



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Bengaluru Urban District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बँक

MISSION



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

धर्य

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

Potential Linked Credit Plan

Year: 2026-27

District: Bengaluru Urban

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Bengaluru Urban

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

Index

Sr. No.	Particulars		Page No.
1	Abbreviations		9
2	Executive Summary		11
	PART A		15
3	District Map		16
4	Broad Sector wise PLP projection for the year 2026-27		17
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		18
6	District Profile		19
7	Banking Profile		34
	PART B		45
8	Chapter 1	Important Policies and Developments	46
9	Chapter 2	Credit Potential for Agriculture	51
10	2.1	Farm Credit	51
11	2.1.1	Crop Production, Maintenance & Marketing	51
12	2.1.2	Water Resources	53
13	2.1.3	Farm Mechanization	55
14	2.1.4	Plantation & Horticulture, including Sericulture	57
15	2.1.5	Forestry & Waste Land Development	58
16	2.1.6	Animal Husbandry - Dairy	59
17	2.1.7	Animal Husbandry - Poultry	61
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	62
19	2.1.9	Fisheries	64
20	2.1.10	Farm Credit - Others	65
21	2.1.11	Sustainable Agricultural Practices	66
22	2.2	Agriculture Infrastructure	67
23	2.2.1	Construction of Storage and Marketing Infrastructure	67
24	2.2.2	Land Development, Soil Conservation and Watershed Development	68
25	2.2.3	Agri. Infrastructure - Others	69
26	2.3	Agriculture - Ancillary Activities	71
27	2.3.1	Food & Agro Processing	71
28	2.3.2	Agri Ancillary Activities - Others	72
29	Chapter 3	Credit potential for MSMEs	74
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	76
31	Chapter 5	Credit Potential for Infrastructure	80
32	5.1	Infrastructure - Public Investments	80
33	5.2	Social Infrastructure involving Bank Credit	81
34	5.3	Renewable Energy	82
35	Chapter 6	Informal Credit Delivery System	87

36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	89
37	Chapter 8	Status and prospects of Cooperatives	93
38	Chapter 9	NABARD's Projects and Interventions in the District	99
39	Success Stories		101
40	Appendices	Climate Action and Geographical Indications	102
41	Name and address of DDM		110

Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
DBT	Direct Benefit Transfer
DCP	District Credit Plan
DLRC	District Level review Committee
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
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
NRML	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PLP	Potential Linked Credit Plan
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

Abbreviation	Expansion
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVV	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
SHG	Self Help Group
SLBC	State Level Bankers' Committee
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	Bengaluru is located in southern India in the state of Karnataka. It sits on the Deccan Plateau at an elevation of about 920 meters (3020 feet) above sea level giving it a relatively mild climate compared to many other Indian cities.
Type of soil	Bengalurus soil primarily consists of red soil which is rich in iron oxide and well-drained but low in fertility often requiring fertilizers for agriculture. In some areas laterite soil is also found formed in high rainfall and temperature conditions. This soil is rich in iron and aluminum.
Primary occupation	Bengalurus primary occupations are in IT, biotechnology, aerospace, education and real estate with a focus on technology and services due to rapid urbanization.
Land holding structure	In total, there are 101,236 holdings covering an area of 83,301 hectares. The landholding structure is dominated by small holdings (<= 1 ha), accounting for 82% of total holdings but covering 45% of the area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The ACP priority sector target for 2024-25 was set at Rs. 12936586 lakh while the achievement was Rs. 12134256 lakh leading to an overall achievement of 93.8%

2. Investment credit in agriculture

The investment credit in Agriculture stands at Rs.40323 lakh

3. Credit flow to MSMEs

The credit flow to MSMEs showed an upward trend reaching Rs.9257635 lakh

4. Other significant credit flow, if any

The credit flow to the remaining Priority Sectors stood at Rs.558825 lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The exploitable potential for 2026-27 for Bengaluru Urban district works out to Rs.16363093 lakh as compared to Rs.13809685 lakh projected for 2025-26 indicating an increase of 18.49 percent.

2. Projection for agriculture and its components

The total credit potential for agriculture works out to Rs. 1361836.42 lakh for FY 26-27 against Rs. 1145614 lakh projected for FY 25-26.

3. Projection for MSMEs

The projection for MSME for FY 26-27 for the district work out to Rs. 12657202 lakh against Rs.10548115 lakh projected for FY 25-26.

4. Projection for other purposes

Projections for other purpose for the FY 25-26 works out to Rs.2344054 lakh. This includes export, credit, education, housing and social infrastructure etc.

5. Developmental Initiatives

- 1 For accelerating the growth under agriculture infrastructure and post-harvest management GoI had introduced Agricultural Infrastructure Fund (AIF) by which farmers will be provided interest subvention of 3% with a loan capping of not more than Rs.2 crore.
- 2 NABARD is enhancing financial literacy and inclusion through initiatives like Financial and Digital Literacy (FIDGI) programs, deploying Micro ATMs at banks, PACS, schools, and milk societies, PoS machines, and promoting the Positive Pay System.
- 3 Sarjapur FPCL is promoted under CSS 10000 FPO scheme in Anekal block of the district.
- 4 NABARD also conducts Grameen Habba" every year to showcase and promote sales of rural products of OFPOs/FPOs/ artisans/weavers/SHGs from different states across the country.

6. Thrust Areas

- 1 Formation of crop-specific, cluster-wise FPOs and linking them to markets and credit is crucial. Bengaluru Urban has 5 FPOs in Horticulture and 3 in Fisheries. Yelahanka has potential for forming vegetable FPOs, with 4,000 ha of land under vegetables and 3,000 farmers involved.
- 2 Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional Primary Agricultural Credit Societies(PACS) leading to increase in efficiency, profitability, transparency and accountability in the working of PACS at all India level .
- 3 Focused agricultural infrastructure development is crucial to address post-harvest market linkages. Priority areas include creating storage facilities, digital market connectivity, primary processing, and logistical support for merchandizing, all essential for improving farmers' market access.
- 4 Accelerating the pace of capital formation in agriculture and allied sector: Banks to give thrust for Term Loans for Agriculture to create farm assets which in turn would lead to capital formation in agriculture.
- 5 Promotion of JLGs: Banks need to switch to the JLG mode of financing in the absence of land title/other related issues.
- 6 Doubling of Farmers' income: Reorienting interventions in the farm and non-farm sectors to pave way for doubling of farmers' income. Doubling income of farmers could be achieved by integrated farming practices expansion of area under irrigation and its efficient use etc.

7 Mainstreaming the financially excluded remains a key focus for 2026-27. The GoI's efforts, including schemes like PMJDY, Mudra Yojana, and Social Security Schemes, aim to integrate account holders into the banking system and promoting financial inclusion.

7. Major Constraints and Suggested Action Points

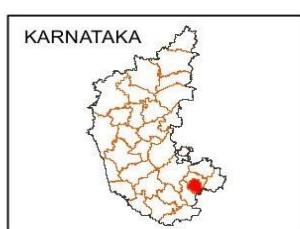
1 To realize Bengaluru Urban's potential, constraints like over-exploited groundwater must be addressed. Improving irrigation by harnessing rainwater, reviving lakes, and constructing farm ponds is essential. The district must also explore alternative energy sources to ensure a reliable power supply.

8. Way Forward

1 The projections made in the PLP for 2025-26 aims at a comprehensive documentation of the potential of economic activities in the district and it calls for coordinated approach by all stakeholders viz. Government Banks Government Departments Extension Agencies NGOs etc.

Part A

District Map



Legend

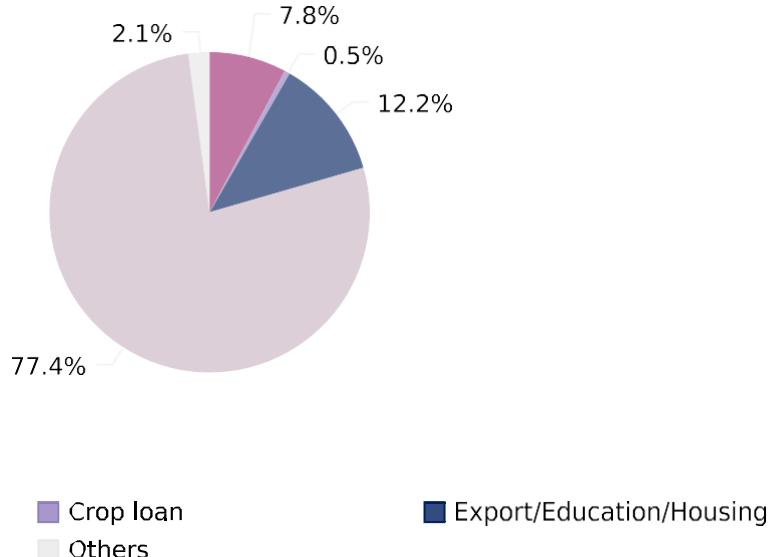
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	486820.47
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	86304.79
2	Term Loan for agriculture and allied activities	400515.68
B	Agriculture Infrastructure	32834.62
C	Ancillary activities	842181.33
I	Credit Potential for Agriculture A+B+C)	1361836.42
II	Micro, Small and Medium Enterprises	12657202.50
III	Export Credit	164800.00
IV	Education	182677.50
V	Housing	1648141.00
VI	Social Infrastructure	14844.48
VII	Renewable energy	73793.65
VIII	Others	259798.00
	Total Priority Sector	16363093.55



Others include Social Infrastructure and Renewable energy

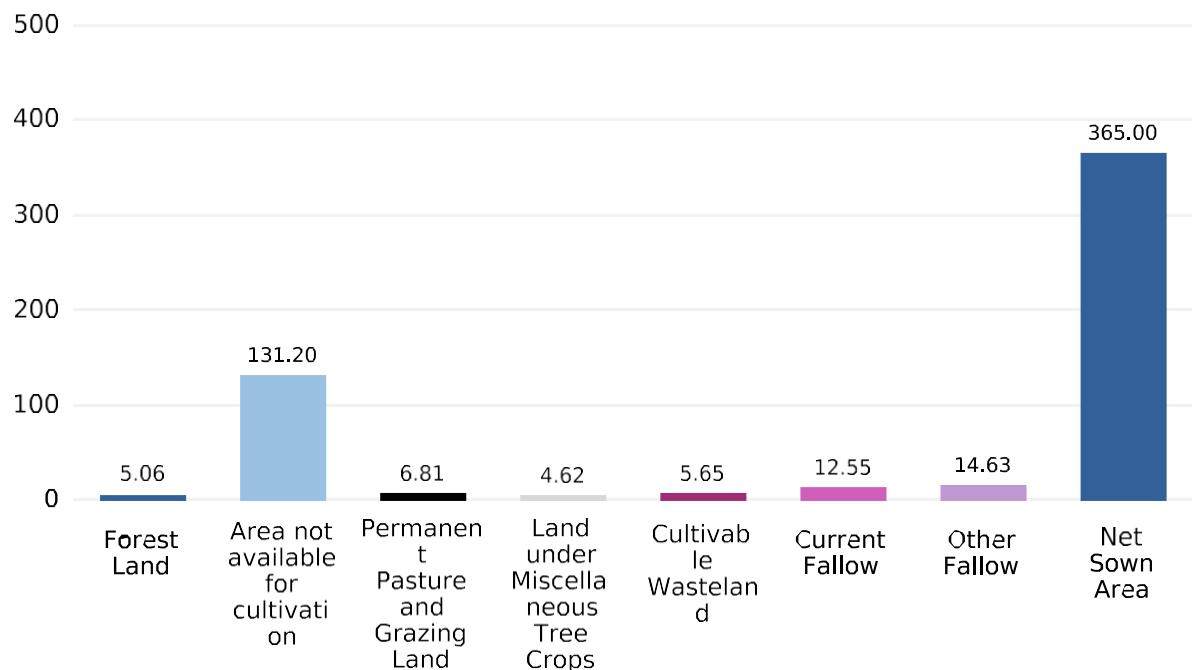
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	85284.69
2	Water Resources	25742.78
3	Farm Mechanisation	155298.55
4	Plantation & Horticulture with Sericulture	60855.18
5	Forestry & Waste Land Development	2598.39
6	Animal Husbandry - Dairy	119262.24
7	Animal Husbandry - Poultry	12538.20
8	Animal Husbandry - Sheep, Goat, Piggery	4833.44
9	Fisheries	4653.52
10	Farm Credit- Others	15753.48
	Sub total	486820.47
B	Agriculture Infrastructure	
1	Construction of storage	13147.31
2	Land development, Soil conservation, Wasteland development	5362.49
3	Agriculture Infrastructure - Others	14324.82
	Sub total	32834.62
C	Ancillary activities	
1	Food & Agro. Processing	700596.19
2	Ancillary activities - Others	141585.14
	Sub Total	842181.33
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	6989440.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	5627762.50
II	D Service Sector - WC	0.00
II	E MSME - Others	40000.00
	Total MSME	12657202.50
III	Export Credit	164800.00
IV	Education	182677.50
V	Housing	1648141.00
VI	Social Infrastructure	14844.48
VII	Renewable energy	73793.65
VIII	Others	259798.00
	Total Priority Sector	16363093.55

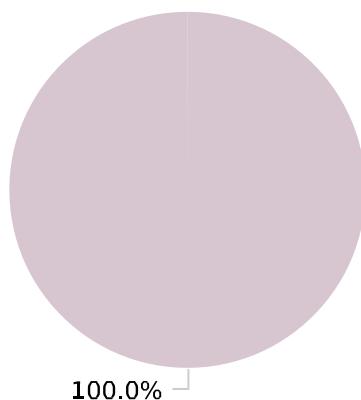
District Profile

1. Land Utilisation ('ooo hectares)



DAG 2023-24

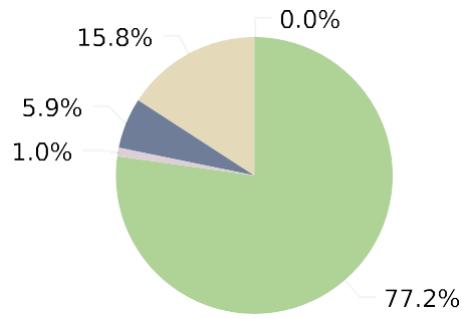
2. Status of Extraction of Ground Water - No. of blocks



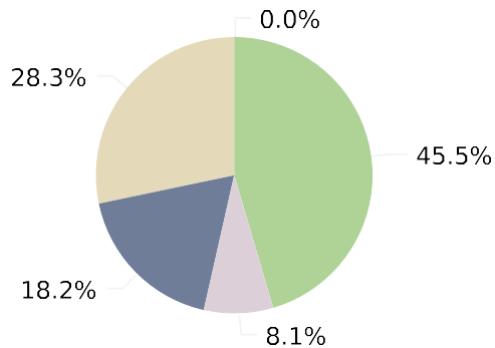
■ Over Exploited

DAG 2023-24

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

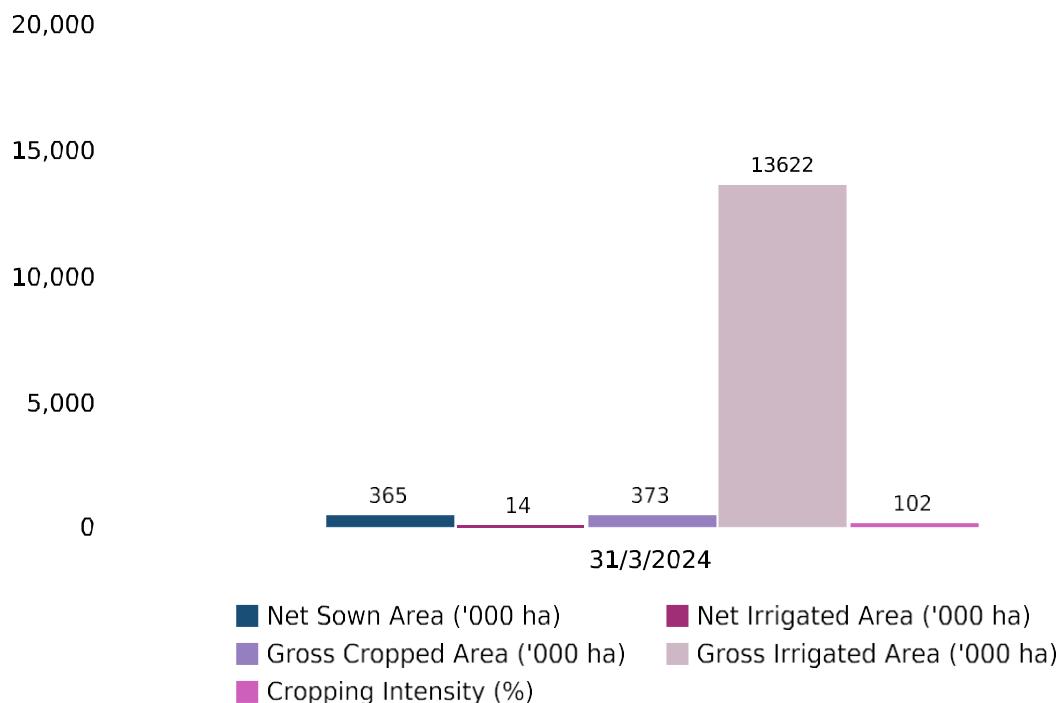


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

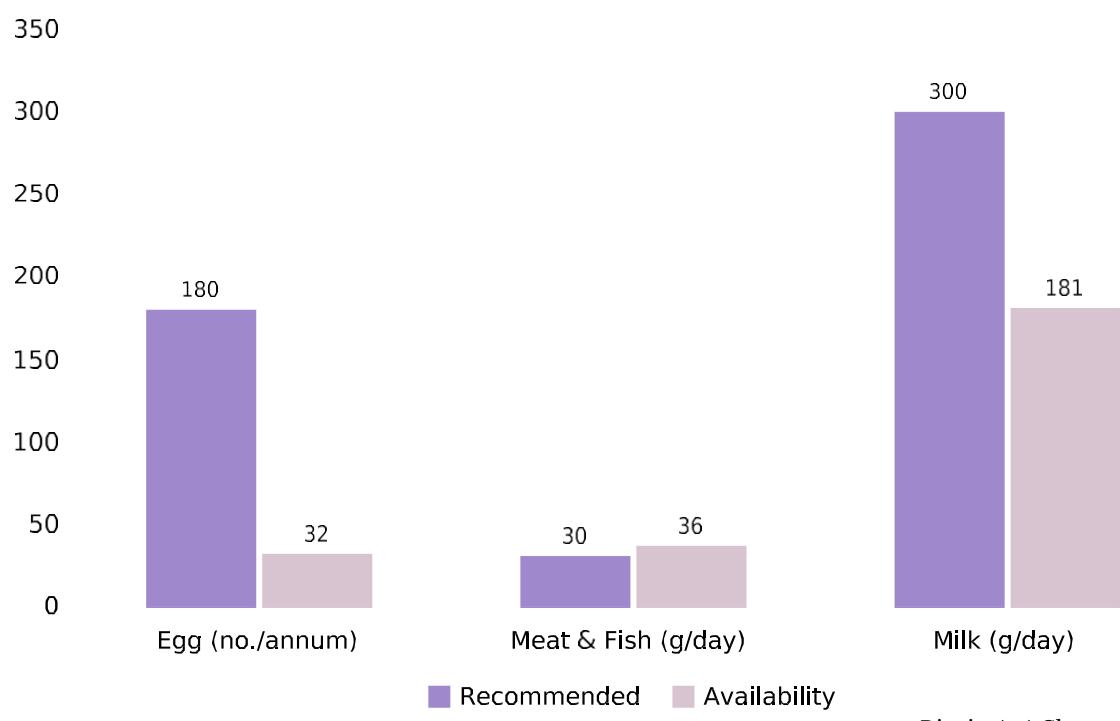
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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)	2196.00
2	No. of Sub Divisions	5
3	No. of Blocks	5
4	No. of revenue villages	588
5	No. of Gram Panchayats	86

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	Bengaluru Urban
3	Agro-climatic Zone 1	--
4	Agro-climatic Zone 2	--
5	Agro-climatic Zone 3	--
6	Agro-climatic Zone 4	--
7	Agro-climatic Zone 5	Southern Plateau and Hills Region
8	Climate	Semi Arid
9	Soil Type	Laterite Red Loamy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	217.41
2	Forest Land	5.06
3	Area not available for cultivation	131.20
4	Barren and Unculturable land	6.81
5	Permanent Pasture and Grazing Land	6.81
6	Land under Miscellaneous Tree Crops	4.62
7	Cultivable Wasteland	5.65
8	Current Fallow	12.55
9	Other Fallow	14.63

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	83.00	77.57	37.21	45.23
2	>1 to <=2 ha	17.00	15.89	23.20	28.20
3	>2 to <=4 ha	6.00	5.61	15.06	18.31
4	>4 to <=10 ha	1.00	0.93	6.78	8.24
5	>10 ha	0.00	0.00	0.01	0.01
6	Total	107.00	100.00	82.26	99.99

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	96.00
2	Of the above, Small/ Marginal Farmers	70.00
3	Agricultural Labourers	98.00
4	Workers engaged in Household Industries	109.00
5	Workers engaged in Allied agro activities	0.00
6	Other workers	3944.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	9621.00	5022.00	4599.00	871.00	8750.00
2	Scheduled Caste	1198.00	608.00	590.00	200.00	998.00
3	Scheduled Tribe	190.00	99.00	91.00	28.00	162.00
4	Literate	7512.00	4078.00	3434.00	603.00	6909.00
5	BPL	--	--	--	200.00	241.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	2393.00
2	Rural Households	213.00
3	BPL Households	2180.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	0.00
2	Having source of drinking water	2393.00
3	Having electricity supply	2393.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	588
2	Villages having Banking Facilities	588
3	Villages having Potable Water Supply	588

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2420
2	Primary Health Centres	96
3	Primary Health Sub-Centres	281
5	Hospitals	8737
6	Hospital Beds	60431

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

Sr. No.	Particulars	NOs.
1	Soil Testing Centres	2
2	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	64879.00
2	Net Irrigated Area (Total area irrigated at least once)	13.62
3	Area irrigated by Canals/ Channels	0.00
4	Area irrigated by Wells	13622.00
5	Area irrigated by Tanks	0.00
6	Area irrigated by Other Sources	0.00
7	Irrigation Potential Utilized (Gross Irrigated Area)	13622.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1429
2	Railway Line [km]	150
3	Public Transport Vehicle [Nos]	55366
4	Goods Transport Vehicles [Nos.]	450791

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	135036
2	Cattle - Indigenous	18825
3	Buffaloes	11168
4	Sheep - Cross bred	6891
5	Sheep - Indigenous	75982
6	Goat	62464
7	Pig - Cross bred	20347
8	Pig - Indigenous	7699
9	Horse/Donkey/Camel	225
10	Rabbit	3101
11	Poultry - Improved	1302173

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	58
3	Disease Diagnostic Centres	19
4	Artificial Insemination Centers	193
7	Fodder Farms	2
9	Milk Collection Centres	315
10	Fishermen Societies	44
13	Fish Markets	8
15	Licensed Slaughter houses [Nos.]	3

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9126.00	MT	3	gm/day
2	Egg	2837.00	Lakh Nos.	32	nos/p.a.
3	Milk	61600.00	MT	181	gm/day
4	Meat	126841.00	MT	33	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	846	843
Rainfall - Actual (mm)	1128	689

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	46.00	373.00
Net sown area ('ooo ha)	37.00	365.00
Cropping intensity (%)	126.00	102.19

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	4858435	4831453	5145502
GLC through KCC (Rs. lakh)	5682525.98	7356445.44	7758313.80

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	2
Soil Health Cards Issued (No.)	15105

Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Finger Millet	15.00	27.38	1825.33
Maize	0.74	3.94	5324.32
Sorghum	0.76	1.18	1552.63
Avarekalu	0.54	0.31	574.07

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential (ooo ha)	37
Net Irrigated Area (ooo ha)	11
Gross Irrigated Area (ooo ha)	11

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Bengaluru Urban	Anekal	Over Exploited
2	Karnataka	Bengaluru Urban	Bengaluru East	Over Exploited
3	Karnataka	Bengaluru Urban	Bengaluru North	Over Exploited
4	Karnataka	Bengaluru Urban	Bengaluru South	Over Exploited
5	Karnataka	Bengaluru Urban	Yelahanka	Over Exploited

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024
No. of tractors	732

Service Centers

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	3

Sericulture

Particulars	31/03/2024
Area under sericulture (ha)	1204
Production - kg	1159890

Weavers Clusters

Particulars	31/03/2024
Weavers population (No.)	1328

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Mango	2.00	39.50	2.00	14.00
Banana	0.48	15.94	0.36	12.00
Coconut	9.00	232.40	3.00	26.00
Tomato	1.00	32.85	0.40	20.00

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (000 ha)	5

District Profile

Key Insights into Livestock, Fisheries and Land Development

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	598.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	15.00
Cold Storages (Capacity - 000 MT)	25.00
Storage Godowns (No.)	81.00
Storage Godowns (Capacity - 000 MT)	340.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)		11073.00

MSME

Particulars	Status
Micro Units (No.)	442703
Small Units (No.)	15262
Medium Units (No.)	1682
Udyog Aadhar Registrations (No.)	459647

Renewable Energy Potential

Particular	Status
	Solar Power (MW)
Potential	1

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)		583.00
NRLM/SRLM (Rs. lakh)	5313.05	4869.00

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs credit linked (including repeat finance)	5002	3787
Bank loan disbursed (Rs. lakh)	--	26201.00
Average loan per SHG (Rs. lakh)	--	6.91

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

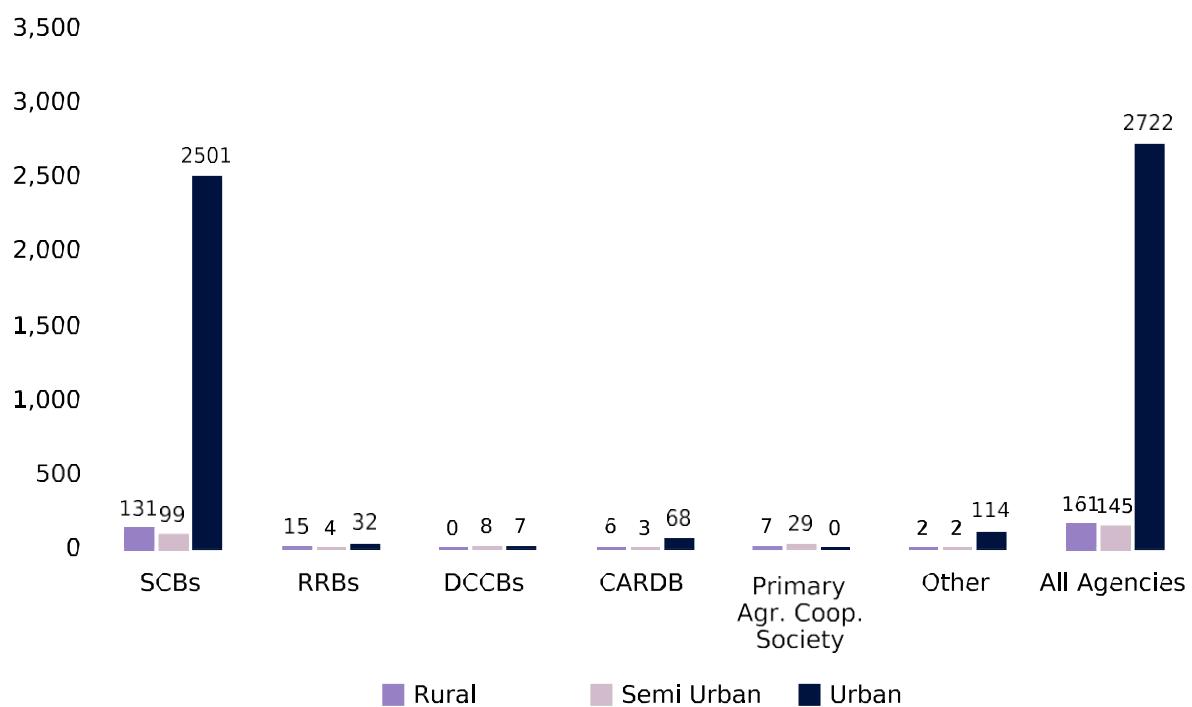
Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	609	522
Consumer Stores (No.)	353	0
Housing Societies (No.)	615	559
Weavers (No.)	63	0
Marketing Societies (No.)	13	27
Labour Societies (No.)	2	0
Industrial Societies (No.)	28	0
Others (No.)	1181	828
Total (No)%	2864	0

Details of credit cooperative societies

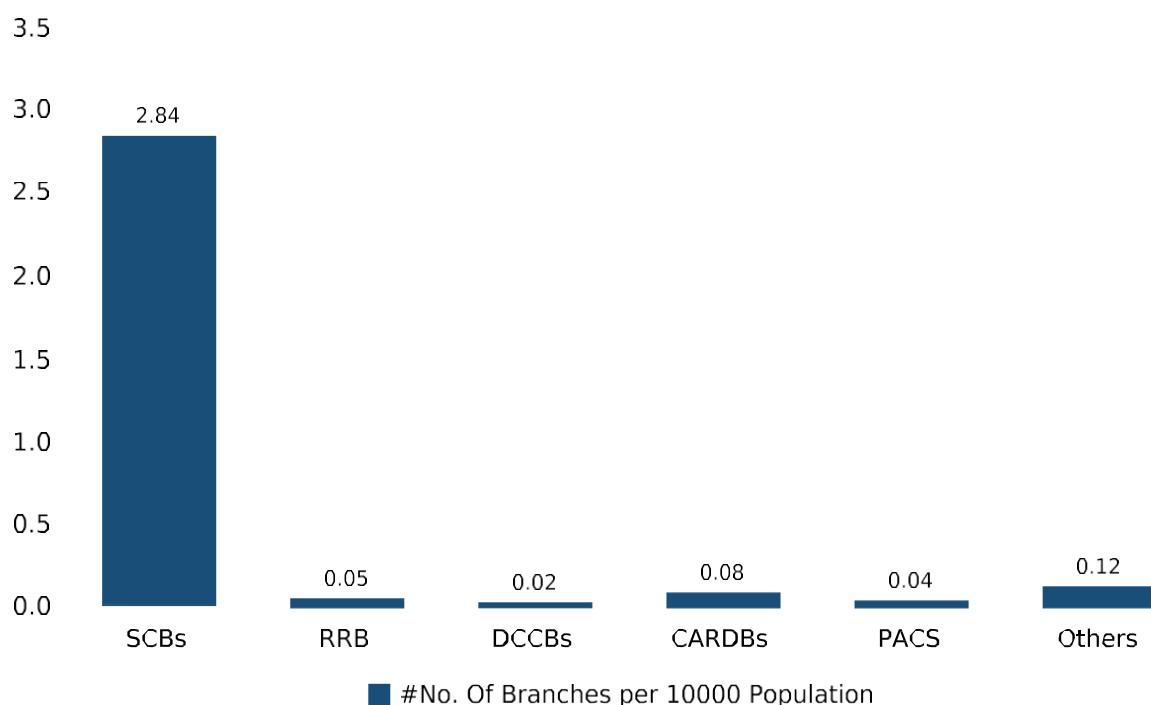
Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	39

Banking Profile

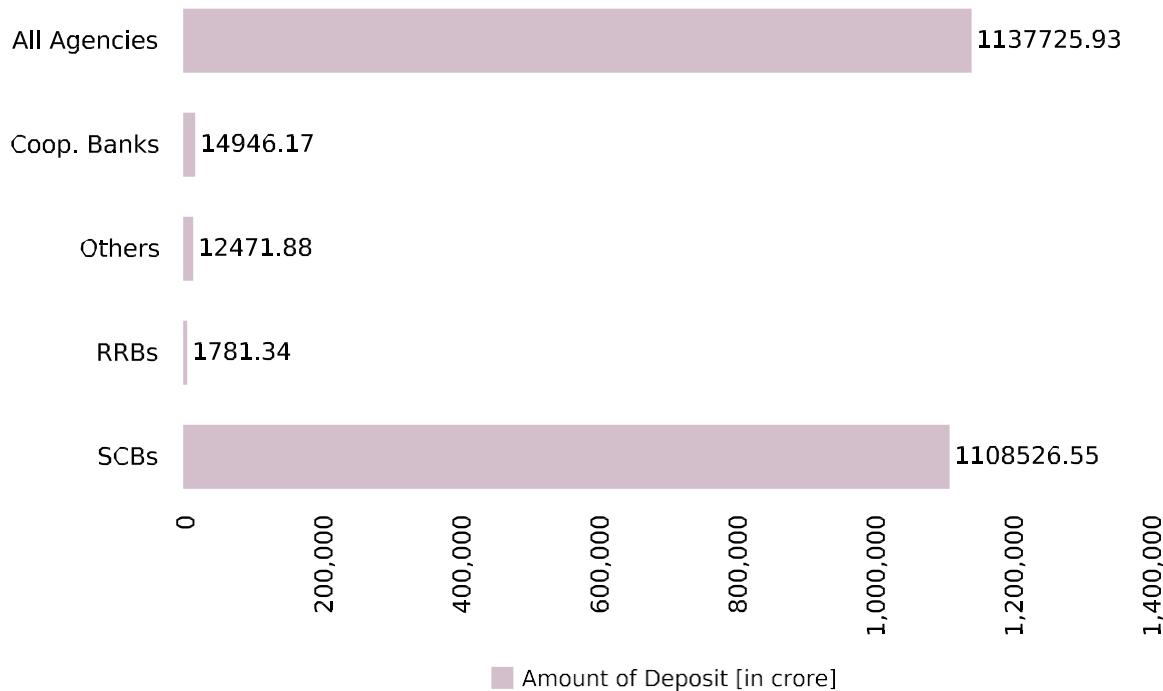
1. Agency wise - Number of branches in the district



2. Branch Penetration



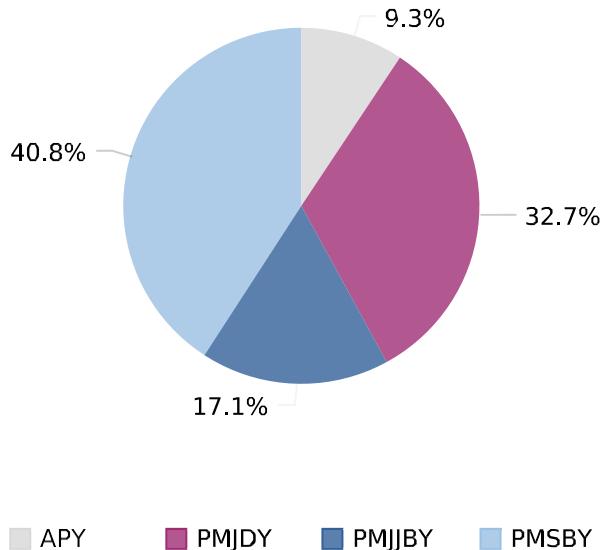
3. Agency wise - Deposit O/s



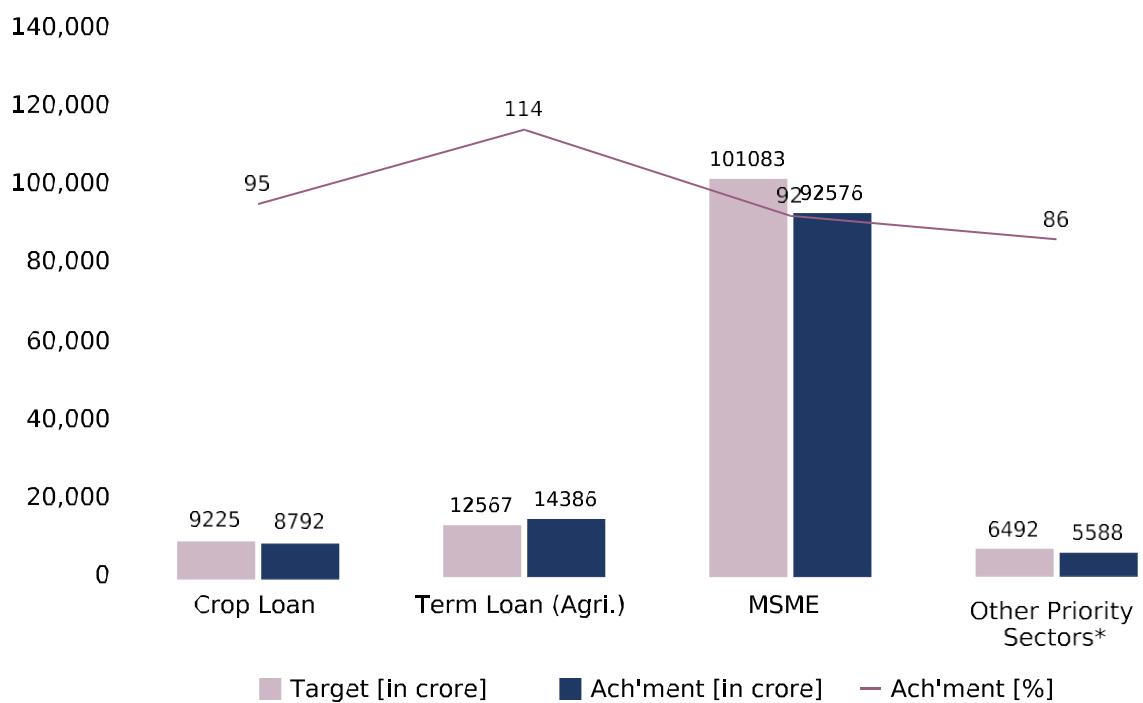
4. Agency wise - Loan O/s and CD ratio



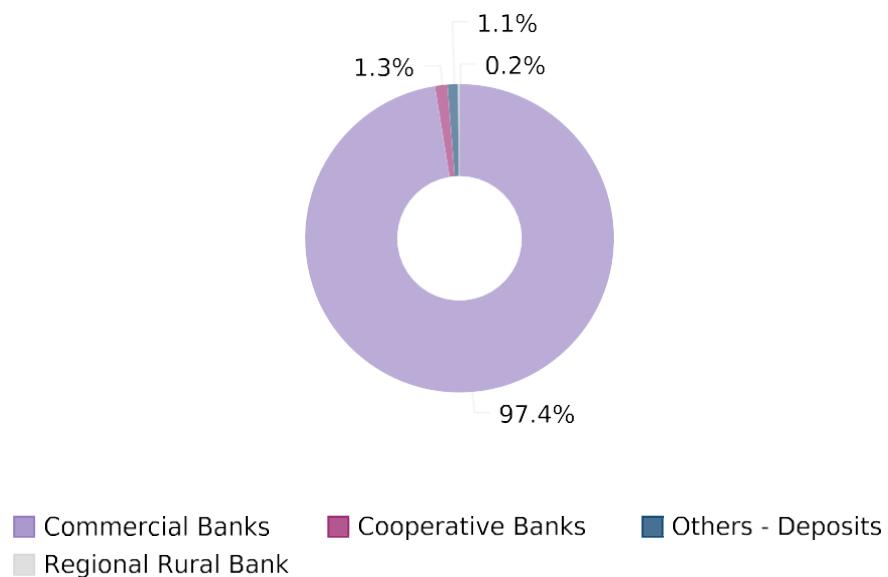
5. Performance under Financial Inclusion (No. of A/c)



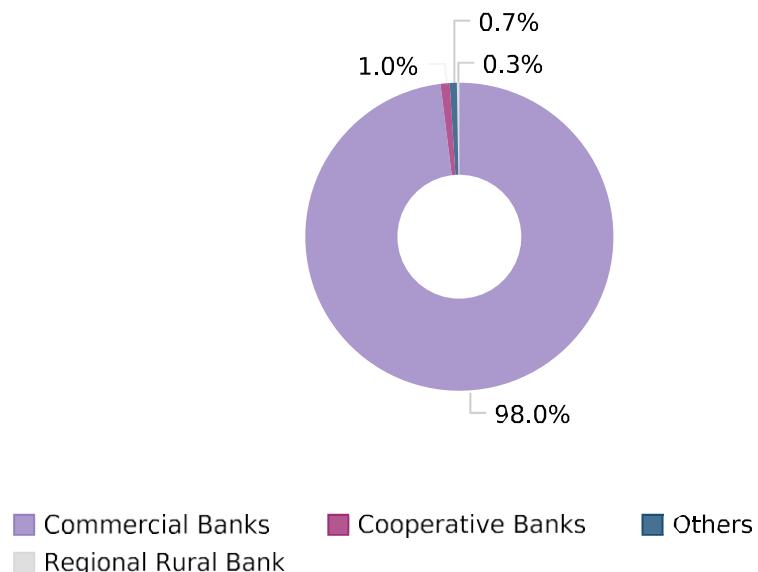
6. Sector-wise Performance under ACP



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



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



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs
Commercial Banks	34	2731	131	99	2501	0	49041	14007
Regional Rural Bank	2	51	15	4	32	0	125	15
District Central Coop. Bank	1	15	0	8	7	0	311	0
Coop. Agr. & Rural Dev. Bank	3	77	6	3	68	0	252649	15
Primary Agr. Coop. Society	36	36	7	29	0	0	0	0
Others	8	118	2	2	114	0	0	2968
All Agencies	84	3028	161	145	2722	0	302126	17005



2. Deposits Outstanding

Bengaluru Urban, PLP 2026-27

Bengaluru Urban, PLP 2026-27

Agency	Amount of Deposit [Rs. lakh]			Growth (%)	Share (%)
	31/03/2023	31/03/2024	31/03/2025		
Commercial Banks	99097894.07	99097894.07	110852654.51	11.9	97.43
Regional Rural Bank	257800.02	257800.02	178133.89	-30.9	0.16
Cooperative Banks	1336710.34	1336710.34	1494617.13	11.8	1.31
Others	1021358.00	1021358.00	1247187.69	22.1	1.10
All Agencies	101713762.43	101713762.43	113772593.22	11.9	100.00

3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	74599965.00	74599965.00	80822546.41	8.3	100.0
Commercial Banks	73159672.00	73159672.00	79239615.42	8.3	98.0
Cooperative Banks	710020.00	710020.00	772092.81	8.7	1.0
Others	558554.00	558554.00	601719.90	7.7	0.7
Regional Rural Bank	171719.00	171719.00	209118.28	21.8	0.3

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	73.8	73.8	71.5
Regional Rural Bank	66.6	66.6	117.4
Cooperative Banks	53.1	53.1	51.7
Others	54.7	54.7	48.2
All Agencies	73.3	73.3	71.0

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

Agency	Cumulative up to			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1862868	2342593	984311	518882
Regional Rural Bank	57072	49836	17883	29106
Cooperative Banks	0	5621	2752	0
Others	292	551	42	614
All Agencies	1920232	2398601	1004988	548602

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 Loan s
Commercial Banks	11690839.47	14.8	2137851.38	2.7	1787969.24	2.3	368.12	0.0	4856753.00	6.1
Regional Rural Bank	127722.18	61.1	126029.05	60.3	72180.00	34.5	0.00	0.0	76644.87	36.7
Cooperative Banks	14410.18	1.9	4472.23	0.6	0.00	0.0	0.00	0.0	3906.54	0.5
Others	301284.66	50.1	49442.79	8.2	177653.06	29.5	0.00	0.0	121749.60	20.2
All Agencies	12134256.49	15.0	2317795.45	2.9	2037802.30	2.5	368.12	0.0	5059054.01	6.3

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	12887938.00	11817072.00	91.7	12887938.00	11817072.00	91.7	12936586.06	12134256.49	93.8	92.4
Commercial Banks	12598691.00	11453455.00	90.9	12598691.00	11453455.00	90.9	12564950.28	11690839.47	93.0	91.6

Cooperative Banks	60424.00	29839.00	49.4	60424.00	29839.00	49.4	27113.00	14410.18	53.1	50.6
Others	122054.00	241560.00	197.9	122054.00	241560.00	197.9	245609.05	301284.66	122.7	172.8
Regional Rural Bank	106769.00	92218.00	86.4	106769.00	92218.00	86.4	98913.73	127722.18	129.1	100.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	447270.00	946590.00	211.6	4472.70	9465.90	211.6	922484.33	879180.31	95.3	172.8
Term Loan (Agri.)	1267578.00	1367216.00	107.9	12675.78	13672.16	107.9	1256701.15	1438615.13	114.5	110.1
Total Agri. Credit	1714848.00	2313806.00	134.9	17148.48	23138.06	134.9	2179185.48	2317795.44	106.4	125.4
MSME	9019867.00	8900763.00	98.7	90198.67	89007.63	98.7	10108251.00	9257635.21	91.6	96.3
Other Priority Sectors*	2153223.00	602503.00	28.0	21532.23	6025.03	28.0	649149.58	558825.84	86.1	47.4
Total Priority Sector	12887938.00	11817072.00	91.7	128879.38	118170.72	91.7	12936586.06	12134256.49	93.8	92.4

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			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 %	
Commercial Banks	13751653.42	973320.66	7.1	13751653.42	973320.66	7.1	4.7
Regional Rural Bank	124146.81	35860.11	28.9	124146.81	35860.11	28.9	19.3
Cooperative Banks	58250.23	2301.63	4.0	58250.23	2301.63	4.0	2.7
Others	325717.76	4763.08	1.5	325717.76	4763.08	1.5	1.0
All Agencies			0.0			0.0	0.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50 year interest free loans to states for capital expenditure and incentives for reforms.

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives – NABARD

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

INFRASTRUCTURE:

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

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

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

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

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

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse 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 Indias voluntary carbon market and contribute to net zero goals.

NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹ 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and 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.

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

6. State Budget

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Bengaluru (Urban) district is predominantly urban with 91% of the population living in urban areas. The total sown area was 37332 hectares in 2023-24. (Source: Bengaluru District at a glance 2023-24). The district has red loamy soil and laterite soil in some areas with average fertility level. Major crops grown are Ragi, Maize, Pulses, Groundnuts, Sunflower, Castor, Sesamum etc. under dry land condition and Paddy, vegetables and fruits under irrigated conditions. As per 2015-16 census, there are 107234 agricultural holdings which includes 17056 small farmers, 83080 marginal and 7098 other farmers. The annual normal rainfall of the district was 1128mm, 1456mm and 689mm during 2021, 2022 and 2023 respectively. (Source: Bengaluru Urban District at a Glance 2023-24)

During 2024-25, 34637 KCC cards were issued and amount disbursed was Rs.868.62 crore.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district has a strong network of credit sources and access to quality seeds via the Department of Agriculture, supported by a Seed Testing Laboratory at Hebbal and a Micronutrient Laboratory in Bengaluru. The CoA in Bengaluru offers soil and fertilizer testing services. Farmers receive weather updates and advice through 11 Raitha Samparka Kendras. Custom Hiring Centres are located in key areas, and the district is under the Rashtriya-e Market Services platform for competitive pricing. Schemes like Suvarna Krishi Grama Yojana and Krishibaghya aim to increase farmer income. The FRUITS platform registers crop loans, and efforts are ongoing to bring 5,645 ha of wasteland under cultivation. Popularizing alternate farming methods and improved KCC guidelines are being encouraged.

There's a need for more agricultural marketing centers, better infrastructure, and modernization. Expansion of FPOs in seed production and popularization of alternate farming methods are needed, along with the full implementation of revised KCC guidelines.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Hyacinth Bean/ Bean /Dolichos Bean/ Avarai/ Avarekai/ Sem/ Lab Lab Bean	Hectare	0.90	1	601	540.05	540.05
2	Annual Vegetables - Potato/ Aloo_Irrigated	Hectare	2.69	1	19	51.09	51.09
3	Annual Vegetables - Tomato/ Tamatar_Poly House	Hectare	8.32	1	2105	17523.72	17523.72
4	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	Hectare	0.82	1	15562	12697.67	12697.67
5	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.67	1	6942	4685.21	4685.21
6	Cereals - Maize/ Makka_Irrigated	Hectare	0.91	1	748	680.43	680.43
7	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.25	1	341	425.82	425.82
8	Cereals - Sorghum/ Jowar_Irrigated	Hectare	0.53	1	763	402.30	402.30
9	Floriculture Crops - Marigold/ Gende Ka Phool/ Zendu_Irrigated	Hectare	1.33	1	2415	3211.20	3211.20
10	Fruits - Banana/ Kela_Others	Hectare	2.88	1	355	1022.77	1022.77
11	Fruits - Coconut/ Nariyal	Hectare	1.68	1	2798	4697.53	4697.53
12	Fruits - Grapes/ Angur_Bangalore - Blue	Hectare	3.68	1	436	1604.56	1604.56
13	Fruits - Guava/ Amrood_Irrigated	Hectare	1.64	1	647	1060.16	1060.16
14	Fruits - Mango/ Aam	Hectare	1.65	1	3582	5917.65	5917.65
15	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	1.01	1	485	488.57	488.57
16	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	Hectare	0.75	1	14	10.44	10.44
17	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hectare	2.78	1	919	2554.82	2554.82
18	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hectare	0.31	1	8451	2619.81	2619.81
19	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	Hectare	0.56	1	8452	4733.12	4733.12
Sub Total				55635	65603.61	65603.61	
Post Harvest						6560.36	
Maintenance						13120.72	
Total						85284.69	
Grand Total				55635	65603.61	85284.69	

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

In Bengaluru Urban district, in 2023-24, the gross irrigated area is 11032 ha and net irrigated area is 10622 ha and the same is mostly irrigated only by tube wells. The net irrigated area was 30% of net sown area in 2023-24. Ground water in the district has been over exploited. The ground-water assessment carried out jointly by Dept. of Mines & Geology, and the Central Ground Water Board, indicate that all taluks in the district are over exploited and hence no new water extraction structure is feasible. As per GEC 2024, the stage of Ground Water extraction in district as on 31 March 2024 was recorded at 186.70%.

Major investments in the past have been in borewell, sprinkler and miscellaneous structures like rainwater harvesting etc.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Technical Guidance from State Government/ Private Agencies is available for preparation of projects for development of Minor Irrigation. Isolated pockets in northern part of Bengaluru North taluk, entire stretch of eastern part of Bengaluru South Taluk and half of Anekal taluk towards east are earmarked for taking up future schemes on artificial recharge and water conservation by CGWB. Rejuvenation of tanks and lakes will build ground water resources. Efforts are being made by BBMP to conserve & rejuvenate major tanks in Bengaluru City.

Agricultural Extension Services may be strengthened to provide cost effective & location specific designs to farmers for micro-irrigation & rainwater harvesting/ recharge structures and awareness on conservation of water through good agricultural practices and water efficient cropping systems.

In view of dwindling ground water levels, Banks may extend credit support to farmers for construction of Artificial Recharge Structures for bore wells for irrigation, rainwater harvesting schemes, farm ponds, small weirs/ check dams, roof top water harvesting system, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure- For Dug Well	No.	0.55	80	186	101.51	81.20

2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	1075	460.10	368.08
4	Bore Well-New-152mm dia and depth 200 m	No.	1.70	80	186	316.46	253.16
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	26	68.16	54.52
5	Bore Well-Renovation-Deepening	No.	0.35	80	280	98.87	79.09
6	Conveyance/ Distribution structures-Sub-surface type-Drainage System	ha	2.12	80	73	154.66	123.72
7	Conveyance/ Distribution structures-Surface type-Pipelines	ha	0.26	80	410	105.29	84.23
8	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	106	27.21	21.77
9	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	3370	5264.60	4211.69
10	Drip Irrigation--1.5 m x 1.5 m	ha	1.20	80	3370	4031.40	3225.11
11	Drip Irrigation--1.5 x 0.6	ha	1.34	80	3370	4507.38	3605.90
12	Drip Irrigation--1.8 m x 0.6 m	ha	1.12	80	3370	3786.20	3028.97
13	Drip Irrigation--10m x 10 m	ha	0.32	80	3370	1081.77	865.43
14	Drip Irrigation--12m x12m	ha	0.30	80	1700	509.32	407.46
16	Drip Irrigation--2.5 m x 2.5 m	ha	0.83	80	1700	1418.82	1135.06
15	Drip Irrigation--2 m x 2 m	ha	0.89	80	1700	1509.78	1207.82
17	Drip Irrigation--IP Sets 5HP	ha	0.48	80	525	252.79	202.22
18	Drip Irrigation--Pipelines	ha	0.48	80	3370	1622.66	1298.11
22	Dug-cum-Bore Well--Renovation	No.	0.43	80	68	29.12	23.29
19	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	68	36.39	29.12
20	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	68	112.77	90.23
21	Dug Well--Recharge	No.	0.54	80	68	36.39	29.12
23	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	470	301.74	241.39
24	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	75	52.97	42.36
25	Lift Irrigation Schemes--SIP Set	No.	9.63	80	75	722.25	577.80
26	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	105	38.22	30.58
27	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	105	48.22	38.56
28	Solar PV Pump Sets (AC)--AC/DC surface	No.	0.99	80	505	499.28	399.41

30	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	3070	1215.41	972.35
29	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	3070	2276.44	1821.15
31	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	525	224.70	179.75
32	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	2323	1267.67	1014.13
Total					38782	32178.55	25742.78

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In the context of increasing commercialization of agriculture, mechanization of farming operations assumes significant importance. However, taking into consideration the landholding of SF and MF, there is a need for establishment of adequate custom hiring centers for hiring of farm equipment. For vegetables (tomato, cabbage), farmers use rotary tillers for land preparation, precision seeders for uniform sowing, and drip irrigation systems for efficient water use. In fruit crops (banana, mango), tractor-mounted sprayers ensure proper pesticide application, and mechanical pruners help in tree maintenance. For millets and cereals (ragi, maize), seed drills and threshers are common, while combine harvesters are used for efficient harvesting. The total number of tractors in Bangalore Urban is 732 whereas the number of tractors per 1000 hectares is 20. (Source: Bengaluru Urban District at a Glance 2023-24)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has a good network of dealers for tractors and power tillers of all brands. Availability of after-sales service is also good. Mechanised harvesters are gaining popularity in the district.

Custom hiring centres are available in 3 blocks viz., Anekal, Bengaluru (South) and Bengaluru (North)

University of Agricultural Sciences, Bengaluru and College of Agricultural Engineering, UAS, Raichur are the approved institutes for Testing and Certifying Agricultural Machineries and Equipment in the State.

Incentive from State Govt/Dept. of Agriculture for providing farm equipment on hire basis to farmers.

Farm Mechanization Scheme in the State is being implemented both under Central and State Sector since 2014-15. Under this scheme 50% subsidy is provided for the general category farmers and 90% subsidy to the farmers belonging to SC/ST.

The inadequacy in custom hiring centers could be managed by promoting FPOs and availing funds under AIF, PACS as MSCs etc.

There is a need to popularize mechanized farming and to train youth in repair /servicing of farm machineries.

The operational efficiency of low-cost farm equipment such as motorized weeders etc., needs to be improved.

The farm machinery dealers may set up mobile repair units for providing after sales services to farmers which at times is not available in proximity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	172	460.10	368.08
2	Other machinery--Solar Drier	No.	6.96	80	390	2712.46	2169.96
10	Others--Custom Hiring- Cultivators	No.	1.07	80	825	882.75	706.20
3	Others--Custom Hiring- Drone	No.	10.70	80	177	1893.90	1515.12
4	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.68	80	86	230.07	184.04
5	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	825	1059.30	847.44
6	Others--Custom Hiring- Servicing tools	No.	1.34	80	11000	14712.50	11770.00
7	Others--Custom Hiring- Shed and office premises	No.	4.82	80	825	3972.38	3177.90
8	Others--Custom Hiring- Sprayer	No.	0.05	80	825	44.15	35.31
9	Others--Custom Hiring- Thresher	No.	1.28	80	825	1059.30	847.44
11	Others--Custom hiring- Tractor 15 TO 25 HP	No.	4.28	80	2150	9202.00	7361.60
12	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	2150	13803.00	11042.40
13	Power Tiller--8 to 12 HP	No.	2.46	80	4216	10375.58	8300.46
14	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	212	453.68	362.94
15	Tractor-With Implements & Trailer-15 to 25 HP	No.	4.82	80	212	1020.78	816.62
16	Tractor-With Implements & Trailer-25 to 35HP	No.	6.96	80	212	1474.46	1179.57
17	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	212	1928.14	1542.51
18	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	12041	128838.70	103070.96
Total					37355	194123.25	155298.55

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The favourable climate and red loam soil in Bengaluru (U) district provide ideal conditions for horticulture. An area of 3582 ha is under cultivation of fruits whereas an area of 2114 ha is under vegetable cultivation in the district. (Source: Bengaluru Urban District at a Glance 2023-24)

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Bengaluru (urban) district offers significant potential for cultivating cut flowers (Rose, Gerbera, Carnation, Anthurium, Orchids) and exotic vegetables under poly houses, wine grapes through contract farming, commercial horticulture nurseries, small tissue culture units, and organic crops. Dry land crops include Mango, Sapota, Amla, Ber, Custard Apple, and Tamarind. The International Flower Auction Bengaluru (IFAB) offers a sales platform for exports. The district, under APEDA's Cluster Development Programme, supports Gherkin, Rose onions, and Floriculture. HOPCOMS runs 320 retail outlets and has cold storage facilities. There are market centers for PH produce like HOPCOMS, SAFAL, and others. Three cocoon markets operate, with eight Technical Service Centres guiding farmers. Due to water scarcity, poly houses should include water harvesting structures. Emphasis is needed on quality guidance, hydroponics, mixed crops, and expanding processing facilities, with support from DoH and universities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Exotic Fruits -Avocado-7.5 mx7.5m 71/Acre	Acre	1.52	80	75	114.15	91.32
2	Floriculture-Rose-0.75mx 0.75m 7100/Acre	Acre	1.74	80	2420	4220.73	3376.57
3	High density plantation-Banana	ha	3.38	80	747	2525.75	2020.61
4	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	206	562.07	449.66
5	Medicinal & Aromatic Crops	ha	0.80	80	176	141.26	112.98

6	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Bangalore Blue-3.3mx3.3m-360/Acre	Acre	4.34	80	1765	7667.51	6134.01
7	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Seedless varieties3mx1.8m-740/Acre	Acre	5.45	80	1765	9612.72	7690.18
8	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	785	1615.64	1292.51
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	1521	4036.13	3228.90
10	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	516	552.12	441.69
11	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	342	2945.82	2356.66
12	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	2348	2537.48	2030.00
13	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (>1056sq.m>2080sq.m)	sq.m.	0.01	80	631	5.76	4.62
14	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (upto 560 sq.m)	sq.m.	0.01	80	631	7.67	6.13
15	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	1516	38801.12	31040.88
16	Sericulture-Chawki Rearing-Mulberry Garden Establishment 2 acre	Acre	1.50	80	335	501.85	401.45
17	Sericulture-Improved Charkha	No.	0.94	80	235	221.26	177.01
Sub Total					16014	76069.04	60855.18
Total					16014	76069.04	60855.18

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

In Bengaluru Urban district, out of total geographical area of 2.19 lakh ha, the total forest area is 5055 ha constituting 2.33% of total geographical area. The district has 4750 ha of cultivable waste land which can be reclaimed using techniques such soil reclamation, water management, agroforestry (Source: District at a Glance 2023-24). There is a good potential for raising forest plantation for industrial use on the revenue wastelands of the State.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Twelve species, including Subabul, Rubber, Coconut, Arecanut, and Silver Oak, have been exempted by the Forest Department, GoK, from felling restrictions under the Karnataka Tree Preservation Act, 1976, allowing private cultivation. The market for Jatropha/Pongamia seeds & oil is strong, with KSRTC and BMTC using Pongamia oil, offering a market for bio-diesel. West Coast Paper Mills maintains a timber depot at Yelahanka. Under GoK's bio-fuel program, Jatropha, Neem, and Pongamia saplings are distributed at subsidized rates, aiding agro-forestry. Farmers should be encouraged to plant mango, drumstick, and guava under agro-forestry. The Revenue Department should survey wastelands for productive use. Private bamboo cultivation under Bamboo Mission should be promoted, with KFDC/Forests formulating model schemes. Awareness of agro-forestry economics is low; the Forest Dept should conduct awareness programs and provide strong extension services to encourage afforestation and soil conservation.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	516	3202.29	2561.84
2	Processing Unit-Bio - Diesel	No.	0.75	80	61	45.70	36.55
Total					577	3247.99	2598.39

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

As per the 20th Livestock census 2019, the cattle population in the district is 153861 and the number of buffaloes is 11168. During 2022-23 the Milk production in the district was about 638657 MT. The district ranks 6th in the State in Milk Production. There are around 100 veterinary institutions headed by veterinarians (2023-24). In view of shrinking farm holdings, declining water table and continuous droughts, dairy activities along with crop production as integrated farming model assumes greater significance in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Bengaluru's high demand for milk makes dairying lucrative, with activity in all taluks supported by strong infrastructure. Key needs include quality milch animals, water, fodder, veterinary care, and marketing facilities. BAMUL supplies quality cows, and the Dept. of

AH provides fodder and AI services. Milk production is 16.97 lakh liters/day, with demand at 15-16 lakh, met by KMF/cooperative societies and private dairies. There are 522 registered milk co-op societies in the district. Training is provided by AH Dept, KMF, and BAMUL. The Livestock Insurance Scheme protects farmers, and AI center gaps must be addressed. The AHIDF scheme offers financial aid for dairy infrastructure. Emphasis is on indigenous breed conservation, methane reduction, genetic improvement, calf rearing, and bank finance for dairy units, with loans for sheds, equipment, and fodder cultivation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	145	2299.33	1839.47
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	115	284.23	227.40
3	Bulk Milk Cooling Unit	No.	32.96	90	870	28671.72	25804.55
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	567	1207.31	965.84
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	567	8936.55	7149.24
6	Crossbred Cattle Farming-- HF Crossesses 11-13 lpd 2 animal unit	1+1	2.45	80	61	149.46	119.57
7	Crossbred Cattle Farming-- Jersey Crosses-9 to 10 lpd 2 animal unit	1+1	2.19	80	61	133.80	107.04
8	Crossbred Cattle Farming-- Jesey 10 animal unit	5+5	14.47	80	61	882.45	705.97
9	Crossbred Cattle Farming-- Mii dairy	5+5	14.35	80	61	875.27	700.21
10	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	242	67.33	53.86
11	Dairy Cattle Buffao Shed--AC roof shed 300 per sq ft	No.	0.42	80	242	100.99	80.79
12	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	120	32.10	25.68

13	Dairy Marketing Outlet/Parlour--Construction of store room 150 sq ft	No.	0.40	80	120	48.15	38.54
14	Dairy Marketing Outlet/Parlour--Construction of store room 50 sq ft	No.	0.13	80	185	24.74	19.82
15	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	62	16.59	13.27
16	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	62	39.80	31.84
17	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	205	811.60	649.27
18	Indigenous Cattle Faming--Deoni 2 animal unit	1+1	0.96	80	3750	3611.25	2889.00
19	Refrigerated Tanker Van	No.	29.21	80	3293	96191.83	76953.46
Sub Total				10789	144384.50	118374.82	
A.08 Working Capital - AH - Dairy/Drought animal							
1	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	1908	887.42	887.42
Sub Total				1908	887.42	887.42	
Total				12697	145271.92	119262.24	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Population of poultry birds in the district as per the 20th Livestock census (2019) is 1302173. The total egg production in 2023-24 was 3085 lakh. The district ranked 9th in egg production in the State.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Department of Animal Husbandry & Veterinary Services (DAH&VS) and Karnataka Co-operative Poultry Federation lead poultry development in Karnataka. The main farm at Hessaraghatta handles scientific breeding. Key activities include breeding Giriraja stock, providing chicks, training in modern poultry farming, and assisting youth in farm setup. There are 3 government hatcheries, 5 private hatcheries, 3 poultry processing plants, and 5 private feed units. The Karnataka Cooperative Poultry Federation ensures market access for producers with 75 cooperative societies and 6 outlets. Training is offered by CPDO&TI and DAH&VS. Contract farming for maize and soya, major poultry feed components, is encouraged, and low-cost local feed alternatives are recommended. Infrastructure for a cold chain, incinerators, and modern abattoirs is needed. The AHIDF scheme offers financial assistance for poultry processing and feed plant infrastructure. DAH&VS should clarify agriculture status for the poultry sector and promote backyard poultry through SHGs

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	232	2829.94	2263.96
2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	232	8435.21	6748.16
3	Duck rearing-Dual purpose- 200 ducks	200+ 35	0.55	80	122	67.24	53.79
4	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	400	4280.00	3424.00
Sub Total					986	15612.39	12489.91
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	25000	40.25	40.25
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	3000	8.04	8.04
Sub Total					28000	48.29	48.29
Total					28986	15660.68	12538.20

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

As per 20th Livestock census (2019), the population of Sheep, Goat and Pigs in the district was 82873, 62464, and 28046 respectively. The total Meat (SGP) produced during the year 2023- 24 was 118825 MT in the district and the district ranked number one. The district has 21 Slaughterhouses of which three are registered.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

An ultra-modern vaccine unit under the Jaanuvaaru Arogya Kavacha scheme is at IAHSV, Hebbal. Hessaraghatta has a pig breeding station, and RKVY offers subsidies to sheep/goat farmers (25% general, 33.33% SC/ST). The Dept. of AH provides services via 129 institutions, and the Karnataka Sheep Board offers vaccinations. Since 2019-20, 400 NARI SUVARNA breeding rams have been distributed. The district has a pork market, and a Dorper sheep farm near Bannerghatta runs successfully. Ex-gratia support of Rupees 5000 and Rupees 2500 is given for sheep/goat deaths. A pig rearing FPO was established under

RKVKY. NADCP has implemented mass vaccination since 2019-20. Registered slaughterhouses need modernization for hygienic meat production. Banks should offer credit for small ruminants and modern abattoirs. Sheep/Wool Societies may assist farmers in marketing, and the AHIDF scheme provides funding for meat processing infrastructure. Private entrepreneurs can establish retail pig marketing units with credit support.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	25	1412.13	1129.71
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	47.68	80	24	1144.31	915.45
3	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	502	862.02	689.60
4	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.94	80	150	290.50	232.40
4	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	140	142.32	113.84
5	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 /5 months old)	3+1	1.75	80	175	307.10	245.67
6	Retail Market outlet for Meat-Existing Shed-Retail pork outlet with facility for chilling	No.	12.84	80	65	834.60	667.68
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	215	255.35	204.27
8	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	347	772.28	617.83
Sub Total					1643	6020.61	4816.45
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	94	16.99	16.99
Sub Total					94	16.99	16.99
Total					1737	6037.60	4833.44

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Bengaluru Urban has scope for freshwater fish cultivation. There are 698 tanks for fisheries, of which 398 are gram panchayat tanks and 200 are department tanks.

Important fresh water bodies in the district such as Jakkur Lake, Hesaraghatta Lake, Madiwala Lake, Ulsoor Lake, and Bellandur Lake, are primarily rain-fed and are used for recreational fishing and inland aquaculture. In 2023-24, the fish catch was of the tune of 10086 MT. The district has good marketing and transport facilities with 159 fish markets in the district out of which 8 are registered. In 2023-24, in the district 2748 families were involved in full time fishing and 8568 families were involved in part time fishing. (Source: District at Glance 2023-24)

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) offers 20,050 crore investment for fisheries. Subsidies provide 50% of fish seed costs, up to 5,000 for individuals and 20,000 for institutions. Fiberglass coracles are distributed for fishermen's safety, with assistance to SC/ST beneficiaries for equipment and housing. GoK offers a 2% interest subsidy on loans up to 50,000. The district has 159 fish markets, 19 ice plants (60 MT/day), and 19 cold storages (30 MT/day). Two Fisheries Research Centres in Hebbal and Hesaraghatta provide training, testing, and prawn seeds. An Aquapark is being constructed at Hesaraghatta. Financial aid includes subsidies for insulated boxes, bicycles, and vehicles. The RKVs "Integrated Fisheries Development Project" continues. There's potential for ornamental fish culture, development of fish seed rearing facilities, and fish farming in reservoirs. New technologies like Aquaponics and RAS should be promoted with bank loans, and a leasing policy should support unemployed youth in fish culture.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							

1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	135	2022.30	1617.84
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	74	118.78	95.02
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	27	3466.80	2773.44
4	Pond construction-Pond Renovation & Desilting	ha	2.35	80	53	124.77	99.82
Sub Total					289	5732.65	4586.12
A.14 Working Capital - Fisheries							
1	Fish Culture - Bio floc_Others_Recirculatory aquaculture RAS 100 m ³ capacity 2 ton	2 ton per cycle	3.37	1	20	67.40	67.40
Sub Total					20	67.40	67.40
Total					309	5800.05	4653.52

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Although the use of bullocks and bullock carts is now dwindling in the district, due to easy availability of other modes of transport, the opportunity for financing cannot be ruled out. New and improved varieties of bullock carts if required by the farmers can be considered for financing. The known varieties of draught animals in Karnataka are Amritmahal and Hallikar (found in Mysore, Tumkur and Hassan districts). Kangayam and Umblacherry are breeds from Tamil Nadu. Providing two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Good quality cattle breeds like Amritmahal, Hallikar, and Kangayam are available in neighboring Karnataka and Tamil Nadu districts. Two-wheelers for transport are widely available, with adequate service centers. The DAH&VS should develop "Special Breeding Programs" to rear male calves and improve bullock quality. The department could also hold skill development workshops for artisans in cart making/repair, emphasizing ergonomic designs with pneumatic tires. Proper vaccination for bullocks in local markets should be mandatory, with certificates required for trade. Banks are encouraged to finance schemes for indigenous male calves and rubber-bound iron wheel carts or carts with pneumatic tires, which offer advantages. There is significant potential for financing two- wheelers for farmers in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	2100	3370.50	2696.40
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	15	4.82	3.85
3	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	25	13.39	10.71
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	11	235.40	188.32
5	Loans to Distressed Farmers- To Repay Non Instutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	675	1083.38	975.06
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	9500	10165.00	8132.00
7	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	5150	4683.95	3747.14
Total					17476	19556.44	15753.48

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services".

In the district, farmers generally cultivate cereals viz., ragi (where water is not available) /vegetables (where water is available) alongwith rearing of animals viz., Dairy animals (Cow, sheep and goat). Combination of crops and sheep/ Goat rearing is also popular in the district. Back yard poultry is also an additional component with Rearing of animals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

An estimated 15% of crop produced is lost in between farm gate and the consumer mainly due to lack of adequate storage facilities. Inadequate storage and marketing facilities force farmers to sell their produce at an un-remunerative price. Therefore, there is a need for creating adequate storage and marketing infrastructure to increase the holding capacity of farmers and for enabling them to get remunerative prices for their produce. Under National Horticulture Mission, the following horticulture crops have been identified for Bengaluru (U), namely, Mango, Grapes, Pomegranate, Banana, Pineapple, Cashew, Cocoa, Pepper, Ginger, Aromatic crops and Flowers. The district also has scope for creation of various agri infrastructure at PACS level under World's Largest Grain Storage Plan in Cooperative Sector.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has 81 godowns with a total capacity of 3.40 Lakh MT. The breakdown includes Karnataka State Warehousing Corp. (1 godown, 0.09 Lakh MT), Central Warehouse Corporation (6 godowns, 0.78 Lakh MT), Food Corporation of India (3 godowns, 0.10 Lakh MT), Private Godowns (36, 2.04 Lakh MT), Govt. Owned/Cooperatives (5, 0.03 Lakh MT), and Private Cold Storages (30, 0.36 Lakh MT). The GoK's State Agricultural Policy focuses on developing cold chains and silos to prevent distress sales and quality deterioration, with the Bengaluru APMC at Yeshwantpur having a 9,249 MT capacity, plus five submarkets and ten warehouses totaling 10,920 Tonnes. The district is covered under the National Food Security Mission for pulses and NHM for horticultural crops. NABARD offers financial aid for constructing rural godowns, cold storages, and agri-marketing infrastructure. The State Govt. should encourage private participation in cold storage and cold chain projects, and modernization of markets. Banks should finance such infrastructure projects and pledge loans against NWRs, with options for financing cold storages with solar panels.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	19	10165.00	8132.00
2	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	132	918.08	734.45
3	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	9	288.90	231.12
4	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	44	823.91	659.12
5	Godown-Renovation/ Expansion	No.	9.63	80	39	375.57	300.46
6	Market Yard-Drying Yard	No.	10.70	80	15	160.50	128.40
7	Market Yard-Extension/ Renovation	No.	53.50	80	32	1712.00	1369.60
8	Market Yard-Marketing Infrastructure	No.	165.85	80	12	1990.20	1592.16
Total				302		16434.16	13147.31

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district has a total geographical area of 217410 ha and a Net Sown Area of 36583 ha. The net irrigated area in the district is only 10622 ha and the district has 28296 ha of fallow land (Source: District at a Glance 2023-24). Considering the topography, types of soil, extent of irrigation, rainfall, etc., the district provides good scope for land development activities. Soil and water conservation work assumes greater importance for sustainable agriculture.

Soil in the district is mostly red loamy. Nitrogen content is low and phosphorous content is medium in all five taluks of Bengaluru (U). Potash content is medium in North and South taluk and high in Anekal taluk. PH and electrical conductivity is normal in all five taluks. The district falls under Eastern Dry Zone. Entire rainfall in the district is received in three to four months. Around 1,100 ha is reported to be affected with alkalinity/ salinity. About 5% of this area has been treated through measures like provision of drains, application of gypsum, bringing severely affected lands under social forestry and adopting new practices as recommended by the Central Soil Salinity Research Institute / State Agricultural University. Land Development activities are supported under various programmes of Central / State Govts. (IWMP/Sujjala/WDF/Bilateral Programmes etc).

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The State Level Micronutrient Laboratory in Bengaluru conducts soil micronutrient analysis and offers soil health recommendations at a nominal fee. The Commissionerate of

Agriculture's Soil Health Centre analyzes nutrient status and advises on major nutrients. Agricultural extension services will be strengthened through Digital Agriculture, with a new public-private extension system developed with IIM Bengaluru for universities and agri-clinics. The Paramparagat Krishi Vikas Yojana promotes organic farming to enhance soil health and eco-friendly cultivation, reducing dependence on chemicals. Various land development activities receive support from government programs like TDET, ISOPOM, NFSM, NHM, NPOF, and the National Mission on Sustainable Agriculture. Key actions include converting cultivable wasteland, providing effective extension services, promoting soil conservation, encouraging silt/soil application, and constructing water harvesting structures in undulating blocks to enhance groundwater recharge.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.02 Land Development								
1	Compost Pit--Composting	No.	0.24	80	112	26.38	21.10	
2	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	242	82.86	66.30	
3	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	6.06	80	797	4826.78	3861.43	
4	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.32	80	780	250.39	200.29	
5	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	2200	823.90	659.12	
6	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	2500	692.85	554.25	
Total					6631	6703.16	5362.49	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The district has a good potential for vegetable cultivation. Applying bio fertilizer, vermi-

compost and bio pesticides enhances the price realization capacity of the produce, as there is a good demand for organic vegetable in the market, especially in urban areas.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Establishing fruit and vegetable waste compost production units, bio-fertilizer and bio-pesticide units etc., are aimed at achieving sustainable farming practices. The district has a good potential for vegetable cultivation. Applying bio fertilizer, vermi- compost and bio pesticides enhances the price realization capacity of the produce.

The State of Karnataka has 246 certified organic operators catering to 16432 farmers/ collecting the produce. Bengaluru Urban district has 84 certified organic operators. The no. of NGOs involved in the process is 129 in the State with 4 NGOs active in the district (source: Organic Farming Directory of Karnataka Karnataka State Dept of Agriculture and UAS, Bengaluru)

Agriculture department, GoK to motivate for taking up Commercial Production of Organic Inputs viz., Bio fertilizer, Vermi compost/vermi hatcheries and compost from vegetable and fruits, etc., by farmer association like PACS, Producer Societies, etc.

Seed bank for crops, Fodder banks may be established in the fields of interested progressive farmers and should be shared with other farmers.

Model Bankable projects for setting up of Seed Banks may be prepared and adequate promotion may be provided. (Banks).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	33	3531.00	2824.80
2	Compost/ Vermi Compost--Compressed bio gas	No.	3210.00	80	4	12840.00	10272.00
3	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	48	10.28	8.22
4	Seed Processing-All Seed Types	No.	26.75	80	16	428.00	342.40
5	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	41	1096.75	877.40
Total					142	17906.03	14324.82

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agro processing sector encompasses processing of raw materials (food/feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. The sector plays an important role in preservation of food, ensuring food security and creation of gainful employment to local population. The sector is important for backward integration in producing districts and forward market integration in consumption centres . Important areas that have potential for food processing in Bengaluru (U) are as under:

- Drying, grading, grinding and packing of coarse cereals, cereals, minor millets, processing of oil seeds, pulses and packing
- Fruit/ vegetable processing - grading and packing, dehydration, fruit juices, jam and jelly, pickling and preservation, wine making, health products etc. Medicinal Plants: Drying, grading and packing, bulk drug processing, extraction and powdering units
- Dairy and milk-based products, value addition etc.
- Poultry and meat- egg powder, consumer packing eggs, retail dressing units, freezing units, various meat products and by-products.
- Preparation of ice-cream, pastry, sweets, savouries, pickles, papads, sauces. Ready to eat foods.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

NDDB has established a market complex at Bengaluru with procurement/collection centres, cold storages, and retail outlets. Significant value addition occurs through milk processing, with demand for products like toned milk, full cream milk, buttermilk, ghee, curd, paneer, butter, ice cream, and more. Technologies like Tetra Fino Aseptic packaging, UHT, and Probiotic Curds are used. The district has surplus milk-processing infrastructure, processing milk from neighboring districts.

With an annual fruit and vegetable output of approximately 1.30 lakh metric tonnes, the district faces a shortfall in cold storage capacity, despite private investments in modern facilities. The Prime Minister's Formalization of Micro Food Processing Enterprises Scheme aims to enhance the competitiveness of micro-enterprises, formalize the sector, and support FPOs, SHGs, and Cooperatives, with a Rs. 10,000 crore outlay over five years (2020-25).Activities include grading, packing, dehydration, juicing, jams, pickling, and health products.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit--Bakery product units	No.	13.91	80	10800	150228.00	120182.40
2	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	5864	125489.60	100391.68
3	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	295	1736.08	1388.86
4	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	295	2525.20	2020.16
5	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	295	13257.30	10605.84
6	Bakery & Confectionery Unit	No.	6.42	80	3600	23112.00	18489.60
7	Bakery & Confectionery Unit-Bread	No.	5.35	80	3600	19260.00	15408.00
8	Dal/ Pulses Mill-Mini	No.	2.14	80	3600	7704.00	6163.20
9	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	205	10967.50	8774.00
10	Food Grain Processing-Flour Mill	No.	5.35	80	3600	19260.00	15408.00
11	Food Grain Processing-Millets-2-3 HP	No.	12.84	80	3600	46224.00	36979.20
12	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	1342	86874.37	69499.49
13	Fruit Processing -Flavour and essence making	No.	3.75	80	250	936.25	749.00
14	Fruit Processing -Pickle-Pickle unit	No.	4.28	80	3600	15408.00	12326.40
15	Honey & Honey Products-Honey Products	No.	26.75	80	176	4708.00	3766.40
16	Meat & Poultry Processing--Poultry processing	No.	10.70	80	7612	81448.40	65158.72
17	Spice Processing-Chilly processing-masala powder	No.	5.35	80	3070	16424.50	13139.60
18	Sugarcane processing-Jaggery production	No.	32.10	80	2323	74568.30	59654.64
19	Vegetable Processing-Grading and Packing	No.	16.05	80	13130	175613.75	140491.00
Total					67257	875745.25	700596.19

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The loans under this category would be to those institutions who are typically farmers' producers' societies and other PACS for providing loans against agri produce. Further, given that the extension services of various departments are inadequate to meet the demands of the farmers, it is necessary that agriculture graduates may be encouraged to set

up Agri clinic and Agri Business Centres (AC &ABC) to provide last mile service to farmers as and when they need.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Private extension service is provided by AC & AB Centres along with input supply. In FY 23-24, 93 ventures have been established and 1116 candidates have been trained under the said scheme in Karnataka. AC & ABC had been set with assistance under the GoI scheme for AC & ABC covering tissue culture units, input dealership, seeds production, training centre and marketing outlets, irrigation equipment, farm equipment, poly house parent planting. All these units provide consultancy also.

Good network of bank branches is the positive feature and provide increased access to credit at the last mile.

Bengaluru DCCB has 42 PACS affiliated to it in the district undertake supply of agri chemicals and bio-fertilizers of major brands acting as an entry point for extension.

FLCs and RSETIs may take up awareness campaigns and conduct EDPs for encouraging agriculture based new entrepreneurs.

Banks may suitably sensitise their branch managers to encourage agriculture graduates to set up agri clinics/agri business centres to provide last mile services to farmers

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	201	4301.40	3441.12
7	Loans to Agri. Start-ups	No.	10.70	80	240	2568.00	2054.40
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	318	68052.00	54441.60
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	1620	17334.00	13867.20
4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	89	28569.00	22855.20
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	9911	12725.72	10180.58
6	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	8118	43431.30	34745.04
Total					20497	176981.42	141585.14

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Micro, Small & Medium Enterprises (MSMEs) form an important and growing segment of Bengaluru's industrial sector. As per data available in Udyam Portal, as on 31 December 2024, 4,59,647 MSME units were registered in Bangalore Urban wherein 4,42,703 units were Micro Enterprise, 15,262 units were Small Enterprise and 1682 units were Medium Enterprises..

Bengaluru Urban is strategically placed for MSME development due to its proximity to Bengaluru Metro. Bengaluru Urban is characterized by High level of industrialization with availability of good infrastructure like roads, railways, technical manpower, financial institutions, research and training institutes.

Bengaluru is considered the pioneer in the concept of industrial clusters. Peenya Industrial Estate is one of the largest industrial cluster in Asia. Bengaluru is also home to the largest bio cluster in India. It houses 40% of the total bio-clusters in the country.

Major MSME clusters include machine tools, electronic goods, readymade garments, light engineering, leather, food processing, wood furniture / articles, (brass / copper art ware) etc.

3.2 Infrastructure and linkage support available, planned and gaps

There are ample opportunities in the district for investment in IT, ITES, Biotechnology, Tourism, Food Processing, Engineering, Hotels, Innovative projects and other emerging sectors.

There are 19 Industrial Estates and 17 Industrial areas in Bengaluru (U) in Jigani, Dyavasandra, NEF, Rajajinagar, Electronic city-I, Veerasandra, Bommasandra, HAL, Doddanakundi, Kadugodi, Sadaramangala, Veerasandra, EPIP, EOYZ, Attibele, Electronic City-II, etc.

Bengaluru(U) has six MSME clusters identified by UNIDO in machine tools, power looms, electronic goods, readymade garments. Light engineering and leather goods apart from the Thayyil Electronic Inventories & Component Products Cluster, Kodigehalli and Spectra Vision Sheet Metal Products Cluster, Hesaraghatta, Bengaluru. Some of the new upcoming clusters are in Stone industries, Solar Power, Rubber reprocessing, Powder coating.

Bengaluru city occupies a prominent place on the electronic map of the World and is known as Silicon Valley of India. Small scale electronic units are mainly concentrated in and around Bengaluru city.

There are around 14 Handloom and 22 Powerloom Cooperative Societies in the district. Handicrafts Development Corporation has opened a regional and technical center at Bengaluru to revitalise handicraft sector. A sandalwood raw material depot and a bronze craft complex are also functioning in the district. Lacquer-ware and toys, sandalwood / stone / wood and ivory carvings are the main handicraft products of the district.

Small deposits of minerals like clay, feldspar, china clay, building stones etc. are found in

the district. Kaolin deposits found near Yeshwanthpur, Peenya and Krishnarajapura in Bengaluru (N) taluk are used for manufacture of fire bricks, ceramic products and other refractory products. Kaolin deposits in Allasandra and Goreguntepalya are used for making stoneware pipes and jars. Quartz deposits are found near Kengeri, Peenya, Laggere and Chikkbanavara.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	1250.00	80	65	325000.00	260000.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	9998	999800.00	799840.00
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.	250.00	80	7412	7412000.00	5929600.00
Sub Total					17475	8736800.00	6989440.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	3535	4418750.00	4418750.00
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	96721	1209012.50	1209012.50
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	0	0.00	0.00
Sub Total					100256	5627762.50	5627762.50
II. MSME - Others							
1	KVIC Units	No.	5.00	80	0	0.00	0.00
2	Loans to MSME Start-ups	No.	100.00	80	10	50000.00	40000.00
Sub Total					10	50000.00	40000.00
Total					117741	14414562.50	12657202.50

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

Bengaluru is the hub of IT related activities which contribute about 25% to the GDP of the State. The major items of export from Bengaluru Urban are Agricultural and Horticultural commodities (Flowers), Leather Products, Engineering goods, Electronics and Computer Software, Readymade Garments, Electricals, Service sector, Gems & Jewellery, Handicrafts, Automobile, Precision Tools, Textiles, Aerospace, Pharmaceuticals, Chemicals & Plastics) Processed Foods & Handloom. Important countries where these items are exported are USA, Germany, Japan, Italy, Brazil, Malaysia, UK, Belgium, Thailand, Ukraine, Mexico, China, South Africa.

The 8 lane roads envisaged under Suvarna Karnataka connecting various districts via Bengaluru needs to be completed to provide the required impetus for development for exports.

Further Development of infrastructure for agro and food processing centres engaged in exports as there is inadequate post-harvest infrastructure facilities like collection & grading centres, washing & packing facilities, reefer vans, pre-cooling & cold storages, intermediate cold storages, processing units etc.

Market intelligence to be provided for dissemination of information to farmers on real time basis. Wide publicity in media regarding conduct of Trade Fairs on exports by Visvesvaraya Trade Promotion Centre (VTPC).

Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.

Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. Awareness amongst MSME Exporters regarding export finance is necessary.

Banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.

4.1.2 Infrastructure and linkage support available, planned and gaps

RBI has introduced the Gold Card Scheme for exporters whereby all creditworthy exporters would be eligible for issue of Gold Card by SCBs ensuring quick processing, favourable rates of interest, sanction of 'in-principle' limits for 3 years with a provision for stand-by limit of 20 %, preference in grant of packing credit in foreign currency; waiver of collaterals and exemption from ECGC guarantee schemes, etc.

There are 75 SEZs constituted under SEZ Act 2005 of Karnataka, of which 36 are operational with investment of Rs.99,055.56 crore and generating employment for 3,72,927 persons. Currently there are 495 SEZ units.

Government Departments / Organizations which are mandated for development of infrastructure are to reserve certain percentage of their annual budget to support critical infrastructure to encourage exports.

Karnataka has a dedicated nodal agency for promotion of Export viz., Visvesvaraya Trade Promotion Centre (VTPC). In addition to compiling of data on the State's exports,

VTPC conducts various capacity building programmes and also provides services for market intelligence, export documentation, finance etc. Bengaluru is a major export centre for flowers, vegetables, fruits and other perishable goods. Under ASIDE Scheme, a joint venture of Air India and Singapore Airlines (AISATS) has established a coolport at a cost of 46 core.

At Bengaluru, Indian Flower Auction Board (IFAB) has been established with coordination from Horticulture Department at a cost of 5 crore. Under agriculture export, the potential crops are as listed, Banana, Potato, Fresh Flower,

Dried Flower, Vegetable Seeds, Juices & Concentrated, Jaggery, Ready To Eat (Ethnic Food), Individual Quick Freezing, Cereal Preparations, Pig meat, Poultry, Dairy Products, Moringa, Millet & Millet Products, Potato Flakes/Powder, Biscuits, Wine, Organic Products. 20 exports potential countries have been identified enhance the exports through FPOs by bilateral MOUs in association with APEDA.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	198	155300.00	124240.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	169	50700.00	40560.00
Total					367	206000.00	164800.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Karnataka has to its credit one Central, 25 State-run, 7 Private and 15 Deemed Universities of which Indian Institute of Science, Bengaluru, IIM, Bengaluru, NIT Surathkal, Visveshvaraya Technological University, National Law School of India University, Manipal Academy of Higher Education, University of Agricultural Sciences, Dharwad which have carved out a very high reputation in terms of quality of education.

Bengaluru Urban has the largest number of educational institutions and vocational training centres in the State. The overall literacy rate in the district is 87.67% with literacy rate for men & women being 91% & 84% respectively (Source: District at a Glance 2023-24).

As on 31 March 2024 there are 2938 High Schools, 67 Degree Colleges, 13 Medical Colleges (Allopathy), 83 Engineering Colleges, and 53 Polytechnics in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

Karnataka Government has implemented learning management system (LMS)-based digital learning in Government higher educational institutions. It is a boon to the students of Government Higher Education Institutions, especially those from socially and economically disadvantaged sections of society. 'Karnataka LMS' is to be implemented in government first grade colleges, government polytechnics and government engineering colleges. This would have a progressive impact on the teaching of about 24,000 teachers and learning of about 4.5 lakh students. To promote digital learning in higher education 5500 smart classrooms to be set up in Govt. colleges based on the LMS system of learning. These smart classrooms will help students cope with the academic loss due to the Covid-19 pandemic.

Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services (Ministry of Finance), Department of Higher Education (Ministry of Education) and Indian Banks Association (IBA). Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal.

During the period 2024-25, various banks in the Bengaluru Urban have sanctioned education loans to the tune of 299.85 crore as against the annual financial target of 366.07 crore, both under priority sector.

Adequate awareness for repayment should be created by the lending banks among the borrowers.

Banks may not insist on service area concept for education loan purpose and provide check list of documents to be submitted for availing education loan.

Banks may conduct awareness camps in schools and colleges through FLCs to make the students aware of the facilities available in terms of education loans, subsidies, scholarships etc. Bankers need to step-up finance to this sector.

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	8119	202975.00	182677.50	
	Total				8119	202975.00	182677.50	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the three basic needs of life and always remains the top priority of any person, government and society at large. There are 32,67,960 census houses in the district including Bengaluru city against population of 96,21,551. During 2023-24, 557 houses have been constructed under Basava Housing Scheme, 339 under Dr. B R Ambedkar Rural Housing Scheme and 12767 houses under PMAY(Urban) Housing Scheme (Source: Bengaluru(U) at a glance 2023-24).

4.3.2 Infrastructure and linkage support available, planned and gaps

Interest subvention of 6.50% is available from Central Govt. on housing loans to beneficiaries belonging to economic weaker section (EWS).

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

As residential housing loans do not create direct additional income, recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard.

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	38563	1349705.00	1079764.00
2	Repair of Dwelling Units	No.	15.00	90	42102	631530.00	568377.00
Total					80665	1981235.00	1648141.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Bengaluru Urban district has a highly developed infrastructure, cementing its role as a global tech and industrial hub. It is connected by 1,282 km of national highways and 872 km of state highways. Kempegowda International Airport handles over 33 million passengers annually. The Bengaluru Metro spans 56 km, with expansions targeting 172 km, while BMTC operates 6,500+ buses, serving 5 million daily commuters.

Bengaluru consumes 18,000 MU of electricity yearly, bolstered by the 500 MW Pavagada Solar Park. Water supply, sourced from the Cauvery River, provides over 1,450 MLD. The district houses 4,000+ healthcare facilities, including 14 medical colleges. Its industrial infrastructure features 1,500+ IT companies and major tech parks like Electronic City and Whitefield.

5.1.2 Infrastructure and linkage support available, planned and gaps

Karnataka shows strong infrastructure in electricity transport and communication while Bengaluru (Urban) often excels. Both have nearly full electrification; Karnatakas villages are 99.86 electrified and Bengaluru reaches 100. Transport density is higher in Bengaluru with 152 km of roads per 100 sq. km compared to Karnatakas 140 km. However irrigation gaps exist: 35 of Karnatakas cropped area is irrigated versus only 22 in Bengaluru with heavy reliance on groundwater (90.6). Communication is better in Bengaluru with 45461 telephones per lakh people versus Karnataka's 1253. Education has disparities: Karnataka has more primary schools (102 per lakh) compared to Bengalurus 0.09. Health indicators favor Bengaluru in birth rates mortality and maternal health but health facility availability per lakh is far lower than Karnataka. Water supply coverage is broader in Bengaluru (79.1 vs. 65.79). Gaps lie in healthcare education infrastructure and irrigation support indicating room for improvement in both regions.

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

Anganwadi centers have improved early education nutrition and healthcare for children in 84 villages. Animal husbandry initiatives including 19 veterinary hospitals have boosted livestock productivity providing timely local care in 7027 villages. The establishment of Backward Class Hostels ensures equal educational opportunities with accommodations for students from backward classes.

In education Horticulture Colleges Polytechnics Pre-University Primary and Secondary Schools have collectively enhanced access to higher education improved career prospects and provided vital employability skills. Over 206 villages benefit from these education initiatives. Rural service centers enhance access to essential services while Primary Health Centres improve rural healthcare supporting 13 villages. Furthermore Rural godowns improve storage reduce spoilage and stabilize prices for farmers while Testing and certifying laboratories provide quality assessment and certification to over 152000 farmers.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The provision of drinking water sanitation education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas RBI has in Priority Sector Lending guidelines stipulated that bank loans up to a limit of 5 crore per borrower for building social infrastructure for activities namely schools health care facilities drinking and sanitation facilities in Tier II to Tier VI centres can be considered.

5.2.2 Infrastructure and linkage support available, planned and gaps

Though majority of the population lives in urban area and have access to many premier educational and health care institutions there are some areas in the district which lacks social infrastructure. It is observed that family Welfare Sub Centres/ primary health centres/ primary health units per 1 lakh population is less than the State average in the district.

Hence setting-up affordable healthcare facilities within a reasonable distance would be of great importance for creating additional job opportunities for local populace.

Banks may provide credit for setting up Rural Education Institutions and Rural Health Institutions and achieve their priority sector targets.

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	138	2760.00	2208.00
2	Education-Colleges	No.	100.00	80	39	3900.00	3120.00
3	Education-Schools	No.	100.00	80	58	5800.00	4640.00
4	Healthcare-Diagnostic Lab	No.	50.00	80	12	600.00	480.00
5	Healthcare-Hospital	No.	100.00	80	41	4100.00	3280.00
6	Sanitation-Toilets	No.	0.60	80	2326	1395.60	1116.48
Total					2614	18555.60	14844.48

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Karnataka is among the leading States in India with 32,403 MW of renewable capacity installed. The Government of Karnataka aims at reliable 24x7 power supply while ensuring long-term energy security. To this end, it promoted Karnataka Renewable Energy Development Ltd. (KREDL) as the nodal agency for clean energy and efficiency. Under the Karnataka Renewable Energy Policy 2022-27, focus is on wind, small hydro, biomass cogeneration and municipal solid waste power. The wind energy potential of the district has been identified as 20.37 MW by KREDL. The Solar Policy 2014-21 enabled more than 6,000 MW of capacity addition across Karnataka, with Bengaluru identified for nearly 2,300 MW of rooftop potential under BESCOM's survey and policy targets. Through BESCOM's Solar Rooftop Program, thousands of households and firms in Bengaluru have adopted net-metering, while the city also leads in EV charging stations integrated with solar. These initiatives make Bengaluru a frontrunner in decentralized renewable generation and urban energy transition

5.3.2 Infrastructure and linkage support available, planned and gaps

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

Government agencies and banks need to focus on promotion of solar energy projects in the State.

The constraints in biogas sector include good-trained masons poor installation/quality of plant construction negligence on periodic repair and maintenance poor post installation services lack of ownership/ poor group dynamics for community biogas plants etc. Bankers to finance individuals for setting up Biogas 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-Home-Biogas	No.	0.40	90	474	189.60	170.64
2	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	2960	35520.00	31968.00

3	Solar Energy-Roof Top Solar PV System without Battery-upto 10KW	No.	10.00	90	2885	28850.00	25965.00
4	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	474	2417.40	2175.66
5	Solar Energy-Solar Pump Sets-7.5hp (With USPC)	No.	4.08	90	470	1917.60	1725.85
6	Solar Energy-Solar Water Heater System	No.	1.90	90	6302	11973.80	10776.42
7	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	2863	715.75	644.19
8	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	2107	408.76	367.89
Total					18535	81992.91	73793.65

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	530	154.09	136.19
B	Ongoing tranches	14	139.74	127.02
	Total (A + B)	544	293.83	263.20

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	93	118.62	109.25
B	Rural roads & bridges	207	97.13	85.85
C	Social Sector	244	78.09	68.10
	Total (A + B + C)	544	293.83	263.20

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	38	Irrigation potential	ha	173837
B	Rural roads	178	Road length	km	4954
C	Bridges	29	Bridge Length	m	596

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	110	Anganwadi centers boost early education nutrition healthcare	Villages	84
2	Animal Husbandry	19	Veterinary hospitals provide local timely care boost livestock productivity	Villages	7027

3	Backward Class Hostel	1	Provides accomodation education support and equal opportunities for backward classes	Villages	58
4	Drip Irrigation	3	Boosts yield and promotes conservation of water resources	Hectares	72
5	Godown	3	Rural godowns improve storage reduce spoilage stabilize prices and support local farmers	MT Capacity	7000
6	Groundwater Recharge	25	Boosts ground water table and aid in indirect irrigation	Hectares	122
7	Horticulture College	1	Supports higher education agriculture research knowledge support to farmers etc.	Villages	200
8	Minor Irrigation	33	Improves agriculture yield and conserve water resources	Hectares	1666
9	Modernization of Tanks	2	Improves groundwater recharge	Liters	540
10	Polytechnic	3	Supports higher education and prepares students for university	Villages	58

11	Pre University	19	Supports higher education employability and prepares students for university	Villages	333
12	Primary Health Centres	4	Improves rural healthcare	Villages	13
13	Primary Schools	36	Provides basic education and student enrollment	Villages	141
14	Rural Bridges	29	Improves rural connectivity and reduces travel time	Meters	596.00
15	Rural Markets	2	Improves market access ensure fair pricing for producers and consumers	Villages	58
16	Rural Roads	178	Improves rural connectivity and reduces travel time	Kilometers	495
17	Rural Service Centre	1	Enhance access to essential services support local needs and boosts community development	Villages	58
18	Secondary Schools	71	Prepares students for higher education and improve career prospects	Villages	206
19	Testing/certifying laboratories	2	Quality assessment Certification	Farmers	152003

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self-Help Group-Bank Linkage Programme (SHG-BLP) has played a pivotal role in financially empowering approximately 125 lakh poor families across Karnataka providing them with essential financial support and access to credit. In FY 23-24, 6272 SHGs were savings-linked during the year in the district. Additionally 5002 SHGs were newly or repeatedly credit-linked. The bank loans availed by these SHGs during the year amounted to Rupees 265.98 crore.

6.2 Infrastructure and linkage support available, planned and gaps

The SHG-BLP in Karnataka is largely driven by Business Correspondents (BCs) with major NGOs like SKDRDP IDF and Vikasana acting as BCs for banks. In addition to banks several Microfinance Institutions (MFIs) also actively participate in the SHG program. In the district 15 MFIs and several NGOs operate in the SHG program providing crucial support and strengthening SHGs leading to increased income generation and operational scale. The State Government through the Karnataka State Rural Livelihood Promotion Society implements the "Aajeevika" National Rural Livelihoods Mission (NRLM) branded as "Sanjeevini" in Karnataka. The Women and Child Development Department (WCDD) launched the Stree Shakti program in 2000-01 to promote womens SHGs within the SHG-Bank linkage framework. Currently 5294 Stree Shakti groups are operational in Bengaluru Urban district comprising 85743 members (Source: District at a glance 2023-24).

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	10400	5200.00	5200.00
2	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	410	410.00	410.00
3	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	380000	38000.00	38000.00
4	SHGs/ JLGs--JLGs	No.	2.00	100	21350	42700.00	42700.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	21350	42700.00	42700.00

6	Start-ups--Other than Agri & MSME	No.	100.00	80	3536	163485.00	130788.00
Total				437046	292495.00	259798.00	

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Agriculture Department has to ensure that all the farmers availing benefits of subsidized inputs to be covered under PMFBY. Insurance Companies Government Departments and bankers have to work in unison to cover all eligible farmers and as many small farmers under PMFBY. The coverage of crops under insurance will facilitate farmers to face the erratic climatic conditions prevailing in the current scenario.

2. The State has 162 Agricultural Produce Market Committees (APMC) to facilitate and regulate the marketing of agricultural commodities. There is need to have additional agricultural marketing centres in the district. The challenges are providing additional infrastructure in the markets to help modernize them thus ensuring remunerative prices to the farmers. This will enhance the market for various agricultural products

2. Water Resources

1. Agricultural Extension Services may be strengthened to provide cost effective & location specific designs to farmers for micro-irrigation & rainwater harvesting/ recharge structures and awareness on conservation of water through good agricultural practices and water efficient cropping systems. Extent of area under micro irrigation will be enhanced. Increase in Water use efficiency and water availability for cultivation for additional crops can be generated.

3. Farm Mechanisation

1. The inadequacy in custom hiring centers could be managed by promoting FPOs and availing funds under AIF PACS as MSCs etc. FPOs can utilize the services of custom hiring centers

4. Plantation and Horticulture

1. Proper guidance to growers for maintaining quality of produce to meet international standards to be provided. Extension support from Department of Horticulture and Agriculture Universities needs to be stepped up. The post- harvest technologies can overcome the distress sale of produce with restricted shelf life.

2. Promotion of protected cultivation (greenhouses, shade nets, and polyhouses) and development of nurseries may be undertaken for enhancing productivity, ensuring quality planting material, and supporting climate-resilient agriculture.

5. Forestry/ Waste Land Development

1. Revenue Department may undertake a survey of wasteland/open lands available so that appropriate strategy could be evolved for utilising such lands for productive purposes. There is a good potential for raising forest plantation for industrial use on the revenue wastelands of the State. This is however discouraged by land ceiling Act and lack of policy

6. Animal Husbandry - Dairy

1. Revival of defunct Dairy Cooperative Societies. KMF-Bamul may initiate specific action plan to rejuvenate the defunct dairy co-operative societies to help the dairy farmers in the area. (KMF).Drudgery on the dairy farmers to travel miles together to other dairy cooperatives will be reduced and helps promoting more number of farmers to take up dairy activity.

7. Animal Husbandry - Poultry

1. As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks can provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of poultry feed plant in the private sector. Promotion of AHIDF scheme can benefit the FPOs/individual to avail the credit guarantee and interest subsidy to initiate the activity.

2. Lack of processing in the sector has restricted the market to whole bird meat and eggs with limited shelf life. Processing or cold storage can enhance the shelf life and provide cushion for the entrepreneurs of the sector.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Goat milk production and processing along with meat processing can be explored for enhancing income flow to farmers.Goat milk and milk products are being exported for better price which is yielding multiple times higher margin than the conservative goat meat production. Yield on investment in the sector can be increased if this possibility is explored.

9. Fisheries

1. Popularization of bio floc fisheries and RAS of fish culture is the need of the hour to have definite impact in quality of fish culture.The demand for fresh fish is high in the district however the availability is limited to certain areas only. Popularization of the latest technologies can help the farmers to adopt and earn better income.

2. Given the growing interest in urban aquaculture innovations such as biofloc systems, Recirculatory Aquaculture Systems (RAS), and aquaponics, there is a pressing need for training and extension centers to build capacity among youth, entrepreneurs, and self-help groups.

10. Construction of Storage and Marketing Infrastructure

1. The State Government may work out suitable plan for creation of additional cold storage facilities cold chain etc. through private participation by providing appropriate incentives particularly in Agri- Export Zones.Better storage facilities will give farmers better prices especially during lean periods

2. Bankers may actively undertake awareness creation among farmers, FPOs, and other

stakeholders regarding the benefits and operational modalities of the Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure (AMI), and electronic Negotiable Warehouse Receipt (eNWR) schemes.

11. Land Development, Soil Conservation and Watershed Development

1. There is potential for treatment of areas under watershed. Bringing more area under watershed can create awareness on soil and water conservation. As Watershed promotes overall soil and water conservation with special preference to land development and sustainability of farm field over years deterioration of land can be brought down extensively and productivity of the land can be enhanced over short span of few years.

12. Agriculture Infrastructure: Others

1. Tissue culture labs in the district are limited and hence the cost of input is higher for the farmers. There is a need to promote tissue culture agro-biotechnology own seed production bio-pesticides/fertilisers vermi composting etc. to enhance soil fertility crop productivity and farmer's income.

13. Food and Agro. Processing

1. Proposals for establishing Agro processing units should also include a component for formation of Producers' organization. This will address the entire value chain issues

14. Agri. Ancillary Activities: Others

1. Agriculture graduates setting up agri-businesses face issues with banks demanding security for loans under Rs.10 lakhs despite these loans being covered under the SME sector with hypothecation of project assets. Banks should support such ventures as these entrepreneurs have sector knowledge and can address gaps in agricultural extension. Despite extensive services by line departments farmers lack consultancy on basics like pest/disease identification. The ACABC scheme can enable agriculture graduates to act as consultants in their areas and establish their own ventures.

15. Micro, Small and Medium Enterprises (MSME)

1. In view of the burgeoning numbers of MSME in and around Bengaluru serious efforts need to be made for training institutes / FLCs to create awareness regarding registration of MSME units with DIC benefits of CGTMSE and provisions of MSMED Act etc. This will help such MSME to attain sustainability in short run

16. Export Credit

1. Development of infrastructure for agro and food processing centres engaged in exports. This will solve the lack of post-harvest infrastructure facilities like collection & grading centres washing & packing facilities reefer vans pre-cooling & cold storages intermediate cold storages processing units etc.

17. Education

1. Loan fairs for the graduating students should be held on annual basis to promote the

education loans for the needy. Lack of information on the available schemes and knowledge on the banking among the students hinders the credit flow in the sector. Loan fairs give platform for the students to interact with the bankers and avail the benefit of the credit facility to pursue advanced studies.

18. Housing

1. In addition to sanctioning housing loans banks need to develop a Housing Loan Guarantee Fund by leveraging and linking the loan a/c with insurance. In the event of the untimely demise of the loanee the loan can be adjusted against the claim proceeds from out of the guarantee fund

19. Social Infrastructure

1. FHTC in all the households with pucca house and RCC roof can be explored with bank credit. With raising awareness on health and increasing nuclear family structure FHTC are a highly viable option for the households for enhancing standard and ease of living.

20. Renewable Energy

1. Extension support by the implementing departments imparting training to farmers and rural youth about skills for installation and maintenance of bio-gas plants are needed to revive the bio-gas programme. Involvement of NGOs SHGs and FPOs to disseminate the knowledge about the use of plants and also benefits derived to the rural people are needed to popularize the scheme

21. Informal Credit Delivery System

1. Set up urban microfinance desks or kiosks in high-traffic areas like markets tech parks and shopping districts to offer guidance and access to formal credit options.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives in the State

2. 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.

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

4. The following announcements were made by the State in their budget for 2025-26.

5. 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.

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

7. Sahakar Se Swachhata Abhiyan, a Statewide initiative, was led by the Karnataka State Cooperative Federation Ltd., Bangalore, and Belgaum District Cooperative Union Ltd. with a major cleanliness drive in Belgaum on 28 May 2025. Staff and office bearers from various cooperative societies participated actively. Similar events were held on 27 May 2025 in Bellary, Vijayanagar, and Dharwad, with support from DCCBs and the State Cooperative Federation, showcasing the cooperative sectors 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 Womens 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.

8. 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 checkup and blood donation camp, reinforcing the cooperative sectors commitment to public health.

To commemorate the IYC, a special magazine titled Sahakara was published, showcasing stories, achievements, and future visions of Karnatakas cooperative movement.

Trainings & Debates

Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development.

A thoughtprovoking debate on Economic Growth Through Cooperatives was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.

9. Status of PACS Computerisation

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

10. 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

Onsystem Audit 1496

Dynamic Day End 137

11. Training Programs Conducted by RO

12. 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. Bengaluru Urban district has got 3276 cooperative societies spread across 5 talukas. Out of this there are 1340 credit cooperative societies covering 13,85,034 members, of which there are 40 Agricultural cooperative societies with a membership of 1,61,318. These

cooperatives are spread across all the 5 talukas. Also, there are 1300 Non agricultural cooperative societies, with a membership of 12,23,716 covering all 5 talukas. Further, there are 1936 non credit cooperative societies with a membership of 26,01,502. Of which 27 marketing societies, 559 housing societies, 522 milk cooperative societies and 828 other cooperative societies.(DAG 2023 24)

6. Potential for formation of cooperatives

1. Considering the spread of cooperative societies in the district, there is not much scope for further cooperative societies.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Sarjapura FPCL	Anekal Taluk	CSS 10000 FPO scheme	NA	510	The FPO is registered on 24.02.2023 and has started their business activity. They have a business turnover of Rs.2.1 Cr as on March 2024
2	Financial Inclusion	Micro ATM	All Taluks	Deployment of 300 micro ATMs under FIF	NA	23000	Grant assistance to branches, PACS and Milk Societies for purchase of Micro-ATMs through DCCBs
3	Financial Inclusion	Centre for Financial Literacy	Bangalore North and Anekal Taluk	CAPEX and OPEX support to the extent of 29 lakhs	NA	10000	RBI has introduced Phase III of CFL for which NABARD has provided grant support for CAPEX and OPEX
4	Infrastructure Development	Construction of 100 bedded taluk hospital	Anekal Taluk	RIDF Loan Assistance of 31 crore	NA	10000	Improve access to affordable healthcare to people

5	Infrastructure Development	Construction of veterinary hospital at Kaggalipura	Bangalore South Taluk	RIDF Loan Assistance of 47 lakh	NA	10000	Help small farmers provide immediate medical care to their animals and livestock.
6	Infrastructure Development	Construction of veterinary hospital at Sarjapura	Anekal Taluk	RIDF Loan assistance of 47 lakh	NA	1000	Help small farmers provide immediate medical care to their animals and livestock.
7	Infrastructure Development	Construction of Post Metric Girls Hostel at Maruthi Nagar	Bangalore NorthTaluk	RIDF Loan assistance of 4.75 crore	NA	10000	Hostel facility to female students
8	Infrastructure Development	Strengthening of International Flower Auction Centre Bangalore	Bangalore NorthTaluk	RIDF Loan assistance of 10 crore	NA	10000	Support floriculture with better price discovery for farmers

Success Stories

Success Story 1

Scheme	Financial Inclusion Fund
Project Implementing Agency	Bengaluru District Cooperative Central Bank Ltd
Duration of the project	6 months
Beneficiary	PACS members
1. No. of beneficiaries	227
3. State	Karnataka
4. District	Bengaluru Urban
Title	Installation of 300 Micro ATMs in branches, PACS and Milk Primary Credit Societies affiliated to Bengaluru DCCB

1.1 Support provided

Grant assistance of Rs.67.50 Lakhs sanctioned to Bengaluru DCCB in 2024-25 for deployment of micro ATMs

1.2 Pre-implementation status

Poor penetration of banking services in villages and rural habitations of Bengaluru Urban.

1.3 Challenges faced

Beneficiaries of several Centre and State Govt programmes like MGNREGA PM-Kisan SAMMAN Nidhi etc. receive financial assistance through DBT it is difficult to the people of rural areas to withdraw cash from their account due to lack of Banks/ ATMs in their villages.

1.4 Impact

The installation of 300 Micro ATMs in Bengaluru DCCB branches PACS and Milk Societies improved last-mile access enabled timely DBT withdrawals reduced travel costs boosted local markets decongested branches and promoted financial inclusion digital use and rural economic growth.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Bangalore Urban holds considerable prospects for climate action as it grapples with rapid urbanization rising pollution and shrinking green spaces. One key area of opportunity is in green energy initiatives particularly the adoption of solar power. With its growing residential and commercial sectors the city has a high potential for rooftop solar installations helping to reduce dependency on fossil fuels. Additionally sustainable urban planning can play a major role in tackling climate change. By expanding eco-friendly mass

transit systems like the metro and promoting pedestrian-friendly infrastructure Bangalore can reduce traffic congestion and emissions. Moreover enhancing green spaces implementing vertical gardens and creating urban forests can mitigate the urban heat island effect. Water management is another critical aspect. The city faces severe water shortages making rainwater harvesting wastewater recycling and the ongoing rejuvenation of water bodies such as Bellandur and Varthur lakes essential. These efforts can help restore groundwater levels and improve water security.

b Another major opportunity lies in waste management and the circular economy. With the city's rising waste generation improving waste segregation recycling and composting systems can reduce methane emissions and pressure on landfills. The promotion of a circular economy where resources are reused and recycled can help minimize environmental impacts. Transitioning to electric vehicles (EVs) and enhancing public transport systems are key strategies for reducing air pollution and greenhouse gas emissions. Additionally afforestation and biodiversity programs such as urban tree parks and citizen-led planting drives can improve air quality and biodiversity. Climate-resilient infrastructure is crucial in addressing extreme weather events and creating energy-efficient buildings thus reducing the carbon footprint of the city while adapting to future climate challenges.

3.2 Any specific Climate Change initiative in the District by

a The National Clean Air Programme (NCAP) targets a reduction in air pollution by improving air quality monitoring and promoting cleaner fuels. Through the FAME India Scheme electric mobility is encouraged with incentives for EVs and expanded charging infrastructure. Renewable energy initiatives like the Jawaharlal Nehru National Solar Mission promote rooftop solar adoption. Additionally lake rejuvenation projects under the AMRUT scheme and National Water Mission aim to restore Bangalore's water bodies and improve water management. The Green India Mission promotes afforestation and urban forestry to restore ecological balance. These initiatives collectively address climate challenges in Bangalore.

b ICAR has implemented several climate change initiatives in Bangalore Urban focusing on sustainable agriculture and resource management. Through its National Innovations in Climate Resilient Agriculture (NICRA) program ICAR develops climate-resilient crop varieties and techniques to help farmers adapt to changing weather patterns. Water conservation efforts such as drip irrigation and rainwater harvesting are promoted to address water scarcity. ICAR also focuses on soil health management by encouraging the use of organic fertilizers and conservation techniques to boost resilience. Agroforestry is another key initiative integrating trees into farming systems to sequester carbon and reduce soil erosion. ICAR's capacity-building programs train farmers in climate-smart practices including sustainable crop production and climate risk management enhancing agricultural adaptation in Bangalore Urban.

c A Bangalore Climate Action Plan is being developed to reduce greenhouse gas emissions improve air quality and promote sustainable urban development including electric vehicle (EV) adoption and clean energy solutions. The states Electric Vehicle Policy supports EV purchases and charging infrastructure expansion to lower carbon emissions. Through the

Karnataka Solar Policy rooftop solar installations are promoted in both residential and commercial sectors to encourage renewable energy use. The government also focuses on lake rejuvenation projects restoring polluted and encroached lakes like Bellandur and Varthur improving water quality and biodiversity. Afforestation programs and the development of urban tree parks are helping to increase green cover and reduce pollution. Water conservation efforts such as rainwater harvesting and micro-irrigation systems under schemes like the Krishi Bhagya and Sookshma Neeravari Yojana are promoted to tackle water scarcity. Lastly the expansion of public transport including metro lines and electric buses helps reduce traffic congestion and emissions contributing to a more sustainable city.

d NABARD has supported 3 drip irrigation projects 33 minor irrigation and 2 modernisation of tank projects under RIDF in Bangalore Urban benefitting a total of 2278 ha area. These interventions have promoted sustainable agricultural practices in the districts and improved water use efficiency of agriculture.

e Several NGOs are undertaking adaptation works in the vulnerable areas in the district.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

3. Bangalore Urban is home to several notable products that have received Geographical Indication (GI) tags recognized for their unique qualities and strong ties to the region's culture and environment. Key among them are Bangalore Blue Grapes which received their GI tag in 2013. These grapes are renowned for their distinct color flavor and texture and are used in making juice wine and fresh consumption. Their cultivation thrives in the specific climatic and soil conditions of the Bangalore region particularly around Nandi Hills. Another significant product is the Bangalore Rose Onion which received its GI tag in 2015. This small red pungent onion is grown mainly in and around Bangalore Urban and is valued for its unique flavor making it a popular export to European markets. These products exemplify Bangalore Urban's contribution to specialized agriculture and the preservation of regional traditions through GI recognition.

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 Utilisation [Ha]	DAG 2023-24
Ground Water Scenario (No. of blocks)	DAG 2023-24
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.]	District At A Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District At A Glance 2023-24
Irrigation Coverage [000 Ha]	District At A Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District At A Glance 2023-24
Animal Population as per Census [Nos.]	District At A Glance 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District At A Glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District At A Glance 2023-24
Status	DAG 2023 -24
Major Crops, Area, Production, Productivity	DAG 2023 24
Input Use Pattern	DAG 2023 24
KCC Coverage	RBI ACP Portal
Soil testing facilities	DAG 2023 -24
Irrigated Area & Potential	DAG 2023 24
Block level water exploitation status	Ground Water Resource Assessment Report 2024
Mechanisation in District	DAG 2023 24
Sericulture	DAG 2023 24
Weavers Clusters	DAG 2023 24
High Tech Orchards	DAG 2023 24
Production and Productivity	DAG 2023 24
Area under Forest Cover & Waste Land	DAG 2023 24
Inland Fisheries Facilities	DAG 2023 24
Agri Storage Infrastructure	DAG 2023 24
MSME units - Cumulative	Udyam Portal

Promotional Interventions	DAG 2023 24
Status of SHGs	RBI ACP Portal
Details of non-credit cooperative societies	DAG 2023 24

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

Sources for Banking profile Data	
1	RBI ACP Portal

Name and address of DDM

Name	Amala S Maheswari
Designation	DDM(R), NABARD
Address 1	NABARD Tower
Address 2	No.46, KG Road
District	Bengaluru Urban
State	Karnataka
Pincode	560009
Telephone No.	08022076484
Email ID	bangalore.urban@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

☎ : 040-23241155/56

🌐 : www.nabsamruddhi.in

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

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none">• Largest lender in FPO space• Present in 21 States and 3 UTs including North East• Biggest lender in the FPO ecosystem• Collateral free lending at affordable rates• Soft loan for Agri Startups	<ul style="list-style-type: none">• Financing FPOs through<ul style="list-style-type: none">◦ Working Capital◦ Term Loan◦ Pledge Financing (eNWR)• Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

☎ : 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in

Corporate Office: C/o NABARD, Head Office, Mumbai

☎ : 022-26539620/9514 ✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

<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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Registered Office: 3072, 14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

: 080-26970500

: ho@nabfins.org

: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
State/UTs

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

: 022-26539419 : headoffice@nabcons.in

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

: 011-41538678/25745103 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakadhan, a'wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three'sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans' to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture
 - Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly
- 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

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📞 : 022-2653-9693

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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

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

📞 : 022-26539149

✉

: nabventure@nabard.org

🌐

: www.nabventure.in



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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
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DEVELOPMENT

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