



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

**Taluk Industrial
Development Plan
2006-11**

**KUDLIGI TALUK
BELLARY DISTRICT**

**Department of Industries & Commerce
Bangalore**

District Industrial Development Plan - 2006-07 to 2010-11

Kudligi Taluka

Table of Contents

Sl. No.	Chapter particulars	Page No.	
		From	To
1	Introduction	1	2
2	Identified Investment Opportunities	3	8
3	Taluka at a Glance	9	12
4	Resource base of the taluka	13	16
5	Infrastructure Facilities and New Developments	17	23
6	Existing Industrial Base	24	27
7	Salient Features of Important Central and State Government Schemes for Development of Industries	28	32
8	List of Important addresses and phone nos	33	33
	Annexure-II	34	39

Chapter 1:

Introduction

Karnataka is one of the top five industrialised states in the country. It has a history of pioneering industrial development initiatives. The state GDP growth rate during 2005-06 was 8.7 percent, with the industrial sector accounting for 18 percent. The new industrial policy 2006-2011 announced by the Government of Karnataka in the end of August 2006 envisages a growth rate of over nine percent in gross state domestic product. This is sought to be achieved with an industrial sector growth of over 12 percent.

1.2 With this end in view, the Commissioner of Industries and Commerce, Government of Karnataka had commissioned the preparation of a **District Industries Development Plan (DIDP)** for all the 27 districts in the State of Karnataka. The DIDP is to capture the resource endowments of the district, both natural and human and outline the potential for development of industries in the district, taking into account the Infrastructure already available, the existing industrial base of the district, etc. The DIDP was to have a five year perspective- 2006- 11. Since the Plan is a forward looking one, the action required to be initiated to realise the potentials identified were also to be identified. The DIDP was to be prepared Taluka wise and was also to contain useful information for the users, including the various schemes being implemented in the district/ taluka, important contact addresses, etc. The DIDP, in short, was to provide useful and relevant information for all readers, who may refer to the document, with the purpose of scouting for information for setting up industrial units/ ventures in the Taluka.

1.3 The task of preparing such DIDPs were entrusted to various agencies, and NABCONS (a wholly owned subsidiary of the NABARD) had been entrusted with the task of preparing the plans in respect of three districts, viz., Bellary, Chamarajanagar and Shimoga.

Methodology

1.4 A three Step process was adopted for compiling the report. The first Step involved the collection of the resource endowments of the district (taluka wise, as the report was to be presented talukawise)- both natural resources and human resource, the available infrastructure- communication, power, water supply, existing industries, etc., and other

details regarding facilities available in the districts/ talukas, etc. The information collected thus is presented in the Report.

1.5 Since the potential for industrial investment depends on the availability of raw material, demand for goods and services, availability of supporting infrastructure, skilled manpower, entrepreneurial ability, etc., the data collected in the first Step were analysed to narrow down on sectors which were predominant in the district/ talukas and detailed discussions were held directly with officials of the concerned government departments/ agencies to secure additional information on the extent to which developments have taken place in those sectors, the trends, etc. Based on these detailed discussions, a SWOT analysis of individual talukas were prepared. The potential for setting up of industries in specific sectors were also identified. At this stage, the Reports were ready in a tentative/ provisional form. The recommendations were to be scrutinised and vetted by the stake holders.

1.6 Therefore, as the third Step, a Workshop of the stakeholders was arranged, with the participation of Government officials from various departments, mainly the DIC, agriculture, horticulture, industries' associations, NGOs, etc. This Workshop was convened with the help of the CEO, ZP. The outcome of the study thus far were presented at these Workshops and discussions were held in a participatory manner. Based on the feedback received in these Workshops, the report is finalised and presented here.

This report covers Kudligi taluka of Bellary district.

Chapter 2:

Identified investment opportunities

2.1 Based on the detailed discussion we had with bankers, Govt. Departments, Industry associations, and NGOs to ascertain the potential as well as the problems, a list of industrial activities having potential in the talukas were identified and details of feasible numbers, investment required and scope for employment were quantified. While doing so, the activities have been classified under 3 major heads as under :

- High Share Sub-sectors : Those which at present account for a high share of industrial activity in terms of employment.
- High Growth Sub-sectors : Those which have registered a high growth rate of employment due to demand in the domestic and / or export market.
- Emergent Sub-sectors : Those which at present support relatively little employment but which, in the opinion of informed persons, have a potential for growth in the near future because of unsaturated demand.

Potentials Identified in terms of Employment Opportunities for Kudligi taluk

Sl No	High Share Sub-sector	High Growth Sub-sector	Emergent Sub-sector
1	Supplementary industrial units JVSL & KPC , Garments and related industries	Building material, mining, transport, retreading, vulcanising, service station, automobiles & spare parts, vehicle body building, grease making, milk products, foot ware making, grill works, card board making, preparation of food and spice items, house constructions, plumbers, black smith, gold smith, plastic moulding units	Service sector units, preparation of toys and bags, Candles, Agarbatti, Phenyl, detergents, aerated and mineral waters, shamiana and utensils supply, luggage autos

2.2 SWOT Analysis

Since the potential for industrial activities referred to in para 2.1 above were assessed on the basis of discussion with individual Departments/Agencies, it was decided that these are to be vetted through a consultative process by conducting a participatory workshop in

the district. The workshop was conducted with the participation of various Senior District/Taluks level officials representing various Departments viz. Industries, Agriculture, Horticulture, Electricity/Power, Animal Husbandry, Fisheries, Financial Institutions/Banks, representatives of Industries Associations/individual entrepreneurs, etc. The workshop was conducted in consultation and association with the Chief Executive Officer, Zilla Panchayat.

The participants working in groups, had considered the resource endowments of each Taluka, their (Taluka's) strengths and weaknesses and the opportunities provided and threats posed by the external environment. The groups had examined/discussed the industrial potentials identified and had moderated/vetted/made suggestions thereof. For each taluk, strengths and opportunities were taken into consideration based on the information on resource endowments of each of the taluka provided to the groups. The weaknesses of the taluka and the threats were summarised as action points which need to be addressed. The final potential for activities in the Taluka are given below. The year-wise projections of industrial potential for the year 2006-07 to 2010-11 are given in the Annexure (at the end of the Report).

Summary of Activity-wise industrial units, estimated financial outlay and employment potential in Kudligi taluk for the period from 2006-07 to 2010-11

Sr. No.	Sector / Sub-sector / Activity	Units	Fin.Outlay (Rs lakh)	Emp. Generated
1	2	3	4	5
I	Agro-based and food products			
	Poha Mill	9	111.3	81
	Tomato products (ketchup, sauce)	19	11.71	38
	Tamarind Paste	10	18.99	40
	Aerated water and soft drinks	9	18.15	72
	Bread and Bakery products	7	27.25	42
	Confectionery	14	24.87	70
	Flour mill & Chilly pounding	22	36.5	88
	Sweets & Savaries	16	11.05	48
	Dairy Milk Products	17	43.63	85
	Ice candy & Ice Cream	2	5.48	12
	Leaf Arecanut cups/ plates	16	16.75	160
	Masala powder and condiments	15	27.9	90
	Papad	15	22.19	300
	Bee keeping	7	15.71	35
	Pickles	14	31.84	280
	Puffed Rice	9	23.95	72
	Roasted & Salted Ground nuts	20	16.93	40
	Vermicilli	14	12.6	56
	Potato Chips	14	22.81	56
	Sub total	249	499.61	1665
II	Agro processing industries			
	Rice Mills	7	456.02	105
	Dal Mills	1	21.75	10
	Saw Mills	4	68.7	44
	Milk Chilling units	4	98.56	80
	Neem Oil Extraction	15	9.64	75
	Decorticating units	15	96.9	75
	Sub total	46	751.57	389
III	HANDLOOM / READYMADE GARMENTS SECTOR			
	Readymade garments	5	30.52	104
	Power looms	14	99.7	70
	Individual Job work units for Garments - Dyeing, printing, embroidery, labelling etc. units	11	10.37	44
	Woolen/ Kambli Weaving	14	12.52	70
	Hosiery	5	12.3	60
	Handloom Weavers Finance	13	7.83	13
	Sub total	62	173.24	361
IV	Chemical, leather & plastic products			
	Agarbatti	25	16.7	550
	Camphor tablets	4	5.97	48

Sr. No.	Sector / Sub-sector / Activity	Units	Fin.Outlay (Rs lakh)	Emp. Generated
1	2	3	4	5
	Phenyl	16	17.4	128
	Cleaning powder	16	14.29	128
	Distilled water for automobiles	7	4.77	21
	Injection moulded plastic articles	5	13.77	75
	Candle making	9	8.15	72
	Plastic Buttons	4	7.71	20
	Leather articles/ footwears	9	80.9	108
	Paints & primers mfg.	7	109.91	63
	Polythene films and carry bags	1	10	6
	Reprocessing of plastics	12	77.57	120
	PVC Fittings	7	59.25	56
	Plastic Granules	1	16.5	10
	Tyre retreading	2	25.5	20
	Sub total	125	468.39	1425
V	Electrical/Electronics & Computer Based Inds.			
	Battery charging/ servicing	9	16.86	63
	Battery Eliminators/ Power packs	5	12.47	25
	Invertors upto 50 kva	5	10.88	15
	Voltage Stabilizers	5	10.88	30
	Emergency lamps	8	10.2	24
	DTP Centres	9	16.92	36
	Elec.Repairs/ motor rewinding	13	20.05	65
	Sub total	54	98.26	258
VI	Mineral based and building material products			
	Hollow concrete blocks	1	9.75	15
	Jelly crushing	5	87.4	75
	Soil Cement Blocks	5	4.45	30
	Table moulded bricks	6	66.95	120
	Mosaic tiles	1	20	10
	Sub total	18	188.55	250
VII	Livestock based products			
	Cattle / Poultry feed	13	155.85	156
	Dressed Broiler chicken unit	7	10.57	21
	Sub total	20	166.42	177
VIII	Mechanical based products			
	Diesel Engine servicing	9	8.63	36
	Galvanising Unit	4	267.27	140
	Steel fabrication & furniture	12	186.81	144
	Barbed wire	7	45.49	28
	Agricultural implements	10	92.3	50
	General Engineering	5	15.37	25
	Sub total	47	615.87	423
IX	Tourism related projects			

Kudligi Taluk Industrial Development Plan 2006-11

Sr. No.	Sector / Sub-sector / Activity	Units	Fin.Outlay (Rs lakh)	Emp. Generated
1	2	3	4	5
	Motels	7	12.09	35
	Fast food centres	12	111.04	216
	Mini buses	7	40.82	28
	Sub total	26	163.95	279
X	Rural Artisans			
	Stone carving	20	7.4	40
	Carpentry	17	27.26	85
	Goldsmithy	9	8.71	18
	Pottery/ Terracota articles	10	8.9	50
	Other artisans (tailoring, laundry, barbers etc.)	29	18.71	145
	Balcksmithy	11	10	55
	Banana fibre products	2	1.4	10
	Sisal fibre	56	111.7	280
	Soft toys	237	128.05	1185
	Sub total	391	322.13	1868
XI	SRTO			
	Auto Rikshaw	20	21.4	20
	Mini trucks	14	215.28	42
	Goods carrier/ trucks	12	186.5	36
	Passenger Bus	14	172.46	126
	Sub total	60	595.64	224
XII	PROFESSIONALS & SELF EMPLOYED	7	91.44	140
	Sub total	7	91.44	140
XIII	Others Industries			
	Corrugated Boxes	7	264.29	56
	Ice Blocks & Ice Industry	4	26.04	20
	Vermicompost	19	195.15	95
	Coir products (rope, mats, etc.)	4	14.8	28
	Wooden furniture, doors and windows	8	14.1	32
	Book Binding & Note Books	5	19.72	25
	Paper envelopes	5	19.56	25
	Mineral water	1	10	15
	School bags	4	6.3	44
	Bee keeping	12	11	24
	Cane & Bamboo	10	6.82	100
	Sub total	79	587.78	464
XIV	Other Service Sectors			
	Vulcanising/ air compressor units	9	4.97	18
	Weigh Bridge	5	64.56	10
	Pollution Control Certification Centres	10	8.9	10
	Service station for automobiles	4	49.81	20
	Fuel injection servicing	4	6.3	0

Kudligi Taluk Industrial Development Plan 2006-11

Sr. No.	Sector / Sub-sector / Activity	Units	Fin.Outlay (Rs lakh)	Emp. Generated
1	2	3	4	5
	Auto servicing	5	7.61	50
	Cyber Cafes	4	20.75	8
	Beauty parlors	10	10.62	30
	Fax STD Centres	5	8.02	10
	Pathological Centres	10	10.92	60
	Nursing Homes	6	109.32	54
	Genset Repair & Hire	4	12.64	12
	Tractor servicing/ repair	10	17.76	40
	Computer Trg. Inst.	5	65.16	15
	Digital photo studio	4	127.66	20
	Screen printing	10	2.45	20
	Offset printing unit	4	61.99	36
	Photo copying	6	9.3	12
	Servicing & repairing of consumer ele.pro.	5	5.52	20
	Repairing & Servicing of Pumps	21	15.26	84
	Oil Gana	5	9.21	10
	Sub total	146	628.73	539
XV	SHG Micro Enterprises	176	60.6	880
	Sub total	176	60.6	880
	Grand Total	1506	5412.18	9342

Chapter 3:

Taluk at a Glance

3.1 Kudligi taluk takes its name from its headquarters town which is at a distance of 80 kms. from Bellary city. Kudligi Taluk has been identified as one of the most backward taluk in the Bellary district as per the Dr.D.M.Nanjundappa committee report. Kudligi taluk is the second largest in area and third largest in population among seven taluks. The geographical area of the taluk is 1602 sq.km. and population is 272183 as per 2001 census. This accounts for 13 p.c. of district's population and its area accounts for 19 p.c.

Sr.No.	Item	Units	Data
1	Population		
(i)	Total	Lakh	2.72
(ii)	Rural	"	2.27
(iii)	Urban	"	0.45
(iv)	Male	"	1.39
(v)	Female	"	1.33
(vi)	SC population	"	0.52
(vii)	ST population	"	0.74
(viii)	Density in population	persons per sq.km	170
2	Literacy		
(i)	Total	thousands	136
(ii)	Male	"	84
(iii)	Female	"	52
(iv)	Urban	"	27
(v)	Rural	"	109

3.2 Administrative set up

Kudligi which is the headquarters of the taluk comes under the jurisdiction of Hospet revenue sub-division with 4 R I circles. The taluk is divided into four Hoblis comprises of 91 villages and 33 Gram Panchayats and 2 town panchayats. It has 1 Tahsildar office, 6 police stations, 1 fire station, 1 Veterinary Hospital. There are 09 Commercial Banks, 7 Grameena Bank branches, 23 Coop. societies and one PCARDB. There are 8 Primary Health Centre, besides there are 42 Mahila Mandals and 25 Yuvak kendras in the taluk.

3.3 Physiography

The taluk is bounded on the north by the HB Halli and Sandur taluks, on the south by Jagalur taluk of Davanagere district and Molakalmuru taluk of Chitradurga district, on the east by the Anantapur district of Andhra Pradesh and on the west by Harpanahalli taluk of Davanagere district. The district is situated between 14 degrees 30' and 15 degrees 50'

north latitude and 77 degrees 40' East longitude. The district is situated in a semi-arid zone. The geographical location is at 1512 ft. Height from the main sea level.

3.4 Soil Conditions & Topographical Features

The soil content of the taluk is red loamy with sand mixed. The river Chikka Hagari flows through Kudligi and Hadagalli taluks and joins back waters of Tungabhadra reservoir.

3.5 Seasonal & Climatic Conditions

The taluk falls under semi-arid zone with dry climate. The temperature range from min. 17.5 degrees Celsius during January to a maximum of 40 degrees Celsius in May. The taluk is known for its hot summer and a dry weather persists for a major part of the year. Rainfall is scanty and capricious. Generally the shower are light. Average rainfall for the district is about 628.3 mm per annum, which precipitates in about 47 rainy days. Usually August and September months get maximum rainfall.

3.6 Land use Pattern:

The current pattern of land utilization is as follows:

Land Use	Area (ha)
Forests	33661
Barren	8159
Non agriculture	11129
Cultivable waste	7229
Permanent pasture	1571
Trees & Groves	2878
Current fallows	9906
Other fallows	3103
Net area sown	82070
Total geographical area	159706
Area sown more than once	3758

3.7 Irrigation

The net irrigated area constitute only 14698 hec. (19 p.c.). The main source of irrigation is as under:

Particulars	Area (hec.)	Percent
Tanks	6905	47
Wells/Borewells	7793	53
Total area under irrigation	14698	100.00

3.8 Predominant Economic Activities prevalent in the taluk

3.8.1 Agricultural sector

Agriculture contributes major portion of the income of the taluk. The main food crops are jowar, maize and pulses while the important commercial crops are groundnut and sunflower. Major horticultural crops grown in the district are onion, chillies, tamarind, mango, Banana, Tomato, and coconut.

3.8.2 Industrial Sector

Groundnut and Sunflower cultivation on large-scale have paved the way for development of oil based industries in the taluk.

There are no medium and large scale industries in the taluk. As on 31.3.2006, there are 770 small and tiny industries with an investment of Rs 762.83 lakh providing employment for 2852 persons. These industries include food and beverage units, textiles, wood works, Engineering works, and service units.

3.9 Performance of Credit Agencies

There are 20 bank branches in the taluk. The details of outstanding deposits and advances as at the end of March 2006 are furnished below.

(Rs. lakh)

Sr. #	AGENCY	No .of branches	Advances		Deposits	
			Outstanding	% of share	Outstanding	% of share
1	CBs	9	4,970.74	49.8	4,868.95	45.8
2	PGB	7	3,130.74	31.4	3,432.37	32.3
3	BDCCB	3	1,830.72	18.3	2,327.17	21.9
5	PCARDBs	1	51.07	0.5		
6	KSFC					
	Total	20	9,983.27	100	10,628.49	100

3.10 Credit-Deposit (CD) Ratio The CD ratio of CBs, PGB and BDCCB was at 102, 91 and 79 respectively as at the end of March 2006. The overall CD ratio of the formal banking system in the taluk was at 94% as on that date.

3.11 Ground level credit flow

During 2004-05, Banks have disbursed Rs. 160.65 lakh as against target of Rs. 123.60 lakh in Kudligi taluk under non-farm sector which includes activities like Handloom/powerloom, village and cottage industries, tiny industries, SSI and Rural Artisans. Similarly under Other Priority Sector which includes activities like Road transport operators, professional and

self employed, rural housing, small business and retail trade, consumption loans, banks have disbursed Rs.906.75 lakh as against the target of Rs. 1146.85 lakh during 2004-05 in Kudligi taluk.

3.12 Places of Interest:

(a)Amaradevaragudda: There is a huge banyan tree in this village which spreads an area of 1.71 acres.It is 3 kms from Kudligi town.

(b)Chikkajogihalli: A small tiny backward village has been transformed into a model village by one Sri.K.Venkataswamy, a businessman. With the cooperation of villagers the village is now equipped with a modern facilities like hospital, veterinary hospital, Kindergarten school, Primary, Secondary and high school, post and telegraph office, Co-operative societies and many other institutions which generally not found in other villages.

(c)Gudekote: Gudekote is revenue circle HQs of the same name is at a distance of 28 kms. east of Kudligi. There is fort on the top of a hill.This is built with enormous sized blocks. At a distance of 3 kms from this place, one Sarvodayagrama is organised in about 100 acres under the guidance of Sri.M.Vasudevecharya, a sarvodaya worker. The lands were donated in 1961 under Bhoodan Movement.

(d)Gunasagara: The temple of Gopalakrishna in this village is quite famous for its workmanship.

(e)Kottur: This town is named after the great saint Kottura swamy who lived here. He is worshipped near his samadhi and also at a temple which is in the middle of the town. It is 19 kms from Kudligi town.

(f)Nimbalagere: Noted for the manufacture of woolen blankets.

(g)Ujjini: This village is 21 kms from Kudligi town.There is one important religious institution in this village viz., Ujjayini Saddharma Peetha.Matha runs a sanskrit school.

Chapter 4
Resource base of the taluk

4.1 Agriculture :

Around 60% of the population depends on Agricultural activity, rice is the staple food. In total 57% of the land is utilised for the agricultural activity. Out of 159706 ha. of total land in the taluk, 85828 ha. is cultivated and 9718 ha. is irrigated by wells. The main crops in Kudligi Taluk are as under :

Sl.No.	Name of the crop	Sown area during 2005-06 (in ha.)
1	Paddy	1,402
2	Jowar	13,524
3	Maize	15,059
4	Ragi	5,384
5	Bajra	4,689
4	Pulses	13,205
5	Groundnut	37,479
6	Sunflower	14,846

4.2 Horticulture :

Production of Horticultural crops in Kudligi Taluk as on 31.03.2005 is as under :

Sr. No.	Name of the crop	Area (Ha.)	Production (M.Ton)	yield/ha .	Value (Rs. lakhs)
I	Fruit Crops				
1	Mango	80	1,440	18	172.80
2	Banana	72	2,880	40	86.40
3	Sapota	48	480	10	9.60
5	Papaya	24	1,800	75	18.00
II	Vegetable Crops				
1	Tomato (Rabi & Kharif)	166	3,101	20	77.21
2	Cucumber	25	300	12	8.72
3	Gherkin	51	765	15	21.50
4	Menthi	42	420	10	12.60
5	Palak	53	477	9	9.54
6	Brinjal	44	1,100	25	22.00
7	Onion Kharif & Rabi	1,245	20,971	16	824.29
III	Spices				
1	Tamarind	102	255	2.5	20.40
2	Dry Chilli	154	308	2	61.60
IV	Other Horti Crops				
1	Ladies Finger	31	372	12	11.16
2	Coconut (lakh nuts)	400	24	0.1	72.00
3	Arecanut	26	3.9	0.2	3.12
4	Oil Palm	33	66	3	2.64

4.3 Sericulture

Sericulture sector plays a vital role in the economic upliftment of farming community in the district. The diverse agro climatic features coupled with abundant natural resources favour the district to encourage Sericulture activities. Sericulture is predominant in Kudligi taluk. Out of total area of 861 ha covered under mulberry cultivation in Bellary district, 690 ha area covered(80%) is from Kudligi taluk alone. There is only one cocoon market at Kudligi The transactions at Kudligi market transacts about 5000 to 6000 Kg of cocoon per month. During 2005-06, the total transactions of cocoons in Kudligi market was 22.81 Mts as against 28.09 mts transacted during 2004-05. Because of limited no. of reelers, most of the cocoons are marketed at Ramanagaram near Bangalore, Kollegal, Sidlagatta where the farmers get competitive prices. To attract more sales within the district, the department offer incentive of Rs. 5 per Kg. There are also 8 reeling units at Kudligi reeling complex for training and production of good quality gradable silk. Two malted reeling packages have been sanctioned at Kudligi which can produce A grade international silk. There is sericulture farm under State Sector viz Kandagallu in Kudligi for production of mulberry saplings and demonstrations of production of bivoltine cocoons.

4.4 Forest

The total area of the Taluk is 159706 ha of which 33661 ha is forest or 21% of the area is covered by forest. The following activities can be taken up in the forest area : Bee keeping, Basket making, Manufacture of bags from natural fibres, rope weaving, mat weaving, collection of minor forest produce, Agarbatti making, Organic farming, Furniture shop, neem oil/cake manufacturing, Extraction of oil from aromatic plants etc., activities can be impemented.

4.5 Animal Husbandry

Animal Husbandry is the main allied activity next to Agriculture in Kudligi Taluk.

(i)	Indigenous cattle	no.	83,640
(ii)	Cross Breed	no.	1,510
(iii)	Buffaloes	no.	34,611
(iv)	Indigenous sheep	no.	121,750
(v)	Goats	no	57,324
(vi)	Poultry	no	78,708

Dairy and Sheep/goat rearing are the main activities in the taluk. The per capita availability of milk in the district is 170 gm/day as against the normal requirement at a minimum of 240 gm per day as per Indian Council of Medical Research (ICMR). Raichur-Bellary Milk Union (RBMU) covers Raichur, Koppal and Bellary districts. It has created infrastructure support to suit its requirements. There is one milk processing unit at Kudligi under KMF with 5000 LPD capacity. There is one health care centre at Kudligi with exclusive doctor and clinic facilities. The total milk production in Kudligi taluk during 2005-06 was 19650 LPD. In Kudligi taluk, there are 2 poultry layer farms with daily egg production of 12,000 and 15 broiler farms with annual meat production of 186 tonnes. There is scope for setting up of one milk chilling centre in Kudligi taluk. One wool processing unit can be set up in Kudligi taluk.

4.6 Fisheries:

Fisheries is one of the important sectors in the socio-economic set up of Bellary district. It provides animal protein to population, generates large-scale employment and earns valuable foreign exchange. Fish farming is a traditional activity as the district is endowed with fresh water resources consisting of tanks, reservoirs, rivers, canals and ponds. There is a good scope for inland fisheries, particularly pond fisheries, tank and riverine fisheries. The river Chikka Hagari flows through Kudligi and Hadagalli taluks and joins back waters of Tungabhadra reservoir. There are 78 irrigation tanks and 9 fish ponds in the taluk. The fishermen population in the district is 41780 of which 4420 are from Kudligi taluk. The catch composition is major carp - 60%, local carps and others- 20% and catfish - 20%. Around 75 to 80% of the fish are cultured and the remaining 20% catch through natural process. In Kudligi taluk, total fish production during 2005-06 was estimated to be around 1571.17 tonnes.

5.7 Human Resource :

The details of educational institutions in Kudligi taluk are indicated below.

Educational Institutions	Number of institutions	No. of students
Primary Schools	303	50,404
High Schools	44	10,365
Pre-university	10	4,053
Degree Colleges	2	4,070

The literacy rate of the taluk is 59.5%.

Classification of workers:

(i)	Cultivators	thousands	58
(ii)	Agricultural labourers	"	48
(iii)	Workers in household industry	"	5
(iv)	Other workers	"	22
(v)	Total	"	133

As per 2001 census, 801369 constituting 40% of the total population are main workers of which 30% are agriculturists, 34% agriculture labourers and the remaining 36% are other workers. Of the total main workers, 34% are female workers. More than 68360 are registered for employment with the Employment Exchange in the district as at the end of March 2005, out of which 9570 are from Kudligi taluk. CEDOK, GTTC, SIRD, RUDSETI, Chitradurga organizes EDPs, Management Development Programmes and awareness creating/Skill development programmes with a view to motivate rural youth to establish their own SSI units. The following table shows that existing manpower which is not sufficient to meet the demands of the existing and implementing medium and large scale industries.

Sr.No.	Particulars	Total
1	Degree holders	696
2	Diploma holders	163
3	ITI	661
4	Stenos & Typists	243
5	SSLC	3,376
6	PUC	1,383
7	Driving license holders	290
8	Below SSLC	2,085
9	Others	673
	Total registered	9,570

Chapter 5:

Infrastructural facilities and new developments

The district fares fairly well under some of the infrastructure indicators such as Electricity, Irrigation, Transportation, Water supply, education, and agricultural markets where the ranking of the district is better than the State average. Infrastructure facilities act as catalysts in the development. In 1995, the GOI set up Rural Infrastructure Development Fund (RIDF) with NABARD for sanctioning loans to State Governments for development of rural infrastructure. 465 projects with an outlay of Rs.88.15 crore and RIDF loan of Rs.77.22 crore sanctioned by NABARD for the district covering mainly rural roads and bridges, Minor Irrigation projects, recharging of ground water structures, anganawadi centres, primary and secondary schools, rural markets, godowns. District offers scope for infrastructure projects in minor irrigation sector to increase irrigation facilities, improvements to rural roads for all-weather connectivity, development of infrastructure facilities such as rural drinking water supply, health service projects, creation of water recharge structures, rain water harvesting structures etc. According to Dr.Nanjundappa's committee report this is the taluk which is termed as most backward in the district as far as infrastructure development is concerned. .

5.2 Power :

The Karnataka Power Corporation has initiated action for setting up of "Vijayanagar Thermal Power Station", 500 MW near Kudithini village at a cost of Rs. 2500 crore. If this project come through, Bellary district would become an important power-producing centre in this region. In Kudligi taluk, there are 2080 distribution lines per 1000 sq.km and 105 electric connections per 1000 population. Per capita power consumption in industries is 3514 kw per annum whereas per capita consumption for all users is 1355kw.

5.3 Water:

Drinking water position in the taluk is as under:

Rural Drinking Water			
1	Fluoride affected villages	Number	123
2	Borewells	Number	725
3	Mini Water Supply schemes	Number	270
4	Piped Water Supply schemes	Number	95

5.4 Road and Rail connectivity

The rail and road connectivity of the taluk are indicated below.

1	Railway Route		
(i)	Broad Guage	kms	20
(ii)	Meter Guage	kms	-
(iii)	Railway Station	no.	2
2	Road length		
(i)	National Highway	kms.	70.6
(ii)	State Highway	kms.	103.8
(iii)	Major dist. roads	kms.	272.95
(iv)	other dist. roads	kms.	21.9
(v)	village roads	kms.	287.95
(vi)	Forest roads	kms.	15
(vii)	TDB Roads	kms.	525.5

ii) Other factors affecting the economy of the District:

The State Government has announced Bellary package of Rs 3300 crore for the overall development of the district and solve the problems such as poor roads, drinking water and drainage problems, education, Health including veterinary health etc, to be implemented in next three to four years.

5.5 New industrial policy 2006-11-Karnataka

The Government of Karnataka has announced the new industrial policy-2006-11 vide its order dated 26 August 2006. The policy envisions the following:

- The state to achieve a Gross State Domestic Product (GSDP) growth of over 9%, which in turn will call for industrial sector growth rate of over 12%
- Strengthening the manufacturing industry in the state and increase its share of the GSDP from the present average of 16.7% to over 20% by the end of the policy period
- Achieve an increased share of Karnataka's exports in the National exports from the present 15% to 20%
- Create additional employment generation for at least a 10 lakhs persons in the manufacturing and service sectors
- Promote diversified industrial base which would strengthen both the old economy and new economy fields

- Facilitate reduction of regional imbalance in the matter of economic opportunities, employment and growth
- Promote sustained industrial growth by facilitating accelerated flow of investments

This vision is sought to be achieved by following the strategy indicated below

- The various talukas of the state have been categorised into three Zones for the purpose of focussed attention.
 - Zone 1- consisting of 79 talukas- most/ more Backward Talukas as categorised by Dr. Nanjundappa committee report;
 - Zone 2- consisting of 85 talukas (taluka not covered in Zone 1 and 3) and
 - Zone 3- consisting of 12 talukas of Bangalore urban and rural districts (excluding talukas of Kanakapura and Magadi), Mangalore and Mysore talukas.
- To develop industrial infrastructure facilities ahead of the requirements, in various key locations of the state through the KIADB / KSSIDC. The industrial areas developed would include areas for housing and other social infrastructure.
- Implementation of the industrial water supply schemes would be facilitated by the government through Special purpose vehicles.
- Government would facilitate the preparation of "gas distribution master plan" to enable public/ private sector players to bring in gas from diverse sources for distribution
- Specialised industrial infrastructure for specific sectors and the Special Economic Zones would be encouraged to be established
- Industrial corridor/ cluster development would be increased in potential locations.
- Alternate partnership and financing options for infrastructure development would be encouraged
- A separate package would be formulated in consultation with the sericulture department for the silk reeling sector

- Impetus for development of renewable and non-conventional energy sources through mission approach
- Government would help promote/ help facilitate the establishment of specialised skill development institutions at key locations suitable for the manufacturing industries and emerging vocations in the service sector
- Promote Agro food processing industries in the potential locations
- Karnataka Council for Technology Upgradation would be strengthened to take up promotional programmes to help small scale industries modernise, improve quality and cut costs
- Programmes for promotion of local entrepreneurship would be strengthened
- Special incentives for entrepreneurs setting up units in backward areas. Additional incentives for units promoted by a entrepreneurs from the category of a SC/ST, minority, women, physically challenged and ex-servicemen
- Improvement of investment climate and business environment through decentralised governance measures and efficient facilitation
- Comprehensive rationalisation and simplification of provisions of various labour laws to enable flexibility and increased productivity in the industry
- Government to come up with the separate revival package for sick small scale industrial units and BIFR cases, in consultation with all the stakeholders
- The District Industries Centre (DIC) would be designated as nodal agency at the district level for implementation of self-employment programmes and self-help groups
- Global information centres to be set up at all DICs for the benefit of other pillars
- Existing areas of concentration of industries would be converted in to “Industrial Township” for efficient maintenance of civic amenities and services etc.
- Price and purchase preferences extended to SSIs under the previous industrial policy to be extended in this policy for the next five years.

The incentives being proposed to be given to the units being set up in the various Zones is given in the Annexure.

ANNEXURE

Incentives & Concessions for Mega, Large & Medium and Small Scale Industries

Sl. No.	Type of Incentives	Mega Industries	Large & Medium Industries	Small Scale Industries
1	Capital Investment Subsidy	Nil	Nil	<p>Zone -1 : 25% of the value of fixed assets, subject to a maximum of Rs.15 lakhs per unit</p> <p>Zone -2 : 20% of the value of fixed assets, subject to a maximum of Rs.10 lakhs per unit</p> <p>Zone -1&2: Adtl. Subsidy of 5% of the value of fixed assets, subject to a ceiling of Rs.1 lakh for SC/ST/PH/Minority & X-Serviceman entrepreneurs. In case of women entrepreneurs, the ceiling for additional subsidy would be Rs.5 lakhs.</p> <p>Note: This incentive is available only to units financed by KSFC/KSIIDC/Banks / other financial institutions.</p> <p>Zone-3: Nil</p>
2	Exemption of Electricity Duty on Captive power generation	Currently available under Energy Dept. Policy Continued upto 2011.		
3	Exemption of Stamp Duty & Reduction of Registration Charges	<p>Zone-1 : Full exemption</p> <p>Zone-2 : 75% exemption</p> <p>Zone-3 : Nil</p> <p>Stamp duty : In respect of Loan & Credit deeds executed for availing term loans from FIs/Banks and for execution of Lease, Lease-cum-Sale & absolute Sale Deeds by KIADB/KSSIDC in respect of Industrial land / plots allotted.</p> <p>Reduction of Registration charges: Concessional registration charges at Re.1 per Rs.1,000.</p>		

Kudligi Taluk Industrial Development Plan 2006-11

Sl. No.	Type of Incentives	Mega Industries	Large & Medium Industries	Small Scale Industries
4	Waiver of conversion fine:- (on lands converted for industrial use)	Zone-1: Full exemption subject to a maximum of 50 acres per unit. Zone-2: 75% exemption subject to a maximum of 25 acres per unit. Zone-3: Nil	Zone-1: Full exemption subject to a maximum of 25 acres per unit. Zone-2: 75% exemption subject to a maximum of 25 acres per unit. Zone-3: Nil	Zone-1: Full exemption subject to a maximum of 10 acres per unit. Zone-2: 75% exemption subject to a maximum of 10 acres per unit. Zone-3: Nil
5	Acquisition & allotment of land through KIADB	In respect of lands acquired for development of industrial area / estates or single unit complex KIADB acquisition charges to be levied is 28% in respect of areas in Zone-3 . For the areas in Zones 1 & 2 acquisition charges would be 10%		
6	Subsidy for setting up of Effluent Treatment Plants [ETPs]	One time capital subsidy up to 50% of the cost of ETP, subject to a ceiling of Rs.100 lakhs per unit for all categories of industries for all Zones.		
7	Entry Tax & Special Entry Tax concessions	<p>Zone - 1 & 2 :</p> <p>i) 'ET & Special ET exemption of "Plant & Machinery and Capital Goods" for an initial period of 3 years from the date of commencement of project implementation. For this purpose, the term "Plant & Machinery and Capital Goods" also includes Plant & Machinery and capital goods i.e., equipment, etc. which is put up in the power project units for captive generation of Electricity.</p> <p>ii) On raw materials, inputs, component parts & consumpibles (excluding petroleum products) [wherever applicable] for a period of 5 years from the date of commencement of commercial production.</p> <p>Zone-3 : Nil</p>		
8	Human Resource Developments	<p>i) Grant of up to 5 acres of Government land will be considered along with capital contribution of 50% of the project cost subject to a ceiling of Rs.2 crores per Training Establishment for sector specific training.</p> <p>ii) Recurring cost for running the training institution an amount of Rs.750/- p.m./per trainee will be provided subject to a ceiling of Rs.15 lakhs per year for period of 3 years.</p> <p>iii) Government will launch a new scheme to provide Rs.750/- p.m. stipend with suitable matching contribution by training institutions for on-the-job training of unemployed educated youth for training in different vocations through industrial / service establishments.</p>		

Kudligi Taluk Industrial Development Plan 2006-11

Sl. No.	Type of Incentives	Mega Industries	Large & Medium Industries	Small Scale Industries
9	Technology Upgradation	Nil	Nil	<p>Zone-1&2 :</p> <p>i) Existing scheme of 4% interest subsidy for TU loans availed from KSFC/KSIIDC shall be extended to cover TU loans availed from scheduled Commercial Banks, which are not covered under CLCS Scheme of Govt.of India.</p> <p>Zone-1,2&3 :</p> <p>ii) Existing incentive scheme for SSI units going in for BIS product certification or ISO series certification is continued with enhanced financial allocation.</p> <p>iii) Encouragement to Patents Registration: Subsidy at 50% of the cost of Patents registration, subject to a ceiling of Rs.2 lakhs per unit.</p>
		Funding will be provided for certain commercially viable research projects in collaboration with IITs, universities and other reputed institutions. An amount of Rs.25 crores is earmarked for this purpose during the policy period.		
10	Industrial Infrastructure Development / Common infrastructure / facilities in Notified Industrial Clusters	A separate Infrastructure Upgradation Fund of Rs.500 crores would be created for upgradation of infrastructure facilities in existing industrial area / estates and also for maintenance. This fund may also be utilized for new industrial areas. Separate guidelines would be issued for utilizing this fund.		
11	Agriculture Produce Processing Industries - Exemption of APMC Cess	APMC Cess in respect of direct procurement of agriculture produce for processing from farmers by processing industries is exempted.		

**Chapter 6:
Existing Industrial base**

6.1 Tiny / SSI units:

As on 31 March 2006, there are 770 Tiny / SSI units in Kudligi taluk with an investment of Rs. 762.83 lakh and providing employment to 2852 persons as per details given below.

Sl. No.	Products	Units	Investments (Rs. lakh)	Employment
1	Food Beverages	159	142.30	741
2	Textiles	68	99.00	369
3	Wood	46	68.20	205
4	Printing & Stationery	4	10.00	12
5	Leather & Leather Product	19	8.00	165
6	Rubber and Plastic	2	2.00	88
7	Glass and Glass chemicals	4	2.90	27
6	Chemicals	0	0.00	0
7	Metal Products	0	0.00	0
8	Gen.Engg.works	97	50.00	321
9	Electricals & Electronics	0	0.00	0
10	Repairs & Servicing	40	52.50	90
11	Ferrous & Non Ferrous	0	0.00	0
12	Other Services	62	43.80	223
13	Miscellaneous	112	91.00	240
14	Job Works	157	193.13	371
	TOTAL	770	762.83	2852

6.2 Rural Artisans:

The list of Rural Artisans in the taluk are as under :

Sr.No.	Activity/Craft	No.of Artisans
1	Carpentry	221
2	Blacksmithy	122
3	Cane & Bamboo	34
4	Barber	144
5	Dhobi	274
6	Leather artisans	216
7	Gold smithy	46
8	Tailoring	26
9	Rope making	235
10	Pottery	122
11	Stone cutting	78
12	Cotton weaving	27
13	Woolen weaving	158
13	Silk weaving	75
13	Mirror Embroidery	76

In Kudligi taluk 8 workshed have been constructed for the benefit of rural artisans under 'VISHWA' scheme and all sheds have been allotted. Out of 8 sheds which 5 are functioning, one is yet to start functioning and the remaining 2 sheds are vacant.

6.3 Kaigarika Vikas yojana:

Kudligi is one of the identified taluk for implementation of scheme “Kaigarika Vikasa” introduced by Govt. of Karnataka for intensive industrialisation of the most backward taluks as categorised by Dr.Nanjundappa Committee for redressal of Regional Imbalances. The implementation period of the scheme is five years i.e. 2005-06 to 2010-11. The objective of the scheme is to raise the level of industrial activities in the identified blocks through intensive industrialisation. It also envisaged to motivate local youth to take up self employment exploring the resources both natural and human talent available locally. Emphasis would be given on promotion of rural industries and artisan based activities to increase the economic level in these taluks. The KSHDC has commenced training programmes in mirror embroidery craft in Motika Tanda, Srikantapura Tanda and Chikkajogohalli thanda in Kudligi taluk. KVIB, Bellary has prepared action plan of Rs.1617.30 lakh for development of Khadi activities at Gudekote village. Action was initiated for setting up of industrial area / estates at Kottur and Kudligi.

6.4 Cottage Industries:

The encouragement to tiny, cottage, small scale and sector would, no doubt, serve to counter the seasonal employment of the agricultural labour force and thus utilise it which otherwise would go to waste. Also it is labour oriented and labour intensive with relatively high labour-investment ratio. It may be seen from the following table that rope making, mat weaving and woolen weaving are predominant in Kudligi taluk. Details of other cottage industries are also indicated below.

Sl. No.	Activity	Major Taluks	Predominant
1	Rope Making	Kudligi, Bellary, Siruguppa	Kudligi
2	Woolen weaving	Kudligi, HB Halli	Kudligi
3	Mat weaving	Kudligi, Hadagali, HB Halli	Kudligi
4	Carpentry	Bellary, Sandur, Kudligi	Bellary
5	Blacksmithy	HAD, Bellary, Kudligi	Hadagali
6	Leather artisans	Bellary, Hadagali, Kudligi	Bellary
8	Pottery	Bellary, Kudligi, Siruguppa	Bellary
8	Stone cutters	Bellary, Kudligi	Bellary
9	Cotton Weaving	Siruguppa, Kudligi, Hospet	Siruguppa

6.5 Agro-Processing Units:

Agro processing and food processing along with the related post harvest technology plays a key role in value addition, income and employment generation in rural areas. Kudligi is bestowed with 33661 ha. of forest land and the net sown area is 82070 Ha. and 8159 Ha.

being barren. The main crops being Jowar, Maize, Ragi and Bajra. Cash crops are Groundnut and sunflower. There is good scope in this region for Agro Processing Industries. Since the horticulture crops are grown in recent days and the horticulture crops are becoming popular in Kudligi taluk, there is a good scope for food processing units such as mango, jam processing, tamarind processing, Pomegranate & Sapota processing, fig drying, onion dehydration, oleoresin, chilli powdering etc.

6.6 Cluster Development Programme

NABARD has identified Banjara Embroidery Activity in Sandur for the development under cluster approach. Around 300 artisans of Lambani women have been identified in eight thandas from Bellary, Sandur, HB Halli, Kudligi and Hospet taluks for integrated development under cluster approach. Some of the problems faced by the small scale industries, as listed below, can be addressed by forming village based clusters:

- High cost of land, buildings
- High cost of plant and machinery
- If capital expenditure is high, the projects may not break-even/ may run into losses
- Marketing problems
- High costs towards publicity, advertising / absence of brand name etc.,
- ◆ Low technology
- ◆ Competition from substitute products
- ◆ Lack of modern equipment / skills
- ◆ Lack of adequate working capital etc.,

The interventions to strengthen the existing clusters or development of new clusters essentially need to address the above problems for successful implementation. Sisal Fibre at Tayakanahalli village, Silk Saree Weavers at Rampur village, Karnataka Kasuti in Kanahosalli area and Soft Toys are some of the identified clusters in the taluka likely to be taken for development.

6.7 Sisal Fibre Cluster at Tayakanahalli

There are about 200 artisans at Gudekote, Hirekeranahalli, Valse & Tayakanahalli areas. Sisal fibre also known as agave fibre is locally available and made from the agave plant grown on land embankments, fields and other areas. The raw material is freely available. The product got good demand and sold at Jaipur, Ajmer and Nagpur. The ropes made by

them are sold in shandies and directly at village itself. The demand for the ropes is steady. Handicrafts like bags, baskets, mixing with wood, cane, floor mats are the possible product diversification.

6.8 Silk Saree Weavers' Cluster

In and around Khana Hosahalli and Rampur villages of Kudligi Taluka, there are about 600 weavers who can take up weaving of silk sarees. As of now, about 50 of them are doing the weaving of the sarees. Interaction with some of the weavers revealed that the silk thread is available in the near by markets and people are ready to accept the profession. With new designs products could be sold easily.

Chapter 7:

Salient features of important Central and State Government schemes for development of industries

With a view to promote industrialisation, resulting in self-employment or creating employment opportunities to the large segment of unemployed/ underemployed population and with a view to uplift specific segments of the population, the governments, both Central and the State offer a number of schemes, under which a lot of support is provided- mainly financial and frequently by way of subsidy. A brief write up on the various schemes available/ operating in the district is given below in a summary form. The actual details of the schemes will have to be procured from the concerned agencies.

7.1 Prime Minister's Rozgar Yojana

The scheme of "Prime Minister's Rozgar Yojana (PMRY) inter-alia aims at providing self employment opportunities to educated unemployed youth and was launched as a centrally sponsored scheme during 1993-94. The target beneficiaries are educated unemployed youth in the age group of 18-35 years having minimum educational qualification of VIII standard passed or having undergone any Government sponsored training course for a minimum duration of 6 months and with a family income not exceeding Rs.40,000/- per annum. Age relaxation upto 10 years is available for SC/ST, Ex-servicemen, physically handicapped and women beneficiaries under the scheme. Applicants should be residents of the area for at least 3 years. The Government of India will provide subsidy at 15% of the project cost subject to a maximum of Rs.7,500/-. The total percentage of margin money and subsidy should not exceed 20%.

Selected candidates are provided with financial assistance upto Rs.1.00 lakh for business and Rs.2.00 lakhs for industry depending upon the activity, by the Commercial banks. A district level Task Force Committee has been constituted to identify and select beneficiaries, comprising of DIC officers and representatives of Commercial Banks.

After sanction, before disbursement of the sanctioned amount, the beneficiaries are given training/ orientation in entrepreneurship, accountancy and basic managerial inputs through a 10-20 days Entrepreneurship Development Program (EDP).

7.2 Khadi and Village Industries Programme

Khadi and Village Industries Board is assisting Khadi and Village Industries in rural areas. Margin money scheme is also being implemented through the Board to generate rural employment throughout the country in rural areas by providing back-end subsidy i.e., margin money. This scheme is applicable to all village industries set up in rural areas. All individuals, artisans, entrepreneurs are eligible to set up project up to Rs. 25.00 lakh. In case of general category, 25% of the project cost and in case of SC/ ST/ Minority/ Women/ BCM 30% of the project cost is provided as a margin money. The margin money will be treated as loan and after two years of successful completion of the project period, it is treated as back- end subsidy. Under the captioned scheme, the banks must first release the loan amount and thereafter claim subsidy from the agency.

7.3 Swarnajayanthi Gram Swarozgar Yojana (SGSY)

SGSY is a holistic program introduced with effect from 1.4.1999 covering all aspects of self-employment such as organization of the poor into SHGs, training, credit, technology, infrastructure, insurance and marketing. The focus and objective of SGSY is to bring the assisted poor families (Swarozgaris) above the poverty line in three years by providing them income generating assets through a maximum of bank credit and Government subsidy under cluster approach. The subsidy under SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs. 7500.00. In respect of SC/ ST and disabled persons, these will be 50% and Rs.10,000, respectively. For group of swarozgaris (SHGs), the subsidy would be 50% of the project cost subject to per capita subsidy of Rs. 10000/or Rs. 1.25 lakh.

7.4 Credit Linked Capital Subsidy Scheme for technology upgradation of SSIs

The GOI has introduced the Scheme to support the SSIs to upgrade their technology for which a subsidy of 15% is being made available. NABARD, SIDBI and a few major commercial banks have been nominated as nodal agencies for disbursement of subsidy to the eligible SSIs.

7.5 Credit Guarantee Fund Trust for Small Industries (CGTSI)

CGTSI has been set up jointly by the Government of India and Small Industries Development Bank of India (SIDBI) in January 2001 to encourage banks and other financial

institutions to offer collateral free loans up to Rs. 25 lakh to SSIs to help small-scale entrepreneurs, realise their dreams of making it big and successful. To minimise the credit risk of lending agencies, CGTSI, under the credit guarantee scheme, offers them guarantees, covering up to 75 % of their credit exposures to SSIs. When lending agencies finance SSI borrowers engaged in manufacturing and IT/ Software Industries for their term loan and working capital requirement, without any collateral security/ third party guarantee, CGTSI provides guarantee for such collateral free lending for loans over Rs. 5 lakh and upto Rs. 25 lakh per SSI borrower and takes care of 75 % of the credit risk.

7.6 Swarojgar Credit Card Scheme

Swarojgar Credit Card Scheme has been introduced in the year 2003-04. The salient feature of the scheme is that it takes care of investment and working capital requirements of a wide range of small borrowers especially in the non farm and service sectors both in rural and urban areas. SCC Scheme aims at providing adequate and timely credit i.e. working capital or block capital or both to persons belonging to the category of small artisans, hand loom weavers, service sector, fishermen, self employed persons, rickshaw owners, other micro entrepreneurs, etc. from the banking system in a flexible, hassle free and cost effective manner. The Scheme is to be implemented by all Commercial Banks, RRBs, State Co-operative Banks / DCCBs / PACS, SCARDBs/ PCARDBs and Scheduled Primary Co-operative Banks. The normal limit under the scheme is Rs. 25,000/- per borrower. The beneficiaries under the Scheme will be issued with laminated credit card and a passbook incorporating the name, address, borrowing limit, validity etc. which will serve both as an identity card as well as facilitate recording of the transactions on an ongoing basis.

7.7 Special Component Plan

The Social Welfare Department is implementing Special Component Plan and Tribal Sub-Plan for the benefit of SC/ST to enable them undertake various income generating activities, both under farm and non farm sectors, through various line departments such as AH, Sericulture etc. . 60% subsidy is provided and 40% is bank loan for various development activities undertaken by the beneficiaries. Maximum subsidy of Rs. 10000 is provided to the beneficiaries below poverty line for various income-generating activities.

7.8 Vishwa Scheme

The Vishwa program is the State's rural industrialization program which aims at continuous productive employment in rural areas by promoting cottage and village based industries which utilize local resources for the manufacture of goods and services for mass consumption. The scheme contemplates institutional support for training, establishment of production units, support services like supply of raw materials and marketing through District Supply and Marketing Service (DSMS) and State level Boards and Corporations. The training/skill development programs are implemented both through the District Industries Centres (unorganized sector) and State level Boards and Corporations (organised sector).

7.9 Support for Research, Development and Quality Assurance

This scheme has been formulated by the GoK to address the issue of providing Testing facilities as a common facility for SSI units. The Department of Commerce, GoK provides for financial assistance to industry associations, capped at Rs.20 lakhs, which set up "Testing Centers" for specific product groups.

7.10 Support for Technological Upgradation

Periodical modernization and technology upgradation is a key to the survival and growth of SSI sector, especially in the context of globalisation and international competition. In order to encourage SSI units in the State to take up modernization and technology upgradation initiatives in a big way, the State Government has set up an exclusive fund for this purpose called the "SSI modernization and technology upgradation fund". Under this scheme, assistance is extended to units taking up modernization through margin money scheme.

7.11 Programmes of SC/ST Development Corporation

The SC/ST Development Corporation implements a host of schemes for the upliftment of SC/ ST families. Under Self Employment programme, the Corporation provides subsidy @ 50% of the project with maximum subsidy limit of Rs. 5000 and with minimum bank loan component of Rs.10000. Under Devadasi scheme, all eligible devadasis are entitled to avail maximum subsidy of Rs. 5000 with bank loan component of Rs. 10000 for all developmental activities. Under Scavengers Rehabilitation scheme, irrespective of SC/ ST,

maximum subsidy is available up to 50% of the project cost with a maximum of Rs. 10000. In addition 15% margin money at 4% interest with maximum of Rs. 7500 and the balance amount in the form of loan component from the financial institutions. Under ISB, margin money of 20% will be released at a maximum limit of Rs.100000, 5% beneficiary contribution and 75% bank component. The corporation has recently introduced a new scheme viz., SWARNIMA wherein financial assistance has been provided to groups to undertake income generating activities.

7.12 Programmes of Backward Classes and Minorities Development Corporation

The BCM Development Corporation mainly implements two schemes, the Chaitanya Margin Money Scheme for backward classes and Swavalambana Scheme for minorities. Assistance is provided in the form of margin money to the extent of 20% of the investment cost with a ceiling of Rs. 20000 to the beneficiaries concerned taking up any productive activity.

7.13 Karnataka Women Development Corporation- Udyogini Scheme

It is aimed at providing assistance to unemployed women to provide income generating activities and improve their standard of living. The women eligible are aged between 18-45 years with annual income less than Rs. 40000 /pa. The activities are identified as per the choice of women beneficiaries.

Chapter 8: List of Important addresses & Phone Numbers

Sr. No.	Name & Designation S/Shri	Organisation Name & Address	Telephone Number/mobile/e.mail
1	G.M.Shirol, IAS, CEO	Zilla Panchayat, Bellary	08392 - 267300 08392- 267473
2	Maheswaraiah, Dy. Sec -I	Zilla Panchayat, Bellary	9448444924
3	Annadanaiah, Dy. Sec -II	Zilla Panchayat, Bellary	9449562257
4	V.S.S.Reddy, CPO	Zilla Panchayat, Bellary	08392 - 268635
5	Laxminarayana, Project Director	Zilla Panchayat, Bellary	9449245629
6	Anil Uppin, Jt. Director	Dist.Industries Centre, Hospet Road, Bellary	(08392) - 242858, 242643 9448362211
7	B.Y.Srinivas, Jt. Director	Dept. Of Agriculture, Bellary	08392 - 276224 9449173085
8	D.Nagarjuna, Exe.Engineer	GESCOM, Bellary	08392 - 255841 9449173085
9	Dr.Ramachandra, Dy.Director	Horticulture Dept., Bellary	08392 - 278179 94484 53686
10	K.N.Janardhana, LDM	Lead District Office, Syndicate Bank, Bellary	08392 - 277191
11	P.Rammohan Reddy, Sr. Asst. Director	Fisheries Dept.	08392 - 242783
12	C.T.Muddukumar Executive Officer	Taluk Panchayat, Kudligi	220238
13	K. Mohammed Irfan, Asst.Director	Dist.Industries Centre, Hospet Road, Bellary	(08392) - 242858, 242643
14	Nagaraju, Ext.Officer	DIC, Kudligi	93426 82542
15	Chandrasekhara Gudi, Dist.Statistical Officer	Dist.Statistics Office Dy.Commissioner Office Complex, Bellary	(08392) - 276398,
16	Shankaregowda, Dist Officer	KVIB, DS No.739, Ward No.16, Nehru Colony, Gandhi Nagar, Bellary	(08392) - 255833 98392 255833
17	M. Chandrasekar Choudhury, MBA	Bellary Dist.Chamber of Commerce & Industry, K.C. Road, Bellary	(08392) 276427 94481 11211