue culture units (Source: DAG). Seed rate requirement for sugarcane may vary from 22500 seedlings buds/ha and upto 40000 three bud seedlings/ha depending upon the spacing.
- Of the total sugarcane cultivation of 5.4 lakh ha during 2023-24 in Karnataka (3rd in all India) around 17 % area was in Bagalkote. The average production is 48.6 Million Tonnes (from 2019-20 to 2023-24) which is 3rd in all India production.
- Quality seeds from tissue culture/nurseries is very much needed to achieve more

productivity and reduce any damage/loss from diseases.

- FPO and SHGs can play major role in taking up activities related to seed production vermicomposting units bio fertilizers etc. and supply the same to their members.
- Farmers growing commercial / horticultural crops may be encouraged to use modern technology to increase production & productivity.

.3.3.3 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- Compost - NADEP Compost- Composting	No.	0.24	80	730	171.86	137.48
2	Compost/ Vermi Compost-- Compressed bio gas	No.	3210.00	80	1	3210.00	2568.00
3	Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	4350	558.54	446.84
4	Seed Processing-All Seed Types	No.	26.75	80	41	1096.75	877.40
5	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	3	80.25	64.20
6	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication- Crop bio tech	No.	107.00	80	2	214.00	171.20
Total					5127	5331.40	4265.12

.4 Agriculture - Ancillary Activities

.4.1 Food & Agro Processing

.4.1.1 Status of the Sector in the District

- Of the many commodities grown in Bagalkote, some of the most suitable commodities which can be taken up for agro processing are Millets, Wheat, Oilseeds and Maize.
- Production of cereals during 2019-20 to 2021-22 is around 5 lakh MT(avg). Pulses production was 0.96 lakh MT & 0.86 lakh MT respectively during the referred period. Production of oil seeds was 0.53 lakh MT & 0.84 lakh MT respectively for the referred period
- Production of horticulture crops during 2018-19 to 2021-22 is in the range of 9 lakh MT to 10.75 lakh MT per annum, of which the major production pertains to onion with around 7.5

lakh MT per annum.

- M/s Green food park, which is notified by MoFPI, GoI is located in KIADB, Navanagr, Bagalkote.
- Lack of sufficient cold storage units, warehouses and other enabling infrastructure may be seen as major hindrance for investors/entrepreneurs in setting up processing industries in the district despite having good production. As per KAG 2023-24, the district having only 06 cold storage units, with capacity of 5865 MT

.4.1.2 Infrastructure and linkage support available, planned and gaps

- Food Processing Fund: Green Food Park, at Bagalkote and the units established within the park are eligible for loan assistance under this scheme.
- Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME-Aatmanirbhar Bharat): Under the scheme around 305 applications have been sanctioned during 2024-25.
- Considering marketable surplus at around 10-15% in food grains and oilseeds and reduction in post-harvest losses by around 2-3% with the availability of storage and processing facilities near to the production centres, around 12-18% of the total production in the district shall be available for agro processing industries.
- Similarly, in respect of horticulture crops, market surplus of about 50-60% and prevention of post-harvest losses by 5-10% due to availability of necessary infrastructure like cold storage units, controlled atmosphere storage units, around 55-70% of the production shall be available for processing. FPOs/SHGs and individual entrepreneurs have ample potential for setting up agro-processing industries.
- Although, subsidies under various Government schemes are available, Public/Govt. investments in identifying and setting up basic/common infrastructure facilities on cluster mode may act as enablers for development of the sector in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit--Animal feed (1MT)	No.	92.40	80	9	831.60	665.28
2	Agro Processing Unit--Bakery product units	No.	13.91	80	92	1279.72	1023.78
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	9	192.60	154.08
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	67	394.30	315.44
5	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	15	128.40	102.72

6	Agro Processing Unit--Groundnut decortating unit	No.	21.40	80	8	171.20	136.96
7	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	7	262.15	209.72
8	Agro Processing Unit--Maize value added products	No.	14.98	80	8	119.84	95.87
9	Agro Processing Unit--Meat Processing	No.	21.40	80	3	64.20	51.36
10	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	84	719.04	575.24
11	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	10	271.88	217.50
12	Agro Processing Unit--Sugarcane beverage (3000 bottles per day)	No.	27.29	80	11	300.15	240.11
13	Bakery & Confectionery Unit	No.	6.42	80	117	751.14	600.91
14	Bakery & Confectionery Unit-Bread	No.	5.35	80	53	283.55	226.84
15	Dal/ Pulses Mill-Mini	No.	2.14	80	335	716.90	573.52
16	Feed Unit	No.	10.50	80	260	2730.00	2184.00
17	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	140	7490.00	5992.00
18	Food Grain Processing-Millet-2-3 HP	No.	12.84	80	195	2503.80	2003.04
19	Fruit Processing -Drying & Dehydration -Raisings processing with color sorter-3-5TPH	No.	53.50	80	21	1123.50	898.80
20	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	17	1100.51	880.40
21	Fruit Processing -Flavour and essence making	No.	3.75	80	51	191.00	152.79
22	Fruit Processing --Grapes drying shed	No.	6.42	80	330	2118.60	1694.88
23	Fruit Processing -Pickle-Pickle unit	No.	4.28	80	220	941.60	753.28
24	Spice Processing-Chilly processing-masala powder	No.	5.35	80	225	1203.75	963.00
25	Spice Processing-Turmeric processing	No.	16.05	80	128	2054.40	1643.52
26	Sugarcane processing-Jaggery production	No.	32.10	80	9	288.90	231.12
27	Sugarcane processing-Juice Canning	No.	2.30	80	185	425.62	340.47
28	Vegetable Processing-Dehydration of Fruits-Solar dryer 1000 kgP	No.	6.96	80	285	1982.18	1585.74
29	Vegetable Processing-Grading and Packing	No.	10.70	80	110	1177.00	941.60
Total					3004	31817.53	25453.97

.4.2 Agri Ancillary Activities - Others

.4.2.1 Status of the Sector in the District

- Agri Clinics and Agri Business Centres (ACABC) is a popular Government Sponsored Scheme which encourages self-employment to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri related courses.
- The University of Horticulture Science is Nodal Training Institute to conduct the ACABC training course in Bagalkote. Thus, there is scope for guidance and nurturing ACABC potential candidates who can set up Agri Clinics to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, postharvest technology, clinical services for animals, feed and fodder management to enhance productivity of crops/ animals and ensure increased income to farmers.
- There are 293 Primary Agricultural Coop Societies (PACS) in the district affiliated to Bagalkote DCCB. Adequate credit flow to these societies at an affordable rate of interest will help them meet the credit demand of farmers for undertaking various agricultural and allied activities.

.4.2.2 Infrastructure and linkage support available, planned and gaps

- Continuation of ACABC Scheme for the financial year 2025-26 gives scope for Banks in Bagalkote to lend because of the ACABC training provided by UHS, Bagalkote as Nodal Training Agency.
- Under PACS as MSC, around 72 projects of various PACS for construction of Cold Storage / Godowns have been sanctioned by NABARD.
- Small Finance and Non-Banking Financial Services are being provided by Credit Access Grameen, NABFINS, Jana Small Finance Bank, Ujjivan Small Finance Bank, Fincare Small Finance Bank, Chaitanya India Financial Credit Pvt. Ltd., Samastha India Ltd.

.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
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	20.00	80	11	220.00	176.00
2	Loans to Agri. Start-ups	No.	10.00	80	2	20.00	16.00
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	28	5992.00	4793.60
4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	6	1926.00	1540.80
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.20	80	18	21.60	17.28

6	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.00	80	9	90.00	72.00
7	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	300.00	80	9	2700.00	2160.00
Total					83	10969.60	8775.68

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- In Bagalkote district, the existing Micro, Small and Medium Enterprises (MSMEs) are mainly engaged in sectors such as textiles, automobile services, general engineering, fabrication, and building materials.
- Against the State average of 5,967 industrial units per 1,000 sq. km, the district has only 3,050 units.
- More than 15% of the MSMEs in the district are involved in textiles and handlooms, as both skilled weavers and raw materials like cotton are readily available in the region.
- In the food processing sector, sugar factories, flour mills, and oil extraction units dominate. Other units are engaged in automobiles, chemicals, general engineering and fabrication, granite, and cement industries.
- The district also has good potential for agro-based MSMEs related to biomass energy and for manufacturing packaging products from agricultural waste such as bagasse and maize residue.
- The GLC for 2022-23 ,2023-24 and 2024-25 is ₹87989.00 lakhs ,₹116580.00 lakhs and ₹125491.00 lakhs.

3.2 Infrastructure and linkage support available, planned and gaps

- The district currently has six industrial estates, 72 sheds and 249 plots
- As of December 2024, the district had a total of 42,760 registered MSME units, comprising 42,294 micro enterprises, 449 small enterprises, and 17 medium enterprises.
- The Vishwakarma Scheme, launched in 2023, has provided further impetus to micro enterprises in the district.
- Under the Micro and Small Enterprises – Cluster Development Programme (MSE-CDP), three clusters have been sanctioned, including a raisin-processing cluster that is operational in Todalbagi, Jamkhandi.
- The railway line between Lokapur and Bagalkote has commenced goods carrier operations, improving regional trade connectivity.
- Industrial density is only 51% of the state average. Limited large anchor industries pulling SMEs into clusters.
- Infrastructure (transport, industrial estates, common facilities) needs strengthening.
- Technology adoption in textiles, agro-waste processing, engineering units remains low.

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.	2500.00	80	7	20000.00	16000.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	3740	41000.00	32800.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	0	0.00	0.00
4	Manufacturing Sector - Term Loan-Small	No.	500.00	80	15	10000.00	8000.00
Sub Total					3762	71000.00	56800.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	13	8125.00	8125.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.50	100	19350	100750.00	100750.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	222	20175.00	20175.00
Sub Total					19585	129050.00	129050.00
Sub Total					23347	201550.00	187050.00

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

- The status of the export sector in Bagalkote district shows strong performance, with the district exporting a diverse range of products.
- Products identified for exports under the “Districts as an Export Hub” initiative for Bagalkote include pomegranate, grapes (Thompson seedless, Red Globe, Sharad seedless), sapota, turmeric, raisins, organic jaggery, red chilies, sugar, and maize.
- The product identified by the Department of Industries and Commerce, Karnataka under the ODOP scheme for Bagalkote is Ilkal Sarees.
- As of 31 March 2024, the overall export value from the district, according to the Visvesvaraya Trade Promotion Centre (VTPC), stood at ₹767.59 crores, covering goods such as sugar, granite, maize, and others. In the 2023-24 period, Bagalkote exported approximately 34,100 metric tonnes of horticultural produce, generating about ₹366 crores in revenue for farmers.
- The district has experienced rising export demand for its agricultural and horticultural goods, both domestically and internationally, supported by government initiatives and quality improvement measures.

4.1.2 Infrastructure and linkage support available, planned and gaps

- The district has 03 designated industrial areas and 06 industrial estates, providing a basic industrial ecosystem for manufacturing units.
- Transport connectivity is supported by three railway stations and well-developed road networks linking the district to regional growth centres. The district enjoys proximity to major ports such as Goa, Karwar, and Mangaluru, located within a distance of 250–500 km, facilitating trade and export.
- The nearest airports are at Hubli and Belagavi (approx. 130 km away), offering domestic and limited international connectivity.
- Support from APEDA (Agricultural and Processed Food Products Export Development Authority) is available for promotion of horticultural produce through cluster development programs and financial support for establishing export infrastructure. Development of export promotion centers within the district to act as one stop facilitation hubs for exporters, including guidance on certification, documentation, and market access. Establishment of integrated pack houses and processing centers recognized by APEDA to ensure quality compliance and value addition to agricultural and horticultural produce. Absence of export-oriented infrastructure such as APEDA recognized pack houses, cold chain units, and processing centers for perishable horticultural products.
- Lack of a dedicated export promotion centre within the district to coordinate logistics, market intelligence, and documentation for exporters. Limited air connectivity for perishable and high value export consignments; dependence on airports located 130 km away increases logistics costs and time. Underutilization of potential in traditional handloom products due to insufficient marketing, branding, and direct export linkages.
- Promotion of the district’s unique handloom products such as Ilkal Sarees and Guledgudd Khanna (GI tagged) in export markets, with branding, quality certification, and marketing support.

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.	1000.00	80	1	1000.00	800.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	2	600.00	480.00
Total					3	1600.00	1280.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- The University of Horticultural Sciences, Bagalkot has its jurisdiction covering 23 districts of Karnataka with nine colleges, four Diploma Courses in Horticulture, 11 Research Stations including three Regional Horticultural Research and Extension Centres and 10 AICRP centres, 12 Horticultural Extension Education Units (HEEUs).
- Bagalkote district has reputed institutions in the field of Arts, Science, Commerce, Law, Engineering & Technology, Dental, Medicine, Management etc.,

4.2.2 Infrastructure and linkage support available, planned and gaps

- As per the 2011 census, the literacy rate of Bagalkote District is 69%. No. of students registered for SSLC during 2023-24 were about 30446 and No. of students enrolled in Pre-University Colleges during 2022-23 were about 25,834
- There are 121 Pre-University Colleges, comprising of both Government and Private – Aided and Unaided. There are 18 Govt. and 13 Private Degree Colleges. There are 07 Private Ayush Colleges, 01 private colleges in Medical (Allopathy) and 01 private dental college in Bagalkot block, 04 Govt. Polytechnic and 05 private Polytechnic colleges, 02 Engineering private college.
- Gaps such as bridging the skill sets required for better employment opportunities in new and evolving area coupled with entrepreneurship skills is need of the hour.

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.	25.00	90	230	5750.00	5175.00
Total					230	5750.00	5175.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- As per the 2011 census, the district has 4.9 lakh houses of which 2.42 lakh houses are located in rural areas, while 1.18 lakh houses are situated in the urban area

4.3.2 Infrastructure and linkage support available, planned and gaps

- Number of houses constructed under Dr B R Ambedkar Awas Scheme during 2023-24 in Urban areas was 205 and rural area was 804
- Number of houses constructed under PM Awas Yojana (Grameen) Housing scheme during 2023-24 were 267nos. by SC, 112nos. by ST, 59 nos. by Minorities and 287 nos.by others.
- Number of houses constructed under PM Awas Yojana (Urban) Housing scheme during 2023-24 were 375 nos. by SC, 58 nos. by ST, 280nos. by minorities and 329 nos. by Others.
- As on end of March 2024, there are about 93972 houseless households.
- A bundled product of home loans along with roof top solar system offer potential for promoting solar roof top systems in rural areas.
- A Special Refinance Scheme SRS for Rural Home Loans bundled with Solar Roof Top (SRT) has been introduced by NABARD for Regional Rural Banks and State Cooperative Banks.

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.	35.00	80	327	11445.00	9156.00
2	Repair of Dwelling Units	No.	12.00	90	903	10836.00	9752.40
Total					1230	22281.00	18908.40

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- Road length per 100 sq.km. of the geographical area is at 137.43 km, which is less than State average of 150 kms. (source: KAG 2022-23)
- Against the State average of 5967 industrial units per 1000 sq. kms, district has 3050 units.
- There are 1072 rural habitations, of which 828 habitations i.e., 77% have access to all weather roads. (source: DAG 2022-23)
- % of Households with Electricity Connection: 98.75% (Source: Karnataka Economic Survey 2024-25)
- Further, other major public infrastructure details of number of Veterinary clinics, primary health centres etc., are provided in district profile.

5.1.2 Infrastructure and linkage support available, planned and gaps

- In 1996, Government of India created the Rural Infrastructure Development Fund (RIDF) for funding incomplete irrigation projects. Over the last 29 years its scope has been expanded to cover 39 activities related to rural infrastructure.
- Warehouses for storage of food grains oil seeds onion storage godowns and cold storage in Hunugund, Biligi APMCs etc. and near to major crop specific production clusters facilities with facility of negotiable warehouse receipts (NWR).
- Primary processing centres with common facilities like grading sorting packing etc. at regulated markets which may be leased to Farmer Producer Organizations/SHGs involved in agriculture activities
- Construction of farm ponds, check dams in blocks where ground water is over exploited (Bagalkote) and in blocks where net area irrigated to net sown area is less than 50 %on priority basis may be planned.
- There are around 202 panchayat and minor irrigation department tanks where fishing is carried out. To increase production in the sector, supply of fish fingerlings may be increased by establishing hatcheries, fish seed farms, brooding farms etc.
- Apart from irrigation, rural roads and bridges, district has benefitted from projects related to Schools, Infrastructure support for University of Horticulture sciences, Animal husbandry veterinary clinics, Agriculture marketing infrastructure for APMC, storage and cold storage units etc.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Bagalkote has medical dental & nursing colleges and is steadily emerging as a healthcare hub. There is a need to focus on upcoming/ planned projects and provide credit through the banking sector in the district.
- With a view to providing pure drinking water to villagers in their service area Gram Panchayats & many PACS affiliated to Bagalkote DCCB have started 'Pure Drinking Water Units' in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

- There are 06 Ayush Hospitals with 56 beds and 16 dispensaries. There were 308 Government Hospitals having Allopathy Hospitals and Indian System of Medicine Hospitals with 1554 beds. There were 819 Private Hospitals with 5927 beds including Nursing Homes / Clinics. There were 1724 doctors in the district and 10 blood banks.
- There were 06 Ayush Private (aided and unaided) colleges with 1340 enrolments. There was 01 private medical college, 01 private dental college, 04 government colleges, 7 private colleges and 2 private engineering colleges.
- As per Panchayat Raj Engineering Division around 60 of the habitations get more than 50 LPCD water.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	69	1380.00	1104.00
2	Healthcare-Diagnostic Lab	No.	50.00	80	122	6100.00	4880.00
3	Healthcare-Hospital	No.	100.00	80	116	11600.00	9280.00
4	Sanitation-Toilets	No.	0.60	80	285	171.00	136.80
Total					592	19251.00	15400.80

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Bagalkote district is blessed with abundant solar resources. The region receives 5.4 to 6.4 kWh/m²/day of solar radiation and is placed under potentially suitable category for wind farm development as per National Institute of Wind Energy Report 2022.
- The total installed capacity of Renewable Energy power projects is 793.58 MW until July 2025. This includes Solar energy of 169.52 MW Wind energy of 98.7 MW and Co- generation of 525.36 MW due to bagasse of the Sugar Industries (Source-Karnataka Renewable Energy Development Limited).

5.3.2 Infrastructure and linkage support available, planned and gaps

- The district is identified as potential solar district by Government of Karnataka with about 240-300 sunny days. Hence there is good potential for grid connected solar roof tops solar pumps and grid connected ground mounted utility scale projects.
- National Institute of Wind Energy has identified the district i.e., all the 09 blocks as potentially suitable for development of wind farms with more than 25% Capacity Utilization Factor(CUF) for 120m Wind potential. The potential has been arrived based on the CUF and Land Use Land Cover, with considerable weightage of 80% to waste land, 30% to cultivable waste and 5% to forest waste land.

- As the district is majorly dominated by agriculture and allied activities there is good potential for development of Bio fuels and Bio gas units.

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-Community Bio Gas Plant-Bio Fuel Plant	No.	13.50	90	24	324.00	291.60
2	Biomass Energy-Home-Biogas	No.	0.40	90	45	18.00	16.20
3	Solar Energy-Roof Top Solar PV System without Battery-upto 10KW	No.	10.00	90	9	90.00	81.00
4	Solar Energy-Roof Top Solar PV System without Battery-upto 3KW	No.	2.00	90	9	18.00	16.20
5	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	9	45.90	41.31
6	Solar Energy-Solar Water Heater System	No.	1.90	90	9	17.10	15.39
7	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	9	2.25	2.07
Total					114	515.25	463.77

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	1475	824.27	718.95
B	Ongoing tranches	56	668.17	606.46
	Total (A + B)	1531	1492.44	1325.41

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	360	881.78	830.09

B	Rural roads & bridges	450	409.77	324.33
C	Social Sector	915	200.89	170.99
	Total (A + B + C)	1725	1492.44	1325.41

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	175	Irrigation potential	ha	58664
B	Rural roads	339	Road length	km	1701
C	Bridges	51	Bridge Length	m	1953

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Markets	37	94 villages		
2	Godown	9	32000 MT capacity created		
3	Backward Class Hostel	2	204 students		
4	First Grade College	6	0		
5	Primary Health Centres	10	373 Villages		
6	UHSB PG boys and girls hostels	2	254 students		

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- Status of Self Help Groups (SHG)- Bank linkage programme – All India: As on 31 March 2024, 17.80 crore rural households were covered under the SHG-BLP. A total of 144 .22 lakh SHGs were savings linked to the banking sector with savings of Rs. 65,089 crore, registering growth of 9.51% over the previous year. The credit disbursement to SHGs surged from ₹29 lakh in 1992 to ₹2,09,286 crore as on 31 March 2024.
- Present Status of SHG-BLP in Karnataka: During 2023-24, total no of 1,17,424 SHGs were saving linked with ₹531.40 crore and 3,75,701 SHGs were credit linked in tune of ₹14,531.41 crore.
- Status of SHG BLP in Bagalkote District: During 2024-25, 1987 SHGs were savings linked and 15885 SHGs were credit lined. Loan availed during 2024-25 is ₹545.38 crore

6.2 Infrastructure and linkage support available, planned and gaps

- The SHG member-BLP in the State is mostly BC driven. Some of the large NGOs in the district like SKDRDP, IDF, SEEDS etc. are acting as business correspondents of the banks. There are 25 MFIs operating in the SHG/JLG bank linkage programme.
- As on March 2025, total outstanding amount in SHG member portfolio is Rs.1370.80 crores and O/s No. of accounts O/s are 2.68 lakhs.
- The State Government is implementing the “Aajeevika”- National Rural Livelihoods Mission (NRLM) scheme. Gruhalakshmi beneficiaries are being brought under SHG for promoting income generating activities.
- Under NABARDs Livelihood Enterprise Development programme activities like bee keeping and food processing related training is being provided. The SGH members shall be credit linked at the time of activity being undertaken by SHGs.
- At Gram panchayat level SHG sheds are being created to provide platform for manufacturing products by SHGs.

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

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

(₹ lakh)

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

1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	90	45.00	45.00
2	Loans to Distressed Persons--Non Institutional Loans	No.	1.00	100	525	525.00	525.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	6000	12000.00	12000.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	1925	3850.00	3850.00
5	Start-ups--Other than Agri & MSME	No.	50.00	80	2	100.00	80.00
Total					8542	16520.00	16500.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. The State Government should set up soil-testing laboratories in each taluk to help reduce input costs and address specific nutrient deficiencies
2. The State Water Resource Department should undertake desilting of tanks and improve tank bunds to increase water storage for farmers with tank irrigation and enhance groundwater recharge
3. The concept of Farmer Producer Organizations (FPOs) should be further promoted among farmers to prevent distress sales, improve bargaining power, and facilitate value addition activities
4. Banks should encourage pledge financing/eNWRs to help farmers avoid distress sales and meet short-term credit requirements.

2. Water Resources

1. The government should implement a comprehensive program to harvest rainwater through rooftops, check dams, surface tanks, and bunds
2. Farmers should be educated about sprinkler and drip irrigation and encouraged to adopt these technologies, especially in water-scarce areas
3. Measures such as rainwater harvesting, preservation of village ponds, construction of harvesting pits, and soil and land conservation should be promoted.
4. Awareness programs at the hobli or village level should cover topics like artificial recharge structures, well recharge, pumping system selection, and groundwater resource estimation by watershed

3. Farm Mechanization

1. Agricultural universities and research institutes should innovate and develop smaller agricultural machinery
2. The Agriculture Department and KVKs should provide guidance and training on the operation of various farm implements and equipment
3. The use of drones should be promoted, and banks should provide financing under the AIF scheme
4. Small and marginal farmers should be made aware of custom hiring and supported in setting up custom hiring centers in each village or hobli
5. Since the district is a leading producer of horticultural crops and sugarcane, banks should finance implements and machinery needed for these crops, such as combined harvesters and sprayer drones.

4. Plantation and Horticulture

1. Horticulture processing clusters should be established
2. Banks should promote and finance post-harvest facilities—including cleaning, sorting, grading, packing, and storage infrastructure—under the Agriculture Infrastructure Fund and Agriculture Marketing Infrastructure (AMI) Fund
3. Apiculture should be promoted, as honey bees are excellent pollinators, which can increase crop yields and provide farmers with additional income from honey production
4. More cold storage facilities should be created through targeted efforts

5. Forestry/ Waste Land Development

1. Agricultural universities, KVKs, and the Forest Department should raise awareness about the role of forestry in climate change and socioeconomic development by conducting training programs and workshops for farmers
2. The Forest Department should focus on promoting commercial forestry by demonstrating suitable tree species on farmers' lands to augment their income
3. Awareness should be created among farmers and bankers regarding the economics and bankability of agroforestry and farm forestry schemes

6. Animal Husbandry - Dairy

1. Adequate cattle feed, disease management, timely health and breeding services, and veterinary care should be provided to farmers at their doorsteps; the shortage of veterinarians should be addressed through collaboration among the State Government, FPOs, and entrepreneurs.
2. Banks should diversify by financing activities related to value addition in the dairy sector, given that district milk production exceeds per capita consumption as per ICMR recommendations
3. Agriculture Department and ATMA officials should sensitize farmers about cultivating azolla as a nutritious fodder for farm animals
4. Defunct dairy cooperative societies should be revived to support dairy farmers in those areas

7. Animal Husbandry - Poultry

1. SHGs should be encouraged to rear commercial Giriraja chick brooding units, with credit linkage and support through backyard poultry schemes; backyard birds like Cauvery and Chabro should also be promoted
2. Banks should provide financial assistance for poultry farming
3. Breeding centers, hatcheries, and poultry feed plants should be established in the district
4. The Animal Husbandry Department and District Administration should ensure large poultry units set up incinerators, and encourage small cluster units to install shared incinerators.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Due to rising demand for sheep and goat meat, registered slaughterhouses should be modernized with a focus on hygiene; banks can fund this under the AHIDF scheme if needed
2. The department should run awareness campaigns about AHIDF schemes and help beneficiaries access financial support.
3. Sheep and Wool Producers' Cooperative Societies that are defunct should be revived; a roadmap should be prepared by the Animal Husbandry Department, banks, and other stakeholders

9. Fisheries

1. To increase fish production, reservoirs should use scientific stocking with improved fish varieties, and waterlogged areas unsuitable for agriculture should be converted to freshwater prawn or polyculture farming; eligible projects may be funded under the FIDF scheme by the Department of Fisheries and banks

2. Banks should encourage fishery activities—especially fish culture in ponds and tanks—by financing SHGs and JLGs; awareness should be raised about working capital, term loans, KCC, and the formation of JLGs/FPOs
3. Developing inland fisheries marketing is important; cold storage and marketing complexes should be promoted through public-private partnerships to ensure hygienic fish sales.

10. Construction of Storage and Marketing Infrastructure

1. The Agriculture Infrastructure Fund and AMI schemes should be promoted among all eligible groups such as PACS, marketing cooperatives, FPOs, SHGs, JLGs, multipurpose cooperatives, agri-entrepreneurs, and startups
2. The Department of Agricultural Marketing, GoK, should promote Ag-mark grading and introduce e-tendering at all APMCs.
3. Banks should offer pledge loans to farmers against Negotiable Warehouse Receipts (NWRs)

11. Land Development, Soil Conservation and Watershed Development

1. The Agriculture Department, universities, and KVKs should collaborate with FPOs, PACS, and farmer societies to conduct regular awareness and capacity-building programs on soil conservation
2. Soil testing laboratories should be set up in each taluk, or PACS/agriculture graduates should be encouraged to establish such labs and avail of incentives under the ACABC.

12. Agriculture Infrastructure: Others

1. Activities like seed production, bio-pesticide and fertilizer production, and vermicomposting should be encouraged, with state departments and banks collaborating to promote, identify, and finance entrepreneurs under AIF

13. Food and Agro. Processing

1. The District Industries Department should streamline approval processes and issue various factory and trade licenses through a single-window system to support sector development
2. The agriculture and food sectors have long, fragmented supply chains, which are bottlenecks to growth; the State Government should create and organize sector-specific clusters
3. Pre-processing centers, pre-cooling facilities, and quality control infrastructure should be set up near farm gates and mandis through collaboration among state departments and financial institutions

14. Agri. Ancillary Activities: Others

1. Banks should finance ACABCs and cooperative marketing societies to ensure technical support and strong forward linkages for agriculture and allied activities

15. Micro, Small and Medium Enterprises (MSME)

1. The state government should provide assured and reliable power supply.
2. Banks should provide adequate and timely working capital for micro-enterprises
3. District-specific skill training should be provided based on identified local potential,

facilitated by RSETIs

4. The state government should modernize current industrial areas and develop new ones with basic and enabling infrastructure

16. Export Credit

1. The state government should strengthen export infrastructure by establishing or upgrading inland container depots, freight stations, efficient clearance systems, and product-specific cold storage and warehouses

17. Education

1. Banks should run awareness and sensitization programs at the start of each academic season to inform students of available education loans, subsidies, and scholarships, using FLCs and regular camps as needed

18. Housing

1. Awareness should be raised among the public through bank and district authority-organized camps, loan melas, and property fairs; bankers and borrowers should also be briefed about documentation and swift loan sanction procedures.

19. Social Infrastructure

1. Corporate CSR funds should be leveraged to improve infrastructure in schools, colleges, and health centers, including the creation of sanitary facilities
2. Primary Health Centers should partner with quality urban hospitals to provide telemedicine consultation

20. Renewable Energy

1. Training institutions, such as RSETIs, should conduct exclusive trainings for rural youth on maintaining and servicing solar equipment, and raise awareness about solar pumps, lights, cookers, and wind pumps.

21. Informal Credit Delivery System

1. Banks can appoint SHG members as Bank Sakhis to serve as business facilitators and correspondents
2. The Bank Bandhu/Sakhi model should be actively promoted under NRLM/SRLM to link all SHGs to credit
3. The MoRD, GoI, advises identifying SHG members or enterprises ready to grow beyond subsistence, with NRLM providing intensive training and supporting applications for schemes.

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 capitalize 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 businesses 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. Computerization 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 Coops India 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 Digitalization:

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

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

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

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

3. The following announcements were made by the State in their budget for 202526.

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

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

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

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

6. Health, Awareness, and Community Engagement

- The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.
- On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's

7. Status of PACS Computerization

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



8. PACS Sanctioned - 5491

ERP Trial Run - 3504

ERP Go Live - 3028

HoC uploaded - 144

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

On-system Audit - 1496

Dynamic Day End - 137

9. Training Programs Conducted by RO:

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

5. Status of Cooperatives in the District

1. Bagalkote district has a rich cooperative profile with 1843 Cooperative Societies spread across 16 sectors covering Agriculture, Animal Husbandry, Handloom and Fisheries sectors, dairy, housing etc. Of the total cooperatives, 1618 are primary cooperatives and 1499 are functional cooperatives. There are around 225 cooperatives which are either nonfunctional or under liquidation (source: National Cooperative Database)

2. There are 303 PACS, 06 PCARDs, 430 Dairy Cooperative Societies, 21 Fisheries societies in the district. There are 30 active and regular functional handloom weaver's cooperative societies

3. There are 442 non-agricultural credit societies, 06 marketing societies and 36 housing societies. 916 non- credit cooperatives societies are registered in the district. (source: DAG 2023-24)

4. Potential for formation of cooperatives:

6. Potential for formation of cooperatives

1. There is fair potential for formation of new cooperative activity in the district specifically in Badami and Bagalkot blocks, considering underserved PACS/nonfunctional/under liquidation societies and promotion of Multipurpose societies. All the 195 Gram Panchayats have been covered by PACS.

Title: Non-credit initiatives by Kotekal MPACS



The Ministry of Cooperation, in collaboration with NABARD and the State Government, has launched initiatives to strengthen cooperatives and promote rural development. In the district, 265 Primary Agricultural Credit Societies (PACS) have been computerized to improve transparency and efficiency. Efforts are underway to form new Multipurpose Cooperative Societies (MPACS) and prepare business plans for diversification into non-credit activities, ensuring sustainable income generation.

A notable example is Kotekal MPACS, which has started a Jan Aushadhi Kendra and received NABARD support for skill development of member weavers. The program enhances traditional weaving skills and connects artisans to markets through Geographical Indication (GI) tagged handloom products. By integrating skill development with business promotion, the initiative preserves cultural heritage while creating a viable economic model. The training was inaugurated by Hon'ble MP Shri P.C. Gaddigoudar, Bagalkote.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Farmer Producer Organization (FPOs) :There are 18 ongoing FPOs in the district- of which 06 are animal husbandry FPOs. A total of around 12,000 farmers are being benefitted from these FPO as share members of the FPOs	Ongoing/All 09 blocks	Grant	NGO/ FPO	12000	Sustainability of agriculture by promoting collectivization, value addition and marketing of produce.
2	Promotional Activity	Smart Farming solutions for sustainable Agriculture in Sugarcane	Samerwadi, Rabkavi Banhatti	Grant	Research Institute- K J Somaiya Institute of Applied Agriculture Research(KIAAR)	2000	The likely outcomes are reduced use of fertilizers, improved management of water and soil resources.

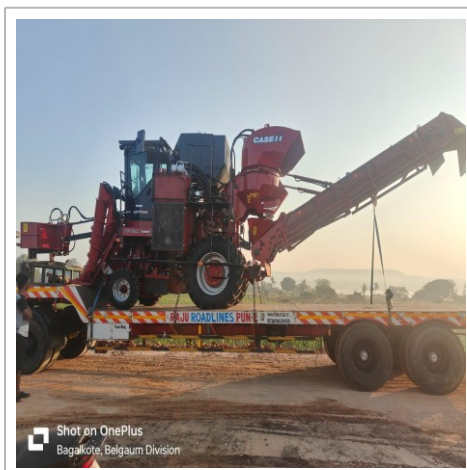
3	Women Empowerment	Rural Mart	Bagalkote	Grant	SHG- Shri Dannama Devi SHG	10	The outlet is expected facilitate and enhance sales of products such as jiggery, cookies, snacks, honey prepared by SHGs
4	Infrastructure Development	Rural Haat	Amazari, Mantur, Heballi and Cholecgudda	Grant	Gram Panchyat	5000	Provide hygiene and all weather marketing platform at village level.
5	Skill Training	LEDP- Entrepreneurship Development in bee keeping activity	Hungund,Badami,	Grant	Bijapur Integrated Rural Development Society	150	Entrepreneurship Development, enhanced income
6	Skill Training	LEDP-Livelihood Entrepreneurship Development in Food processing activity	Davaleshwar, Tungal,Honniyal	Grant	Basaveshwara Engineering College- Science and Technology Entrepreneurs Park (BEC-STEP)	90	Entrepreneurship Development, enhanced income

7	Women Empowerment	MEDP-Micro Entrepreneurship Development - Tailoring & Designing Ladies Costumes with Option of Lambani Wear, Salwar Dress and Utility Bags	Ilkal	Grant	Ashadeepa Angavikalara Samsthe	30	Entrepreneurship Development, enhanced income
8	Skill Training	Upskilling for Guledagudda and Ilkal saree handloom weavers	Bagalkote District	Grant	PACS Kotekal	30	Upskilling, product and quality improvement
9	Financial Inclusion	Micro ATMs	Bagalkote District	Grant	Bagalkote DCCB	264	Financial inclusion
10	Awareness Creation	Financial and Digital Literacy Camps	Bagalkote District	Grant	Bagalkote DCCB		Financial inclusion
11	Banking Technology	Positive Pay System	Bagalkote District	Grant	Bagalkote DCCB		Regulatory requirement and prevention of frauds

12	Infrastructure Development	Rural Infrastructure Development Fund	Bagalkote District	Concessional finance to State Government	State Government		There are 36 ongoing projects in the district with total sanction amount of Rs.586.04 crore
13	Infrastructure Development	NABARD Infrastructure Development Assistance	Bilagi,Mudhol and Bagalkote blocks	Financial Assistance to KPTCL	KPTCL		Stabilization and improving quality of Rural Power Transmission
14	Infrastructure Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	Bagalkote District	Concessional refinance	DCCB	72	Promote PACS as Multi Service Centre (MSC)

Success Stories

Success Story 1



Scheme	PODF-ID
1. No. of beneficiaries	750
2. Community	Farmers
3. State	Karnataka
4. District	Bagalkote
5. Block	Bagalkot
6. Village	12 Villages
Title	Bagalkote Raitara Belegara Farmer Producer Company Ltd
Project Implementing Agency	University of Horticulture Sciences Bagalkote
Duration of the project	5 year
Beneficiary	Farmers

1.1 Support provided

Financial support of ₹11.44 lakhs

Business Development Assistance of ₹5.00 lakhs

Total number training and capacity building sessions: 25

Availed term loan of ₹1.64 crore from SBI for purchase of combined harvester under AIF and State Government Harvester Hub scheme with 50% subsidy.

Availed working capital loan of ₹20.00 lakhs from NABKISAN

1.2 Pre-implementation status

- Absence of collectivization: Low bargaining power fragmented holdings poor access to services
- Input uncertainty & price volatility: Financial instability planning difficulty eroded margins
- Low mechanization & high cost: Reduced productivity high labour costs limited technology adoption
- Lack of market linkages: Poor price realization post-harvest losses dependence on intermediaries

1.3 Challenges faced

Awareness and Mobilization of Small Farmers: Awareness creation involves sensitizing farmers about the benefits of collectivization—such as improved bargaining power reduced input costs and better market access—and mobilizing them to form or join Farmer Producer Organizations (FPOs).

Identifying Enthusiastic Board Members: Strong leadership is critical for producer companies. A core group of willing enthusiastic and locally respected members should be identified and empowered to serve as the board of directors.

Understanding Market Dynamics: Producer companies must develop the ability to analyze and anticipate market trends—such as demand-supply shifts price movements seasonal patterns and changing consumer preferences—to make informed decisions

1.4 Impact

Reduction in input cost: FPOs have enabled their members to access agrochemicals and farm inputs at 20–30 lower prices compared to retail markets by leveraging bulk purchases direct procurement and institutional tie-ups.

Improving farm productivity: By providing access to harvester machines and custom hiring services FPOs help ensure timely and efficient harvesting thereby reducing post-harvest losses and labor costs.

Strengthening market linkages: Strong output market linkages have been a major achievement for FPOs recently. For example, output market tie-ups resulting in business transactions valued at Rs. 70 lakh during 2024-25 have been reported demonstrating real economic gains for producers.

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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

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 incentivize 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.

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

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. Agriculture Vulnerability -Agriculture is the primary occupation for a large percentage of population in the district and is more susceptible to climate change. Further climate actions may be in the direction of (a) promoting the use of organic fertilizers solar pumps and practices such as micro-irrigation and alternative ways to manage crop-residue under agriculture (b) having a good mix of high-yield cross-breed cattle and indigenous cattle and encouraging the use of good quality fodder to bring down enteric fermentation emissions

(c) maintaining the forest area and the tree cover increase afforestation in fallow and wasteland as the area under forest cover is only 12% of the total area of Bagalkote district.

b. Power and energy- Though the energy sector is crucial to achieving India's growth ambitions it is also responsible for around 60 to 70 percent of the annual GHG emissions. The present RE installed capacity is 793 MW. Of which major contribution i.e. 525 MW is from Cogeneration capacity installed in sugar factories. Prospects for climate action in the district may include (a) increasing the share of RE generation in the district by advancing on-grid and off-grid solar rooftop ground-mounted

installations and other RE installations (b) encouraging faster penetration of energy efficient and star-labelled fixtures and upgrading existing power-grid infrastructure to advanced metering infrastructure (in public institutional and commercial setups) (c) promoting energy efficiency in the residential sector by encouraging the incorporation of ECBC in the building by-laws implementation of India Cooling Action Plan 2018 etc.

3.2 Any specific Climate Change initiative in the District by

a. Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) project is being implemented in Hunugund block covering 6500 ha to increase Agriculture resilience of the farmers by adopting advanced scientific data and tools with total project cost of ₹14.38 crore. Majority of soil and water conservation works like drought proofing land development percolation ponds farm ponds fisheries flood control etc. are being implemented through MGNREGA PMKSY etc. The projects are implemented with financial assistance from Centre and State.

b. Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) project is being implemented in Hunugund block covering 6500 ha to increase Agriculture resilience of the farmers by adopting advanced scientific data and tools with total project cost of ₹14.38 crore. Majority of soil and water conservation works like drought proofing land development percolation ponds farm ponds fisheries flood control etc. are being implemented through MGNREGA PMKSY etc. The projects are implemented with financial assistance from Centre and State.

c. Project on Smart Farming Solutions For Sustainable Agriculture in Sugarcane is being implemented in Rabakavi-Banahatti and Jamkandi Blocks in an area of 5000 acres. The project aims to analyze 2000 soil samples and provide smart advices to farmers. The interventions include analysis of a)13 parameters from soil test reports i.e. pH Electrical Conductivity Nitrogen Phosphorus Potassium Sulphur Calcium Magnesium Iron Zinc Manganese Copper b) Organic carbon content in soil is 0.58. Farmers are advised on addition of manure management of crop residue to maintain organic carbon in the soil c) NDVI (Vegetation Index) and NDWI (water Index) analyzed for healthy and stresses crop. d) Distribution of 15 lakh sugarcane seedlings. 18865 kg of Bio-fertilizers including 9455kg Nitrogen fixer and 9410 kg Potash solubiliser.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. Ilkal Sarees and Guledgudda Kana are GI tagged handloom products in Bagalkote district. NABARD is facilitating in obtaining Authorized User(AU) Certificates through Department of Textiles and Handloom Government of Karnataka and Visvesvaraya Trade Promotion Centre (VTPC) to artisans/weavers involved in manufacturing handloom products. As on 30.08.2025 1335 weavers from various weaver societies have been issued AU certificates.
4. The upskilling programme for weavers of Ilkal sarees and Guledagudda Khanna both GI-tagged products sanctioned to PACS Kotekal during 2024-25 under NABARD's Skill Development initiative focuses on product improvement new designs colour combinations and enhanced quality over a two-month period. This effort is part of NABARD's strategy to strengthen artisanal skills support traditional weaving communities and enhance market access and recognition for GI products in the district and in the State of Karnataka.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DAG 2023-24
Soil & Climate	DAG 2023-24
Land Utilization [Ha]	DAG 2023-24
Ground Water Scenario (No. of blocks)	Ground water report 2024
Distribution of Land Holding	DAG 2023-24
Workers Profile [In 000]	DAG 2023-24
Demographic Profile [In 000]	DAG 2023-24
Households [In 000]	DAG 2023-24
Household Amenities [Nos. in 000 Households]	DAG 2023-24
Village-Level Infrastructure [Nos.]	DAG 2023-24
Additional Information	DAG 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	DAG 2023-24

Infrastructure & Support Services For Agriculture[Nos.]	DAG 2023-24
Irrigation Coverage [000 Ha]	DAG 2023-24
Infrastructure For Storage, Transport & Marketing	DAG 2023-24
Animal Population as per Census [Nos.]	DAG 2023-24
Infrastructure for Development of Allied Activities [Nos.]	DAG 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	DAG 2023-24
Major Crops, Area, Production, Productivity	DAG 2023-24
Irrigated Area, Cropping Intensity	DAG 2023-24
Input Use Pattern	Agriculture Department
KCC Coverage	RBI ACP portal
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Irrigated Area & Potential	DAG 2023-24
Block level water exploitation status	Ground water report 2024
Mechanization in District	DAG 2023-24
Area under Forest Cover & Waste Land	DAG 2023-24
Inland Fisheries Facilities	DAG 2023-24
Agri Storage Infrastructure	APMC Bagalkote
MSME units - Cumulative	State Economic survey 2024-25
Renewable Energy Potential	Solar energy potential ground Mounted MNRE September 2025
Details of non-credit cooperative societies	National Cooperative Database portal

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

Sources for Banking profile Data	
1	RBIACP.SLBC portal
2	RBIACP.SLBC portal
3	RBIACP.SLBC portal

Name and address of DDM

Name	Manjunath Reddy S
Designation	DDM, NABARD
Address 1	Plot no. 4/M Sundara Sampada Road No.-G
Address 2	Sector-61 Unit-01 Navanagar
Post Office	Bagalkot Navanagar S.O
District	BAGALKOTE
State	Karnataka
Pincode	587103
Telephone No.	8354359454
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<ul style="list-style-type: none"> • Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. • Focus Segments: <ul style="list-style-type: none"> ◦ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ◦ Fabrics & Textiles ◦ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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✉ : corporate@nabard.org



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

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<p>OFFERS CONSULTANCY AND ADVISORY SERVICES</p> <p>Pan India Presence with offices in 31 State/UTs</p>	<ul style="list-style-type: none"> • Project Management • IT Based Natural Resources Information System • Feasibility, Socio-economic & Impact Evaluation Studies • Third Party Monitoring 	<ul style="list-style-type: none"> • Climate Change & Sustainability • Value Chain Development • Skill & Livelihood Development • Preparation Detailed Project • Transaction Advisory Services
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NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

Three sovereign Credit Guarantee Schemes offered are:

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

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

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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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✉ : nabventure@nabard.org

🌐 : www.nabventure.in



NAB FOUNDATION Leveraging the power of convergence

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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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