



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Baran District  
Rajasthan Regional Office, Jaipur



## VISION

Development Bank of the Nation for  
Fostering Rural Prosperity.



## MISSION



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

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Baran**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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NABARD Baran

PLP Document finalized by: NABARD, Rajasthan  
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**

NABARD has always stood at the forefront of rural transformation, guided by its unwavering mandate of ensuring prosperity across India's villages. Each year, we prepare the Potential Linked Credit Plan (PLP) for every district of the country, adopting a participative and consultative approach that draws strength from the collective wisdom of farmers, financial institutions, State Governments, and development partners. The PLP is not just a document; it is a roadmap for action. It represents a scientific and structured assessment of credit potential, identifying opportunities, bridging critical infrastructure gaps, and setting the agenda for inclusive growth.

In tune with the changing times, NABARD has embraced digital innovation to reimagine the PLP. The new digital PLP is designed with a standardized structure, broader coverage, and harmonized data indices, ensuring accuracy, transparency, and timeliness. By minimizing manual interventions, we are building a data driven ecosystem that can guide evidence based planning. We firmly believe this Digital PLP will become a catalyst for rural empowerment and serve as a vital reference for every stakeholder in the rural economy.

For the year 2026–27, the PLP for District Baran has projected a credit potential of ₹ 753070.44 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

The PLP also brings into focus flagship initiatives of NABARD and the Government of India that hold transformative potential promotion of Geographical Indication (GI) tags to preserve traditional crafts, development of seed spice value chains, financing of Joint Liability Groups, and computerization of Gram Seva Sahakari Samitis (PACS) along with the formation of Multipurpose PACS (MPACS). These interventions will deepen financial inclusion, modernize rural institutions, and create sustainable income opportunities. To ensure wide access, this document will also be hosted on NABARDs official website.

I wish to place on record my heartfelt appreciation to the District Collector, whose leadership and support have been invaluable in shaping this PLP into a comprehensive and actionable blueprint for the district. I also acknowledge with gratitude the contributions of State Government Departments, the Lead District Officer of the Reserve Bank of India, the Lead District Manager, and all banking partners, whose active involvement and constructive feedback have enriched this exercise. The dedicated efforts of our District Development Manager (DDM) and the continued guidance of the Regional Office team are deeply appreciated.

Above all, I extend my sincere thanks to every stakeholder who has walked with us on this journey. Together, we are not only planning for the present but also sowing the seeds of a more resilient, prosperous, and sustainable rural future for the Baran district of Rajasthan.

**Dr. R. Ravi Babu**  
**Chief General Manager**  
**07 October 2025**



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## Abbreviations

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

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



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

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Baran district is situated in the south-eastern part of Rajasthan. It shares boundaries with Sheopur, Shivpuri, and Guna districts of Madhya Pradesh to the east, Kota district of Rajasthan to the northwest, and Jhalawar district of Rajasthan to the south.
Type of soil	The predominant soil type in most parts of the district is black and black-loamy.
Primary occupation	Agriculture is the primary economic activity in the district and majority of population is engaged in agriculture. Baran is also known as 'Annapurna Nagri' of Rajasthan.
Land holding structure	The average landholding size of 2.13 hectares. 36% of the land holdings in the district are larger than 2 hectares, which covers about 73 % of the total land area, while small and marginal (less than 2 Ha) farmers (64% land holdings) own 27% of the area in the district.



### Sectoral trends in credit flow

#### 1. Achievement of ACP in the previous year

Against ACP target of Rs 5050 crore during FY 24-25, ACP achievement in the district was Rs 4366 crore (86.5%).

#### 2. Investment credit in agriculture

During FY 24-25, Investment Credit of Rs 714 crore was provided by banks, which is 23.33 % of total agriculture credit of Rs 3060.5 crore.

#### 3. Credit flow to MSMEs

Credit to MSMEs has increased from Rs 845.65 crore in FY 23-24 to Rs 1023.56 crore during the FY 2024-25.

#### 4. Other significant credit flow, if any

In the financial year 2024-25 ending 31 March 2024, the Credit Deposit ratio of the district was 106.2%, which is more than the national standard of 60.00%.

### 3. Sector/Sub-sector wise PLP projections

#### 1. Projection for the year

The total credit potential of Rs 7530.70 crore has been assessed for the priority sector for the year 2026-27.

#### 2. Projection for agriculture and its components

Credit potential for agriculture has been assessed at Rs 5573.44 crore (74.01% of total PLP), comprising of Rs 3616.13 crore for farm credit, Rs 1957.31 crore under Investment Credit for allied activities, agriculture infrastructure and ancillary activities.

#### 3. Projection for MSMEs

Credit potential of Rs 1728.96 crore has been assessed under MSME for FY 2026-27.

#### 4. Projection for other purposes

Projections for other priority sectors has been assessed at Rs 228.30 crore.

## Developmental Initiatives

- 1 It is necessary to enhance rural infrastructure to generate additional employment, create new economic opportunities, provide related services and increase credit absorption capacity. There is a need to give priority to investment in MSME, warehouses, cold storages and marketing infrastructure.
- 2 Through NABARD's Rural Infrastructure Development Fund, numerous projects have been successfully implemented in the district, including over 628 rural roads, 31 bridges, 87 minor irrigation & water storage structures, 37 PHCs, 76 veterinary hospital buildings, and 4 rural drinking water projects.

## 4. Thrust Areas

- 1 Special attention will be directed towards bolstering agricultural infrastructure by focusing on initiatives such as establishing warehouses, cold storage facilities, promoting horticulture crops, implementing integrated farming systems, enhancing land development.
- 2 Additionally, there will be a concerted effort to facilitate loans for the development of agricultural allied activities including food processing, fruit and vegetable processing, milk collection, quality milching breed, milk processing, agri\_clinics, and agribusiness.
- 3 Adoption of organic farming or natural farming increases with rising health awareness and demand for ecofriendly products. It enhances soil quality, promotes biodiversity and provides sustainable income for farmers.
- 4 Focusing on horticulture will diversify income sources for farmers, improve nutrition and increase market competitiveness. Implementing integrated farming systems will optimize resource use enhance productivity and promote sustainability in agricultural practices.
- 5 Linking farmers with export houses for exports of crops/ ODOP crop and vegetables with and without processing them.

## 5. Major Constraints and Suggested Action Points

- 1 There is immense potential in agriculture related sectors especially animal husbandry-dairy, goat rearing, plantation and horticulture in the district but due to lack of financial assistance from banks, the full potential is not being utilized.
- 2 This can be significantly improved by better coordination between various concerned departments and banks.
- 3 The lack of adequate infrastructure such as storage facilities and processing units hinders the efficiency of agricultural supply chains and limits market access for farmers.

- 4 There is a pressing need to establish infrastructure for agro\_processing, promote horticulture, construct warehouses, improve land and minor irrigation systems, bolster small and micro industries, enhance animal husbandry and support related sectors.
- 5 Many farmers struggle to secure loans and financial assistance for investments in allied activities which stifles growth potential and prevents the development of diversified income sources.
- 6 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities perpetuating unemployment.

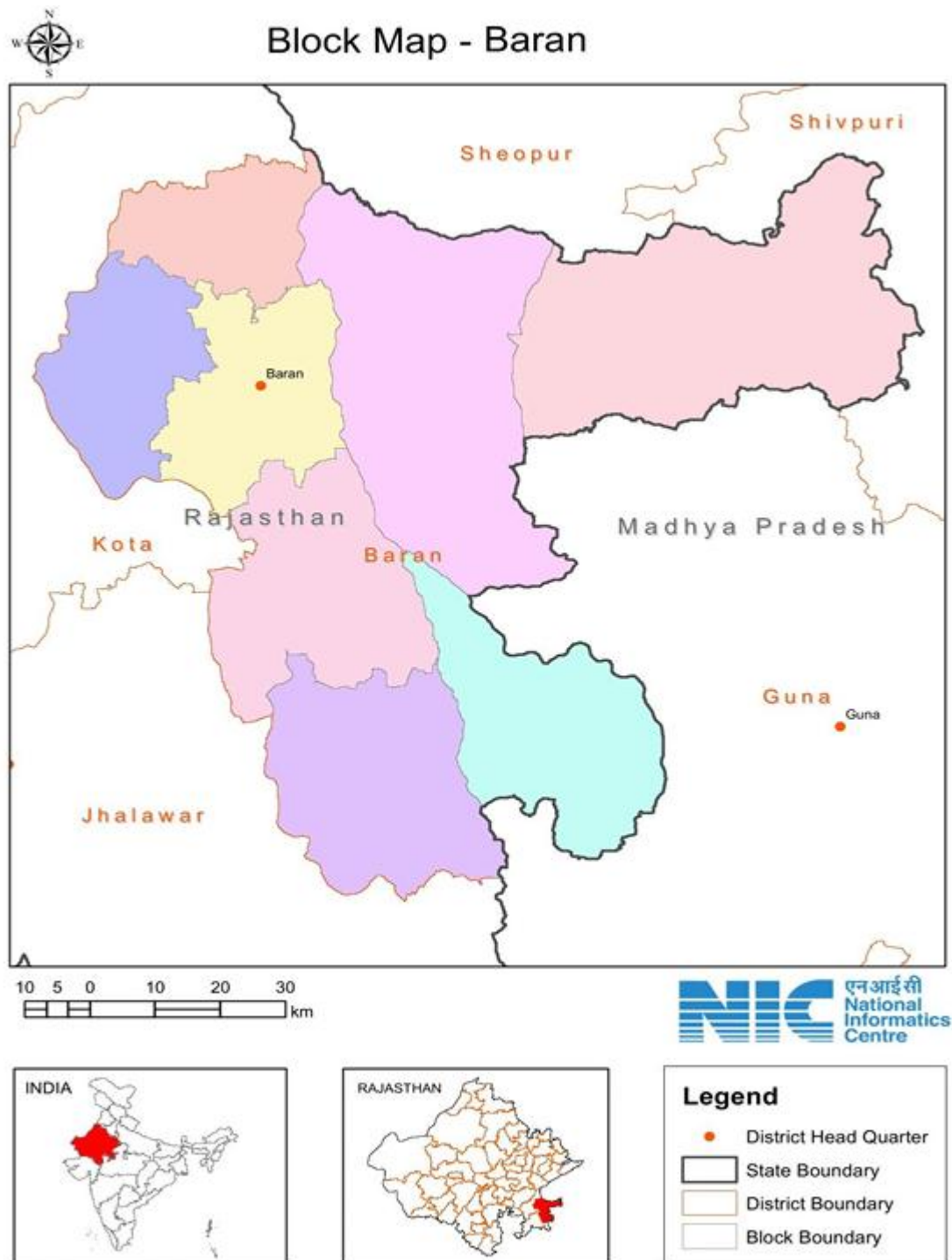
## 6. Way Forward

- 1 The Government of India is actively striving to enhance farmers income necessitating a strong emphasis on promoting integrated farming systems and advanced agricultural techniques in the district.
- 2 Realizing the estimated credit potential and translating it into tangible outcomes requires collaborative efforts from all stakeholders in the district including banks, government departments and related institutions.
- 3 Seamless provision of bank loans across various schemes sponsored by both Central and State Governments is essential to accelerate development efforts.
- 4 Focus on responsible use of runoff water in collection, storage and irrigation, providing adequate bank credit to occupational tenant farmers through joint liability groups and also coordination among the stakeholders to achieve the goal of complete financial inclusion is needed.



# Part A

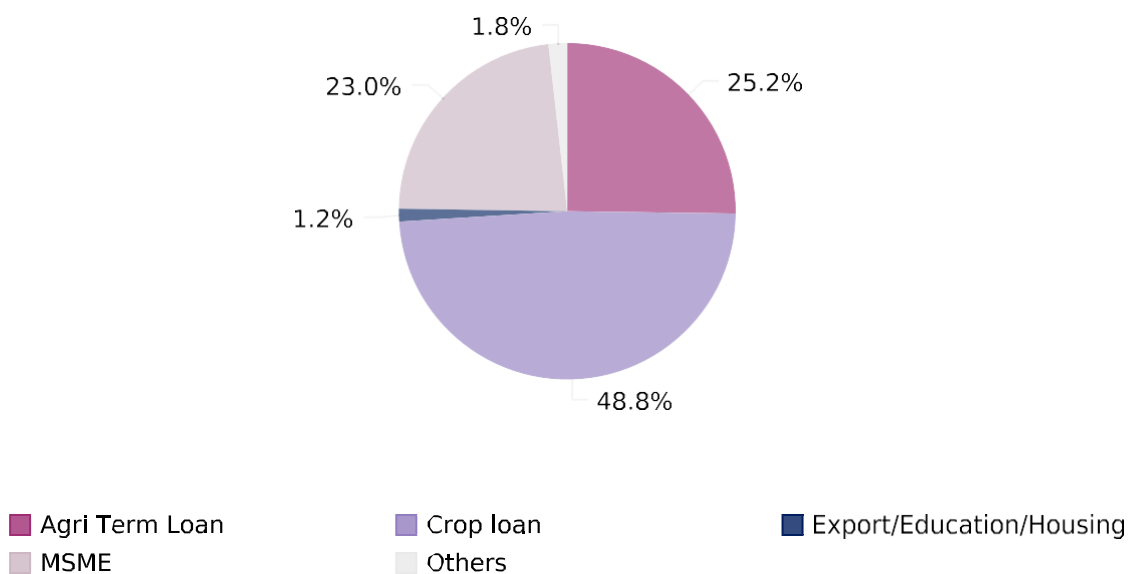
## District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	479602.24
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	367418.75
2	Term Loan for agriculture and allied activities	112183.49
B	Agriculture Infrastructure	52539.76
C	Ancillary activities	25202.04
I	Credit Potential for Agriculture A+B+C)	557344.04
II	Micro, Small and Medium Enterprises	172896
III	Export Credit	300
IV	Education	1440
V	Housing	7596
VI	Social Infrastructure	2288
VII	Renewable energy	806.4
VIII	Others	10400
	<b>Total Priority Sector</b>	<b>753070.44</b>



Sources

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

(₹ lakh)

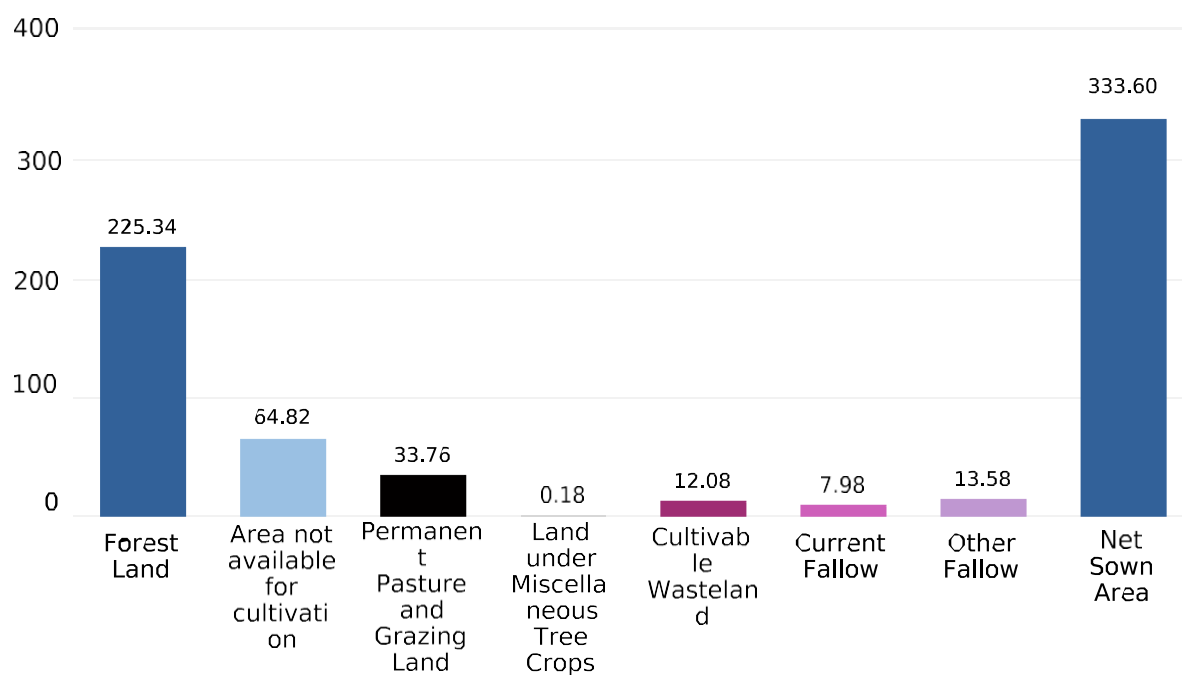
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	361613.25
2	Water Resources	5012.45
3	Farm Mechanisation	27587.6
4	Plantation & Horticulture with Sericulture	8208.54
5	Forestry & Waste Land Development	166.08
6	Animal Husbandry – Dairy	33285.98
7	Animal Husbandry – Poultry	1015.92
8	Animal Husbandry - Sheep, Goat, Piggery	3235.36
9	Fisheries	162.08
10	Farm Credit- Others	39314.98
	Sub total	479602.24
B	Agriculture Infrastructure	
1	Construction of storage	49440
2	Land development, Soil conservation, Wasteland Development	1616.56
3	Agriculture Infrastructure – Others	1483.2
	Sub total	52539.76
C	Ancillary activities	
1	Food & Agro. Processing	22812.44
2	Ancillary activities – Others	2389.6
	Sub Total	25202.04
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	36800
II	B Service Sector - Term Loan	65600
II	C Manufacturing Sector – WC	17320
II	D Service Sector – WC	53176
II	E MSME – Others	0
	Total MSME	172896
III	Export Credit	300
IV	Education	1440
V	Housing	7596
VI	Social Infrastructure	2288
VII	Renewable energy	806.4
VIII	Others	10400
	<b>Total Priority Sector</b>	<b>753070.44</b>



# District Profile

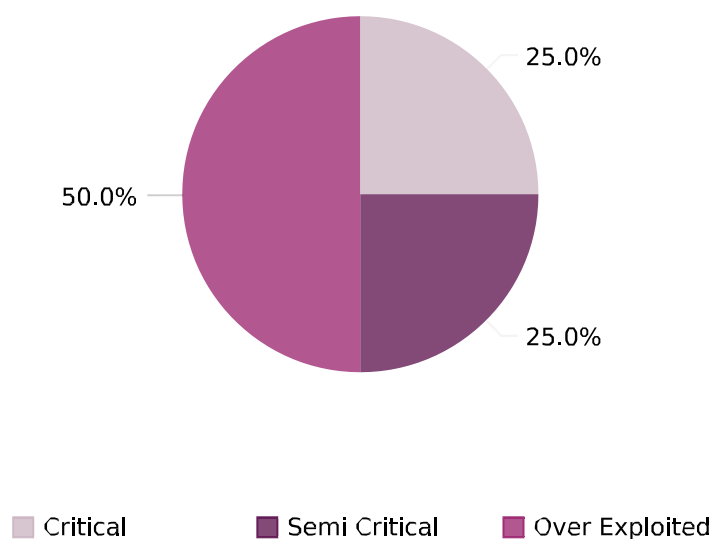


### 1. Land Utilisation ('000 hectares)



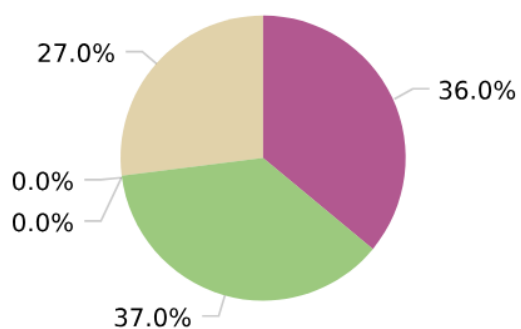
Dept. of Agriculture/Dir. Of Eco. & Stat.

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



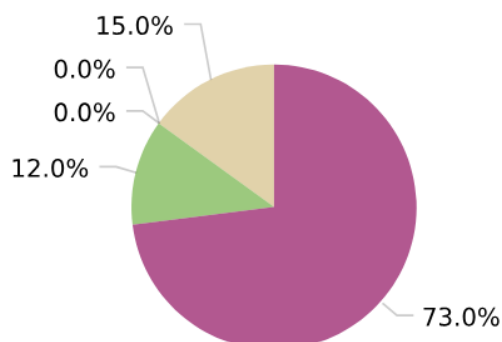
Dept. of Agriculture/Water Resources & CGWB Report 2022

### 3. Landholding - No. of Farmers (%)



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

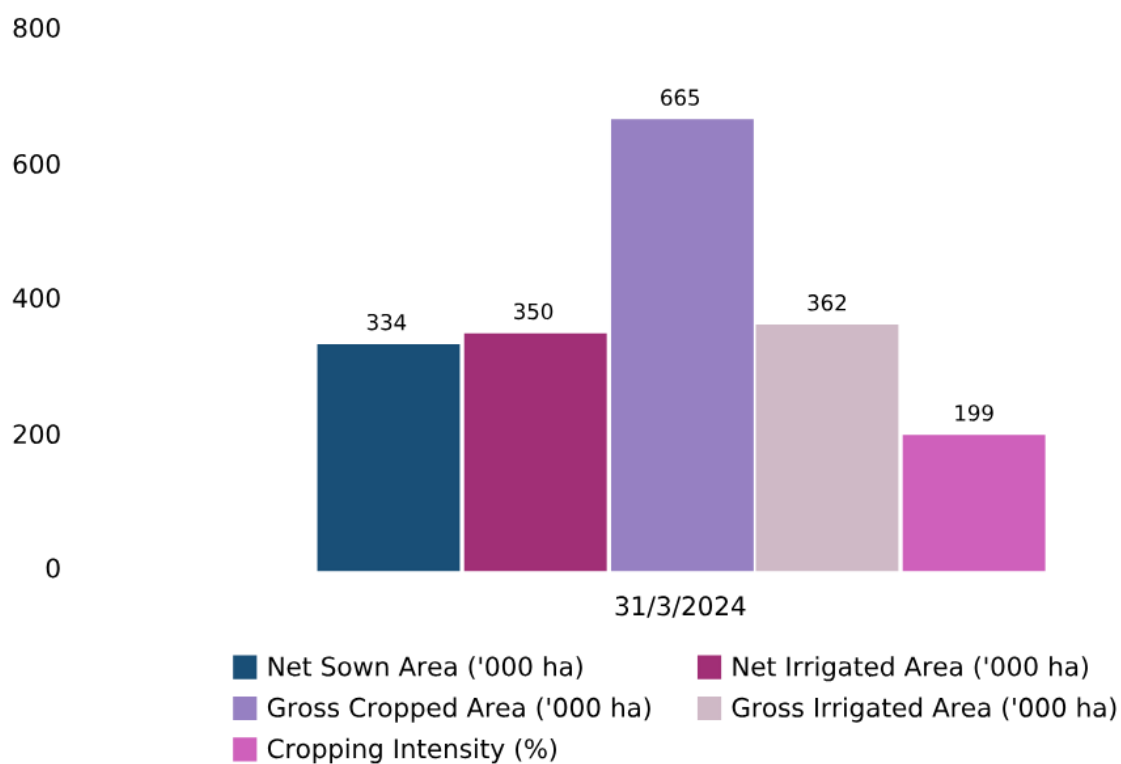
### Landholding - Area (%)



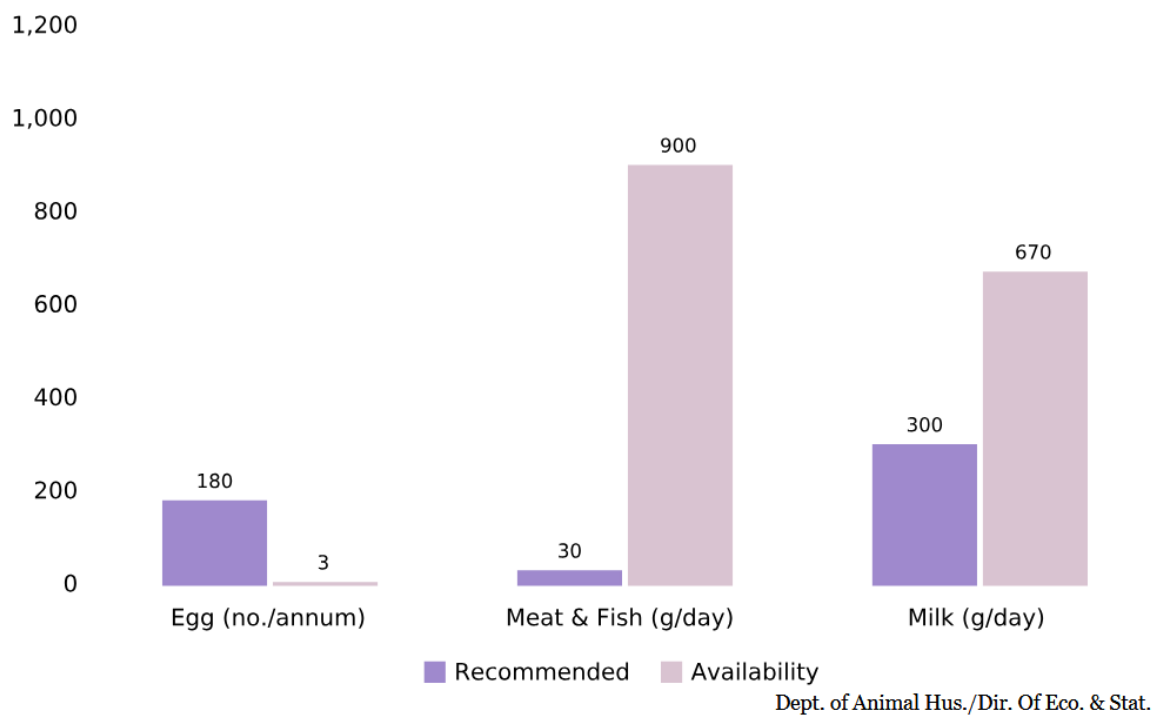
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Dept. of Agriculture/Dir. Of Eco. & Stat.

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



### 5. Per-capita availability



## Key Agricultural and Demographic Indicators

### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	Yes

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	61.40	37.49	46.05	12.34
2	>1 to <=2 ha	43.49	26.56	54.37	14.57
3	>2 to <=4 ha		0.00		0.00
4	>4 to <=10 ha		0.00		0.00
5	>10 ha	58.88	35.95	272.82	73.10
6	Total	163.77	100.00	373.24	100.01

### 7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1221.00	633.00	588.00	968.00	254.00
2	Scheduled Caste	220.00	114.00	106.00	167.00	53.00
3	Scheduled Tribe	276.00	143.00	133.00	264.00	12.00
4	Literate	132.00	80.00	52.00	48.00	83.00
5	BPL	252.00	132.00	120.00	162.00	90.00

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	8.00
	Spices (Masala Powders/ Pastes)	1.00

### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2822.00	240.00	2582.00
2	Cattle – Indigenous	295281.00	42472.00	252809.00
3	Buffaloes	266017.00	27036.00	238981.00
4	Sheep - Cross bred	35.00		
5	Sheep – Indigenous	11357.00	2085.00	9272.00
6	Goat	184809.00	31514.00	153295.00
8	Pig – Indigenous	6409.00	2133.00	4276.00
9	Horse/Donkey/Camel	1600.00		
11	Poultry – Improved	51000.00		
12	Poultry – Indigenous	11105.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1100.56		900.00	
2	Egg	43.00		3.00	
3	Milk	40.70		670.00	

## 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)	792	1001
Rainfall - Actual (mm)	1252	1065

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	663.00	665.38
Net sown area ('000 ha)	349.00	333.60
Cropping intensity (%)	18997.00	199.45

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	135.38	362.77
Fertilizer consumption - Rabi (kg/ha)	262.20	233.53

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	7	6

#### KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	157248	138076
GLC through KCC (Rs. lakh)	2747.92	175326.51

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	69181	120397

**Major Crops, Area, Production, Productivity**

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Soybean	254.05	262.18	262.18	234.70	345.88	1032.00
Urdbean	19.87	7.33	7.33	19.87	14.90	368.90
Rice	22.69	96.53	96.53	33.78	130.74	4254.30
Wheat	108.85	587.79	587.79	108.85	587.79	5400.00
Indian Mustard	143.90	330.00	330.00	143.90	330.00	2293.26

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	75	
Net Irrigated Area (000 ha)	334	339
Gross Irrigated Area (000 ha)	351	362

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Baran	Anta	Semi-critical
2	Rajasthan	Baran	Kishanganj	Critical
3	Rajasthan	Baran	Shahabad	Critical
4	Rajasthan	Baran	Atru	Over Exploited
5	Rajasthan	Baran	Chhipabarod	Over Exploited
6	Rajasthan	Baran	Chhabra	Over Exploited
7	Rajasthan	Baran	Baran (Full)	Over Exploited
8	Rajasthan	Baran	Mangrol	Semi-critical

**Farm Mechanization in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	28700	30478
Power Tillers	290	315

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	7	11

**Crop Identified for One District-One Product**

Particulars	31/03/2023
Crop Name	Garlic
Area cultivated (Ha)	29805

**Production and Productivity**

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Coriander	5.00	10.44	6.33	14.56
Garlic	29.81	172.86	35.00	190.63

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	225	225
Waste Land (000 ha)	12	12
Degraded Land (000 ha)	65	65

**Nurseries (No.)**

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery		3
1	Horticulture	3	



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	1.00	1.00

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	Data not available	Data not available
Hatcheries (No.)	Data not available	Data not available

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	145.00
Rainfall - Actual (mm)Reservoirs (No.)	2.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	1.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	4.00
Storage Godowns (No.)	15.00
Storage Godowns ( Capacity - 000 MT)	118.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	14.00
Market Yards [Nos] / Wholesale Market (No.)	6.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	12000.00

#### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	
Watershed Projects - Area treated (000 ha)	
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (000 ha)	0.20

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	205180.00	208202.00
Pesticides Consumption (000 kg)	114.64	115.82

##### Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (000 kg)	10
Pack Houses (No.)	1
Food Parks (No.)	1
Agri-Economic Zones (No.)	1

#### MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	21241
Small Units (No.)	386
Medium Units (No.)	29
Udyog Aadhar Registrations (No.)	21656

#### Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	2

#### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)		5394.40

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	8	8
No. of SHGs formed	7311	9260

No. of SHGs credit linked (including repeat finance)	3288	3901
Bank loan disbursed (Rs. lakh)	3083.00	7112.00
Average loan per SHG (Rs. lakh)	0.97	1.82
Percentage of women SHGs %		100.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	117	117
Consumer Stores (No.)	1	1
Housing Societies (No.)	8	8
Weavers (No.)	6	6
Marketing Societies (No.)	7	7
Labour Societies (No.)	11	11
Industrial Societies (No.)	9	9
Others (No.)	222	222
Total (No.)/%	381	381

#### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	185	204

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spread	Sector	No. of Societies	Spread
1	Rajasthan	Baran					Milk Societies	67	
2	Rajasthan	Baran					Marketing Societies	7	
3	Rajasthan	Baran					Labour Societies	11	
4	Rajasthan	Baran					Food Processing Societies	6	

5	Rajasthan	Baran				Conser Stores	1	
6	Rajasthan	Baran				Housin g Societi es	8	
7	Rajasthan	Baran				Weave rs Societi es	6	
8	Rajasthan	Baran				Indust rial Societi es	9	

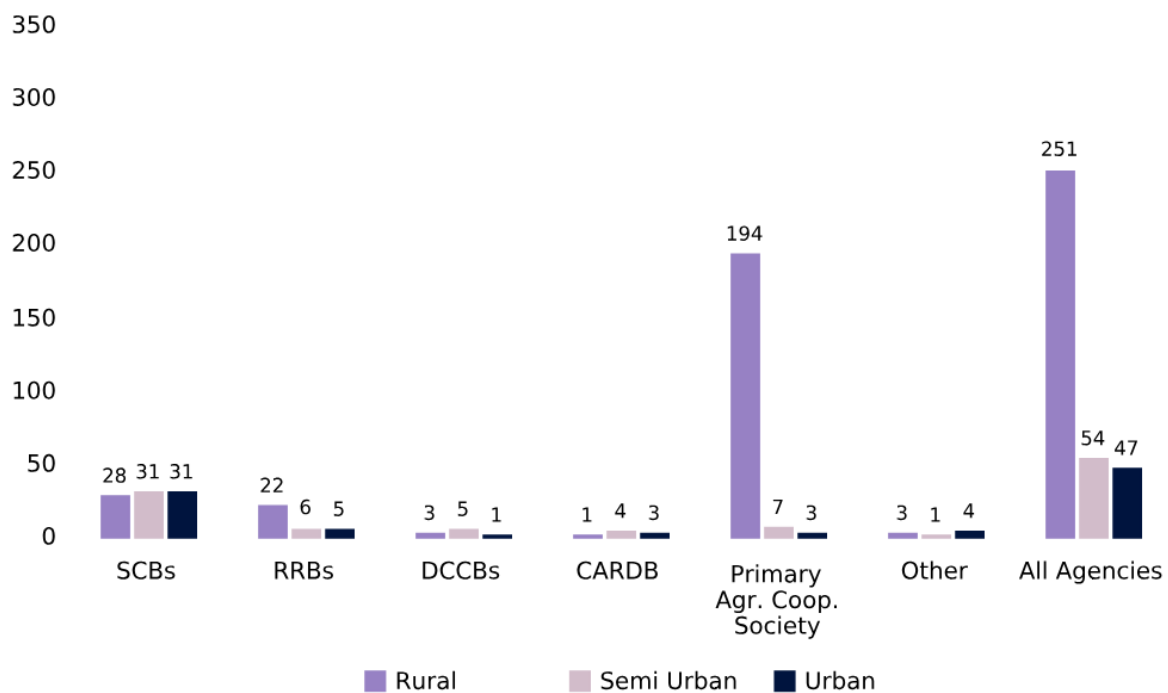
**Status/ progress under various schemes of MoC in the district**

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
2	Potential for formation of new MPACS	45	
3	PACS Computerisation	127	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	4	
a	PACS sanctioned with warehousing facility & other related infrastructure	4	
b	Capacity of the grain storage godowns sanctioned	2000	
7	PACS as Common Service Centres (CSCs)	158	



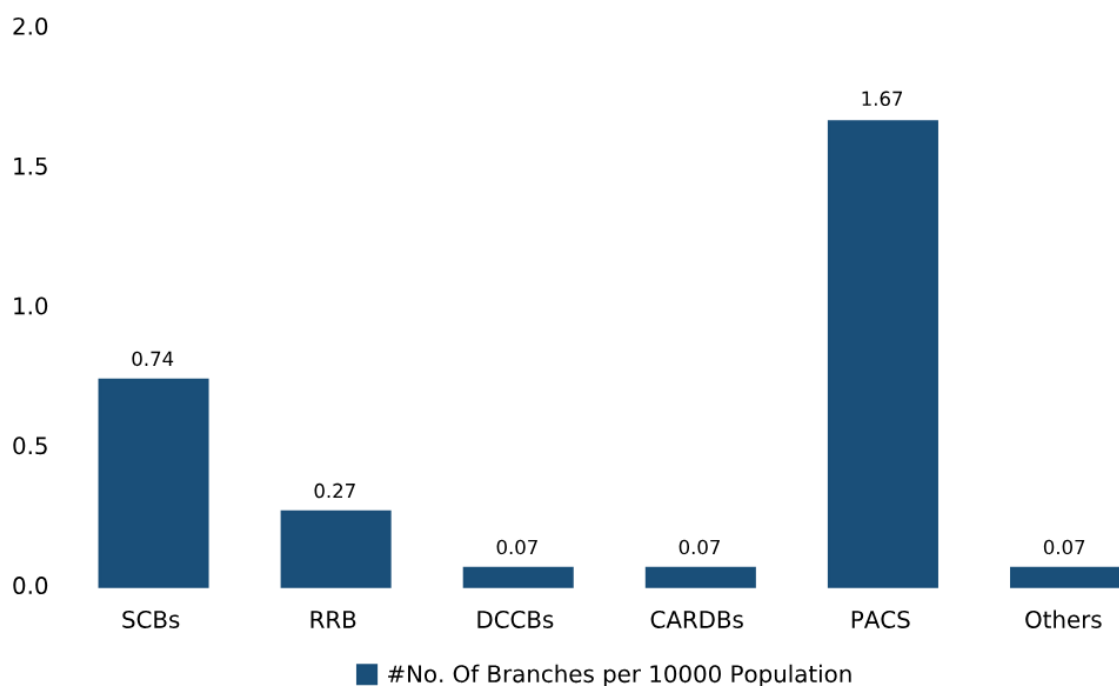
# **Banking Profile**

### 1. Agency wise - Number of branches in the district



LDM Office/SLBC Website

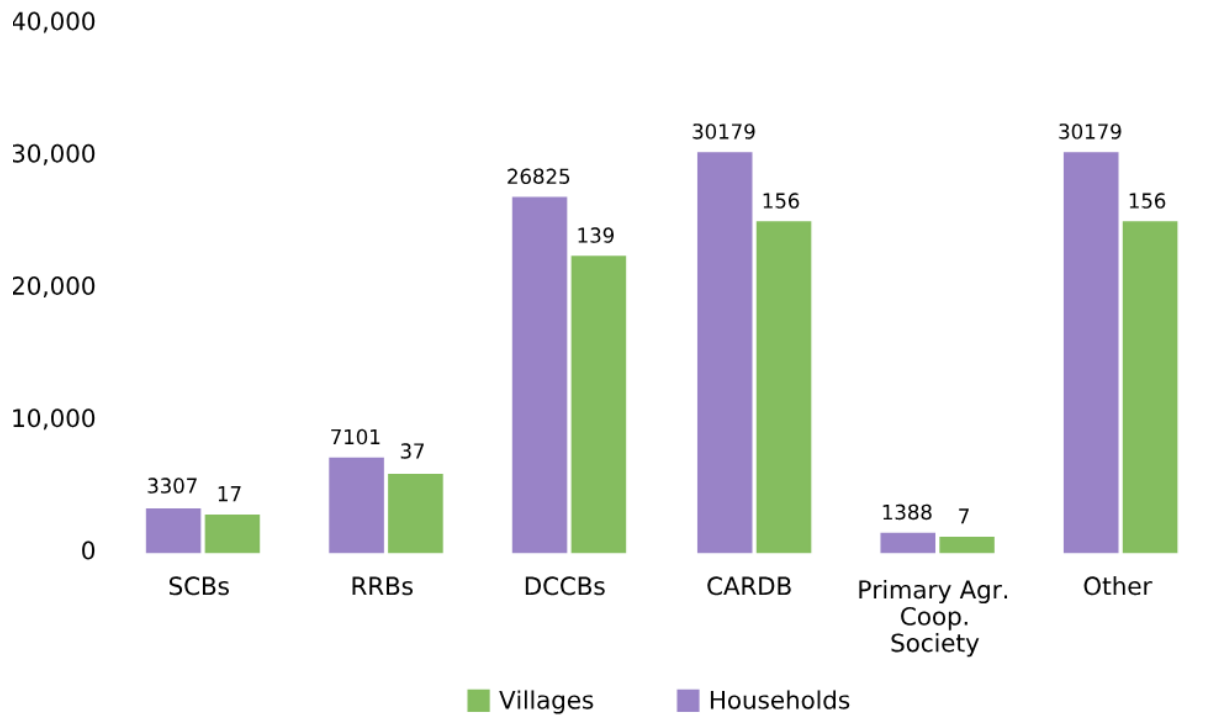
### 2. Branch Penetration



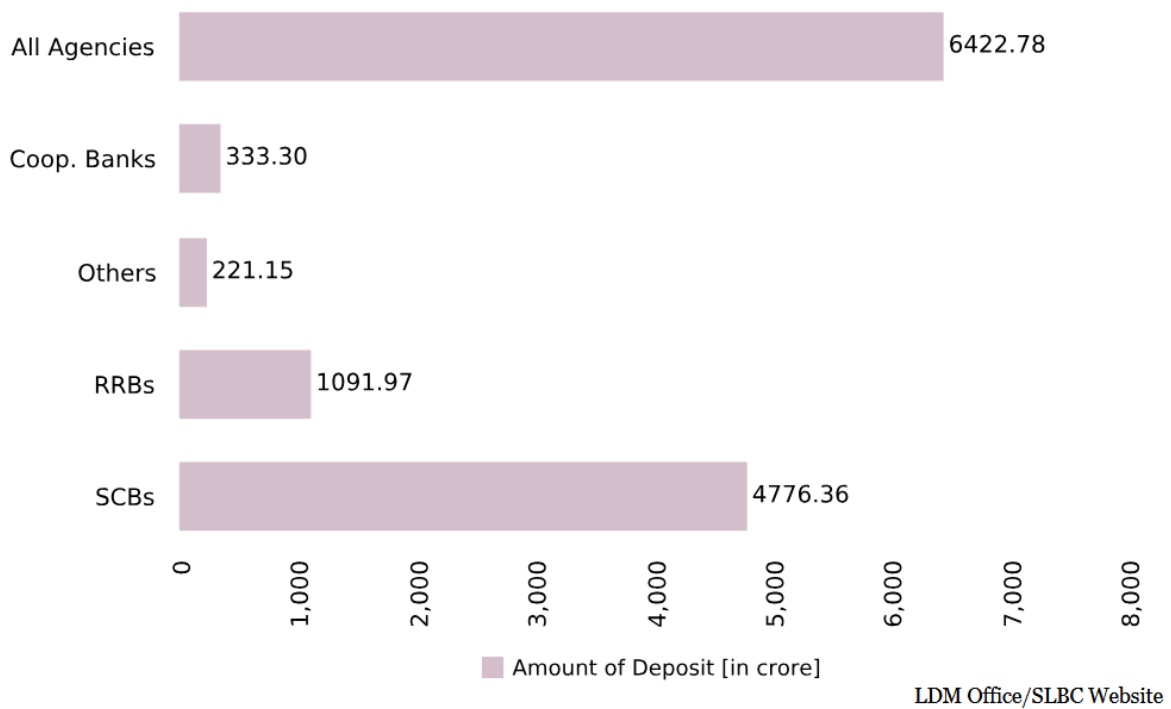
LDM Office/SLBC Website



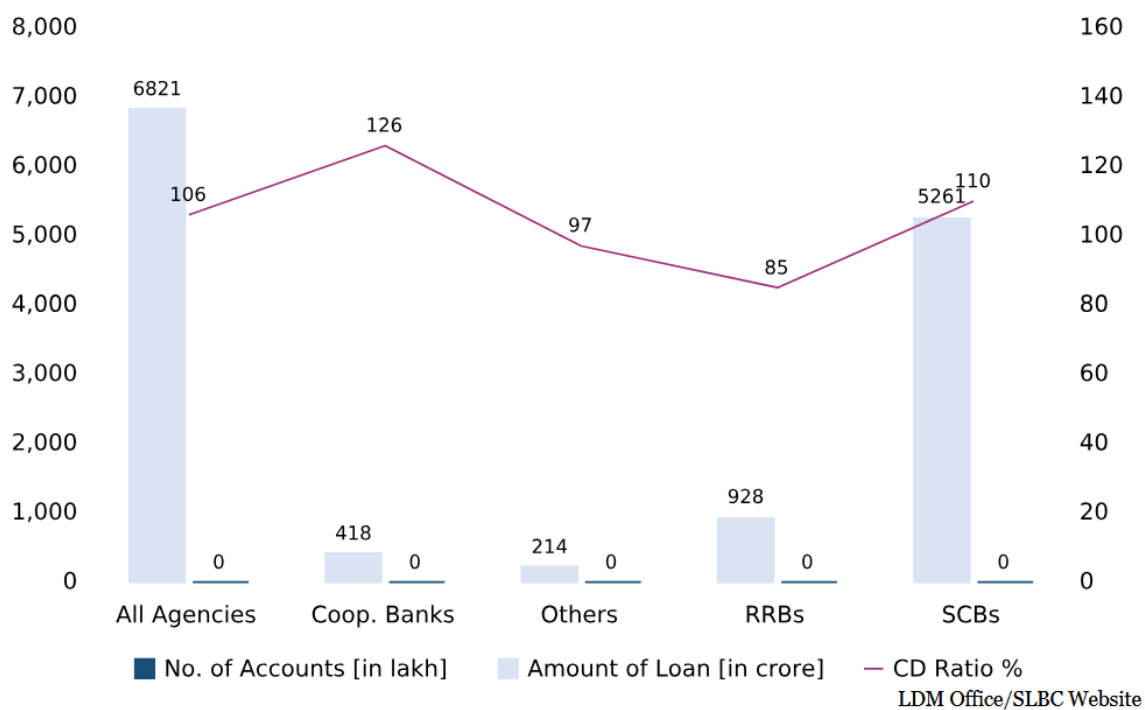
### 3. Agency wise - Per branch Outreach



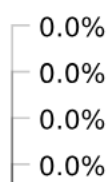
### 4. Agency wise - Deposit O/s



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



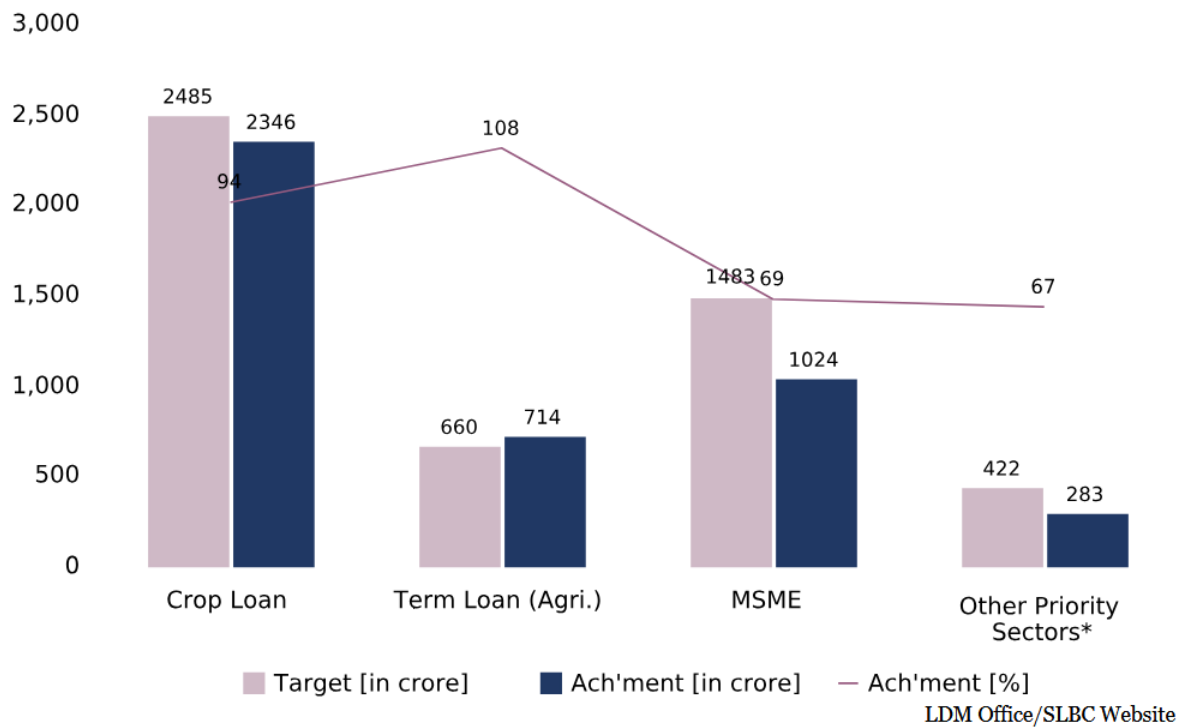
### 6. Performance under Financial Inclusion (No. of A/c)



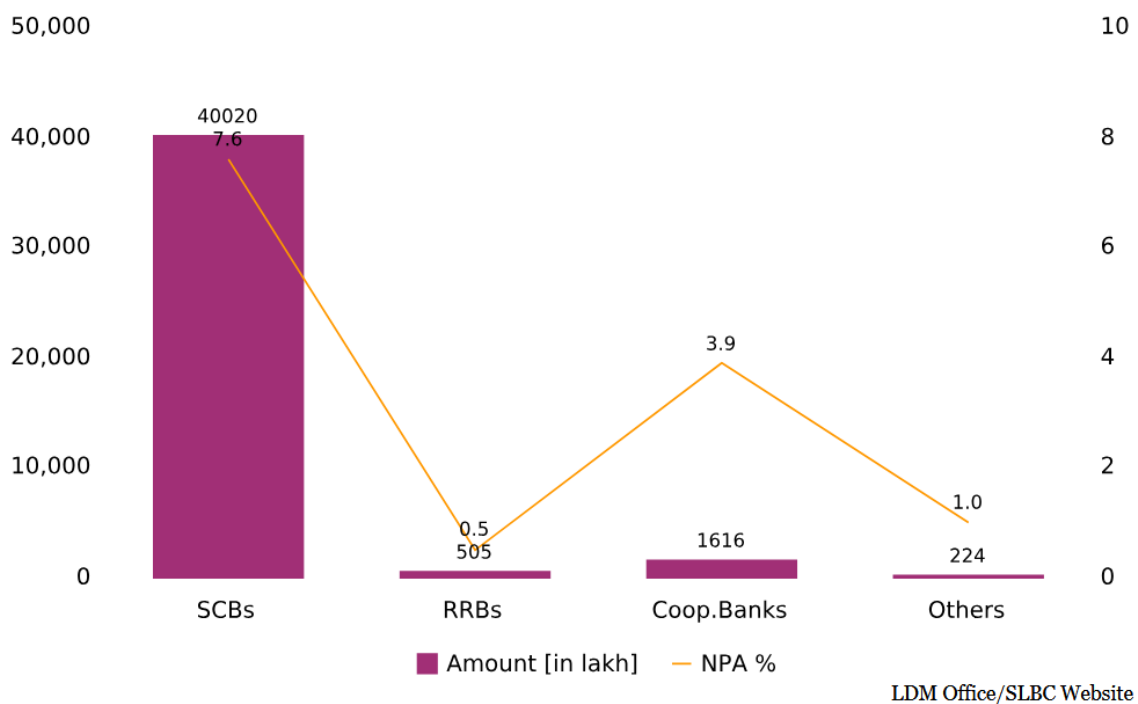
APY PMJDY PMJJBY PMSBY



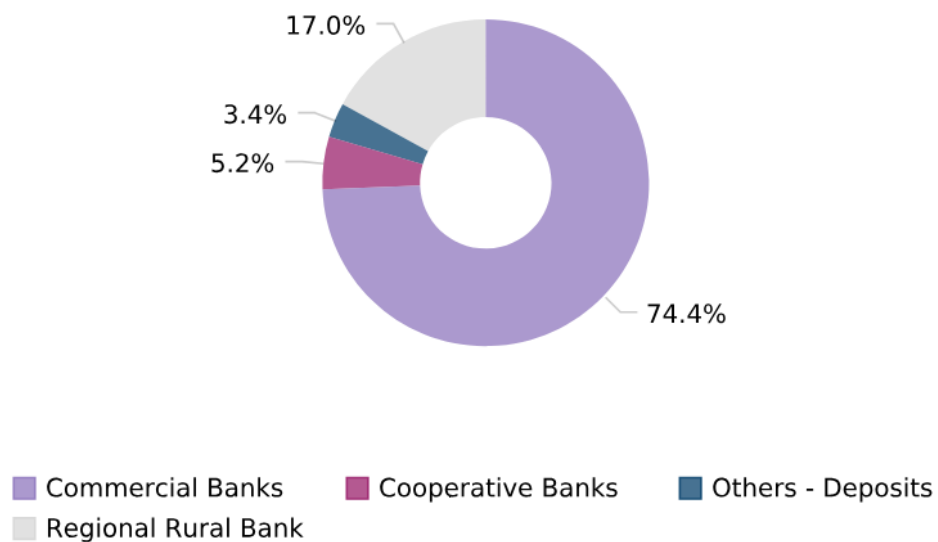
### 7. Sector-wise Performance under ACP



### 8. NPA position

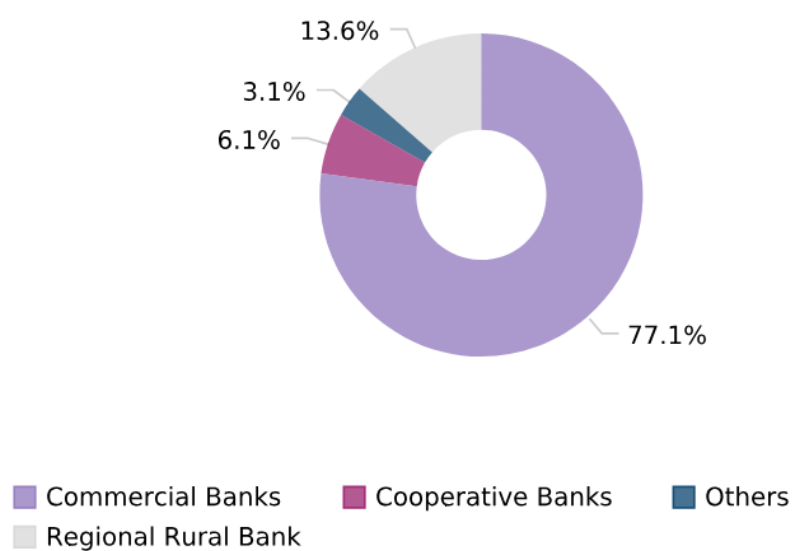


### 9. Agency wise - Share of Deposit O/s Year 2024-25

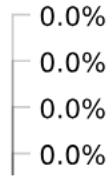
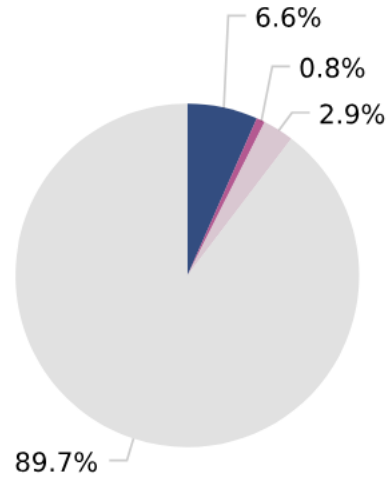
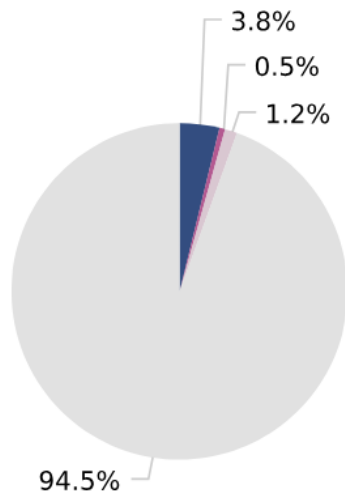


LDM Office/SLBC Website

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



LDM Office/SLBC Website

**11. Agency wise - Share of NPA****Year 2022-23****Year 2023-24****Year 2024-25**

■ Coop.Banks   ■ Others   ■ RRBs  
■ SCBs

LDM Office/SLBC Website



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	19	90	28	31	31			129	17	3307
Regional Rural Bank	1	33	22	6	5			240	37	7101
District Central Coop. Bank	1	9	3	5	1				139	26825
Coop. Agr. & Rural Dev. Bank	1	8	1	4	3				156	30179
Primary Agr. Coop. Society	204	204	194	7	3				7	1388
Others	4	8	3	1	4				156	30179
All Agencies	230	352	251	54	47	0	0	369		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	1159735	1093342		-100.0	0	406476.00	449206.00	477635.76	6.3	74.37
Regional Rural Bank	445892	497934		-100.0	0	88339.00	97888.00	109196.55	11.6	17.00
Cooperative Banks	418469	145801		-100.0	0	32570.00	32441.00	33330.36	2.7	5.19



Others	39040			0	0		21300.00	22114.84	3.8	3.44
All Agencies	2063136	1737077	0	-100.0	0	527385.00	600835.00	642277.51	6.9	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	246728	263325	0	-100.0	0	538324.00	602396.00	682136.09	13.2	100.0
Commercial Banks	157431	175379		-100.0	0	435919.00	465900.00	526077.25	12.9	77.1
Cooperative Banks	57938	58849		-100.0	0	33342.00	38295.00	41848.71	9.3	6.1
Others	2761			0.0	0		18570.00	21416.09	15.3	3.1
Regional Rural Bank	28598	29097		-100.0	0	69063.00	79631.00	92794.04	16.5	13.6

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	107.2	103.7	110.1
Regional Rural Bank	78.2	81.3	85.0
Cooperative Banks	102.4	118.0	125.6
Others	0.0	87.2	96.8
All Agencies	102.1	100.3	106.2



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	387335	238327	81967	31100
Regional Rural Bank	263896	139925	40979	22462
Cooperative Banks	0	0	211	70
Others	4185	1862	933	1002
All Agencies	655416	380114	124090	54634

### 6. Performance on National Goals

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	307659.72	58.5	213115.14	40.5		0.0		0.0		0.0
Regional Rural Bank	70521.35	76.0	61933.83	66.7		0.0		0.0		0.0
Cooperative Banks	51100.15	122.1	51098.25	122.1		0.0		0.0		0.0
Others	7357.80	34.4	2050.28	9.6		0.0		0.0		0.0
All Agencies	436639.02	64.0	328197.50	48.1	0.00	0.0	0.00	0.0	0.00	0.0



### 7. Agency-wise Performance under Annual Credit Plan

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	333000.00	327094.54	98.2	430000.00	387953.00	90.2	505002.00	436639.02	86.5	91.6
Commercial Banks	199923.00	227192.91	113.6	274606.00	269496.00	98.1	353582.00	307659.72	87.0	99.6
Cooperative Banks	63390.00	41793.60	65.9	68177.00	46800.00	68.6	57012.00	51100.15	89.6	74.7
Others	7335.00		0.0	12750.00	7515.00	58.9	22085.00	7357.80	33.3	30.7
Regional Rural Bank	62352.00	58108.03	93.2	74467.00	64142.00	86.1	72323.00	70521.35	97.5	92.3

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	241000.00	201757.99	83.7	260000.00	222748.18	85.7	248500.00	234603.36	94.4	87.9
Term Loan (Agri.)	39000.00	60468.11	155.0	100000.00	72365.35	72.4	66002.00	71401.95	108.2	111.9
Total Agri. Credit	280000.00	262226.10	93.7	360000.00	295113.53	82.0	314502.00	306005.31	97.3	91.0
MSME	43500.00	52882.35	121.6	56500.00	84565.12	149.7	148304.00	102356.22	69.0	113.4
Other Priority Sectors*	9500.00	11986.09	126.2	12300.00	8274.40	67.3	42196.00	28277.50	67.0	86.8
Total Priority Sector	333000.00	327094.54	98.2	428800.00	387953.05	90.5	505002.00	436639.03	86.5	91.7



### 9. NPA Position (Outstanding)

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0	465900.00	37387.28	8.0	526077.25	40019.92	7.6	5.2
Regional Rural Bank			0.0	79631.00	1215.48	1.5	92794.04	504.76	0.5	0.7
Cooperative Banks			0.0	38295.00	2756.63	7.2	41848.71	1615.57	3.9	3.7
Others			0.0	18570.00	334.71	1.8	21416.09	224.21	1.0	0.9
All Agencies			0.0	602396.00	41694.10	6.9	682136.09	42364.46	6.2	4.4





# Part B



## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

Key Highlights of Union Budget 2025-26 (<https://www.indiabudget.gov.in/>) :

- The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.
- Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.
- Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.
- Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.
- Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.
- Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.
- Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.
- Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.
- Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.
- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.



- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

### 3. Policy Initiatives - RBI

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

#### **Credit Flow to Agriculture Collateral free agricultural loans**

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
- iii. Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%  
Sub targets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. 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. Finance to Non Banking Financial Companies (NBFCs)

### 4. Policy Initiatives - NABARD

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

#### **Infrastructure:**

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel

(Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

### **Climate Change:**

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

### **Institutional Development:**

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, 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:**

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

### **Promotional Development & Financial Inclusion**

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community



applications receive 70% or up to Rs.56,000.

- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.





- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the

Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.

- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for FY 2022–23, supported by the Rajasthan Government.
- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

## 6. State Budget

### 6.1. Important Announcements

The state budget allocates ₹15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, ₹23,298.04 crore has been earmarked for elementary education, while ₹17,693.96 crore is dedicated to secondary education. Additionally, ₹2,045.77 crore has been provided for mid-day meal programs, which includes ₹722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and ₹1,323.77 crore for the PM Nutrition Scheme, incorporating the state's share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health, while ₹4,915.86 crore is directed toward the National Rural Health Mission. The Family



Welfare Department receives ₹1,698.85 crore, and ₹3,721.95 crore is set aside for Medical Education. Furthermore, ₹43.92 crore (including a state share of ₹43.58 crore) is provided for the Commissionerate of Food Safety and Drug Control, which includes ₹26.52 crore for the War Campaign for Cleanliness. Urban local bodies will receive ₹1,818.47 crore as grants under the Central Finance Commission. For water supply schemes in urban and rural areas, ₹8,761.04 crore has been allocated.

The energy sector commands a significant provision of ₹39,576.71 crore, along with an equity contribution of ₹2,466.57 crore to power companies. Employment initiatives are supported with ₹1,022.29 crore, including ₹872.22 crore from the state fund for the Chief Minister Yuva Sambal Yojana. The Labor Department is allocated ₹1,119.65 crore, of which ₹760.00 crore comes from the state fund, and additional resources are directed toward the Building and Other Construction Labor Welfare Board.

Social Justice and Empowerment receives ₹19,906.26 crore, while ₹8,042.35 crore is earmarked for Irrigation and Flood Control. The Public Construction Department is allocated ₹17,383.81 crore, and the Transport Department receives ₹1,271.70 crore. For industrial development, ₹1,792.12 crore is provided to the Industries Department, along with ₹687.04 crore from the state fund for HPCL Rajasthan Refinery Limited. The Department of Mines and Geology is granted ₹51.77 crore, and the Tourism Department receives ₹517.06 crore. Additionally, ₹43.50 crore is allocated to the Food and Rural Industries Board.

In the technology and innovation sector, ₹2,138.84 crore is allocated to the Department of Information Technology and Communication, while ₹32.05 crore from the state fund supports Science and Technology initiatives.

## **6.2. Highlights related Agriculture & Farm Sector**

The state budget allocates ₹3,975.67 crore for the Department of Agriculture, with a significant emphasis on crop insurance and agricultural development. Of this, ₹2,300.00 crore from the state fund is dedicated to the Prime Minister's Crop Insurance Margin Scheme and the Weather-Based Crop Insurance Margin Scheme. Additionally, ₹529.81 crore (including a state share of ₹209.92 crore) is provided for the National Food Security Mission. The National Mission on Agricultural Extension and Technology receives ₹174.02 crore, while ₹209.20 crore is earmarked for the National Agricultural Development Scheme. Further allocations include ₹61.88 crore for the Prime Minister's Agricultural Irrigation Scheme, ₹50.00 crore for the Prime Minister's Dhanya Krishi Yojana, ₹43.98 crore for the National Tikka Uttam Krishi Mission, and ₹42.08 crore for the Traditional Agriculture Development Scheme.

For horticulture, a provision of ₹1,918.68 crore has been made, which includes ₹905.19 crore (with a state share of ₹362.07 crore) for the Micro Irrigation Scheme. An additional ₹359.30 crore from the state fund strengthens this initiative. The Pradhan Mantri Kusum Yojana (Component B) receives ₹400.16 crore, while ₹124.76 crore is allocated for the National Horticulture Mission. Agricultural universities are supported with ₹403.95 crore, and ₹415.76 crore is provided for agricultural marketing, including ₹365.00 crore from the state fund. Furthermore, ₹45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.



The Forest Department is allocated ₹1,475.35 crore, with targeted investments for environmental sustainability. This includes ₹254.94 crore for replanting degraded forests, ₹237.33 crore for the Rajasthan Forestry and Biodiversity Development Project (RFBDP), ₹209.92 crore for the Climate Change and Desert Expansion Project, and ₹151.00 crore for the Rajasthan Climate Change Response and Ecosystem Services Enhancement Project. Cooperative development receives ₹2,439.64 crore, including ₹1,420.00 crore from the state fund for the Prime Minister's Samman Nidhi Scheme. Additional allocations include ₹500.00 crore for interest subsidies to cooperative society debtors and ₹292.00 crore for grants to cooperative credit institutions. Finally, ₹59.59 crore from the state fund is earmarked for watershed development and soil conservation.

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment. Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component). Further allocations include ₹385.00 crore for the Swachh Bharat Mission (Rural), ₹296.84 crore for assistance to District Councils, and ₹200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive ₹107.00 crore, while ₹61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, ₹50.00 crore is allocated for the Magra Area Development Programme.

## **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 Lending Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.

### **Government of Rajasthan Schemes**

Gopal Credit Card Loan Scheme: Launched in August 2024, this flagship initiative provides interest-free loans up to ₹1 lakh without collateral to livestock and dairy farmers in Rajasthan. The scheme supports investments in cattle, fodder, equipment, and veterinary

care. Applicants must be Rajasthan residents engaged in animal husbandry and registered on the SSO portal. Loans are repayable within one year and require two guarantors. Applications can be made online via the SSO portal, E-Mitra centers, or cooperative banks.

Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasi Udyam Protsahan Yojana : This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*.

Rajasthan Investment Promotion Scheme (RIPS) 2024: Valid till March 2029, RIPS 2024 aims to boost industrial growth and attract investments through incentives like capital subsidies, SGST reimbursements, interest subventions, and exemptions on electricity and stamp duty. It focuses on Green Growth, Export Promotion, and MSME development, with special benefits for women entrepreneurs, SC/ST FPOs, and tourism units.

Indira Mahila Shakti Udyam Protsahan Yojana: A ₹1,000 crore fund supporting women entrepreneurs with subsidized loans and up to 30% subsidy for eligible categories. The scheme ensures financial inclusion and empowerment under government oversight.

Rajasthan MSME Policy 2024: This policy strengthens MSMEs through fiscal and non-fiscal measures, including interest subsidies, technology support, skill training, and market access. It promotes sustainable practices and offers special provisions for SC/ST, women, and youth entrepreneurs. The policy is operative till March 2029 and integrates benefits from RIPS 2024.

Rajasthan Export Promotion Policy 2024: Aims to increase exports from ₹83,704 crore to ₹1.5 lakh crore by 2029 through incentives like freight subsidies, e-commerce support, and marketing assistance. Focus sectors include engineering goods, textiles, handicrafts, agro-processing, and tourism. Institutional frameworks and global outreach programs ensure effective implementation.

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

Baran is an agricultural district where 70% of the population is engaged in agriculture-based activities. Climatically, the district falls under the Southeast Rajasthan Plain and Hill Division (Agro Climatic Zone No. 5), known as the Humid Zone. The soil in Baran is generally black, clay loam, and alluvial, with good fertility. The annual average rainfall is 792 mm. The total geographical area of the district is 699,461 hectares, with 361,191 hectares of cultivable land. The net sown area is 349,996 hectares, and the gross sown area is 664,487 hectares, resulting in a cropping intensity of 190% (year 2023-24).

Baran district comprises 8 development blocks, 221 Gram Panchayats, and 1,221 villages (1,114 populated). According to the 2011 census, the total labor force in the district is 5.55 lakh, with 4.02 lakh (72.70%) engaged in agriculture. The main crops grown in the district include wheat, mustard, coriander, garlic, gram, and maize in the Rabi season, and soybean, paddy, maize, and urad in the Kharif season.

There are 1,63,771 farmers in the district, with 61,399 being small and marginal farmers. In the year 2024-25, the sowing area for Kharif and Rabi was 331,783 and 333,603 hectares, respectively. The total area available for irrigation in the district is 370,715 hectares.

Special programs for organic and sustainable farming are being implemented in the district under the National Agricultural Development Scheme and Atma Project. (Source- Dept. of Agriculture/LR data)

##### 2.1.1.1 Status of the Sector in the District

##### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department operates at the district level, with the Agriculture Extension Officer overseeing the Chambal Command Area and the Deputy Director (Extension) Agriculture managing the non-Chambal Command Area. They are supported by Assistant Directors, Agriculture Officers, Assistant Agriculture Officers, and Agriculture Supervisors. Seeds play a crucial role in crop production. In Baran district, about 65 percent of farmers obtain seeds from private dealers and other agencies such as the State Seed Corporation, National Seed Corporation, and cooperative societies.

The Krishi Vigyan Kendra located at Anta provides guidance and support services in technology transfer to farmers throughout the entire Baran district.

The Agricultural Technical Management Agency (ATMA) program aims to increase farmer awareness, enhance their capacity through training and exposure, boost agricultural production and productivity, and facilitate technology transfer.

Basic facilities for the distribution of chemical fertilizers, medicines, and other inputs are available in the district.

The district has four soil testing laboratories, which have tested 217,430 soil samples and issued soil health cards to farmers.

##### 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.



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional	Hectare	0.49	1	1	0.49	0.49
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional	Hectare	1.09	1	16	17.44	17.44
3	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	0.77	1	2016	1557.38	1557.38
4	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional	Hectare	1.08	1	25	26.97	26.97
5	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional	Hectare	0.88	1	73	64.30	64.30
6	Cereals - Maize/ Makka_Irrigated_Conventional	Hectare	0.40	1	57912	22965.01	22965.01
7	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hectare	0.62	1	35505	22088.38	22088.38
8	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.29	1	10	2.86	2.86
9	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.56	1	156536	88032.72	88032.72
10	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako__Conventional_Rabi	Hectare	0.24	1	212	51.47	51.47
11	Fodder Forage & Green Manures - Fodder Chari_unIrrigated_Conventional	Hectare	0.27	1	65	17.68	17.68
12	Fruits - Guava/ Amrood__Conventional_Rabi	Hectare	0.70	1	79	55.39	55.39
13	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla__Conventional_Rabi	Hectare	0.70	1	15	10.52	10.52
14	Fruits - Lemon/ Nimboo_Irrigated_Conventional	Hectare	0.77	1	28	21.46	21.46
15	Fruits - Mandarin/ Santra/Citrus/ Sweet Orange_Irrigated_Conventional	Hectare	0.87	1	11	9.54	9.54
16	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hectare	0.37	1	572	212.09	212.09
17	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.47	1	53280	25079.44	25079.44

18	Oil Seeds - Linseed/ Alsi Ka Beej/ Flax Seed_unIrrigated_Conventional	Hectare	0.32	1	381	123.22	123.22
19	Oil Seeds - Soybean/ Soyabean_unIrrigated_Conventional	Hectare	0.46	1	155125	71580.87	71580.87
20	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.44	1	20312	8954.35	8954.35
21	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hectare	0.35	1	9284	3251.26	3251.26
22	Spices & Condiments - Coriander/ Dhaniya_unIrrigated_Conventional	Hectare	0.52	1	6794	3498.93	3498.93
23	Spices & Condiments - Garlic/ Lahasun_unIrrigated_Conventional	Hectare	1.37	1	21266	29176.10	29176.10
<b>Sub Total</b>					<b>519518</b>	Hectare	<b>276797.87</b>
<b>Post Harvest</b>							<b>27679.79</b>
<b>Maintenance</b>							<b>55359.57</b>
<b>Total</b>							<b>359837.23</b>
<b>Grand Total</b>					<b>519518</b>	<b>276797.87</b>	<b>359837.23</b>

### 2.1.2 Water Resources

#### 2.1.2.1 Status of the Sector in the District

Water is a fundamental need for the development of the economy. It plays a crucial role in boosting agricultural production and facilitating economic and social development. The strategic use of surface water and groundwater is essential for irrigation, drinking purposes, and industrial use. Due to the unpredictability of rainfall, reliable irrigation primarily depends on groundwater and surface water. With an adequate and assured irrigation system, agricultural production can be enhanced through the effective use of the latest technology, hybrid seeds, fertilizers, and pesticides. This also enables crop rotation and cultivation of cash crops. The Chambal Irrigation Project serves as an effective irrigation source. Most of the irrigated areas in Anta development block of the district fall under the Chambal Command Area, managed by 58 Water Users Associations for the controlled and optimal use of river water. Additionally, irrigation in the district is supported by wells, ponds, and pump sets. The completion of small irrigation projects funded under RIDF has increased the percentage of irrigated land. There are 8 blocks in Baran, and 7 assessments units have been identified in Baran by Dynamic Ground Water Resources of Rajasthan 2024. Out of 7 assessment units in the district, four (Baran, Chhabra, Chhibabarod, and Atru) are categorized as overexploited, two (Kishanganj and Shahabad) are deemed critical, and one (Anta) is classified as semi critical.

#### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

The net irrigated area in the district is 339,227 hectares, and the gross irrigated area is 361,786 hectares, resulting in an irrigation intensity of 107 percent.



Very little water reaches the end of the canal area in the Chambal Command Area for irrigation due to farmers blocking the water flow before the tail of canal.

Non-supply of electricity at the time of need is a major hindrance to irrigation through electric pumps.

There is inadequate supply of star electric rated pumpsets by the Bureau of Energy Efficiency.

Rainwater storage and conservation need to be promoted, including the construction of anicuts for water conservation.

The canal system of the Chambal Command Area requires cleaning, repair, and maintenance.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Dug Well-Deepening-Baran & Kota-Hardrock-depth per meter	No.	0.05	90	400	21.84	19.65
2	Electric Pump Sets--5.0 HP	No.	0.31	90	8000	2472.00	2224.80
3	Solar PV Pump Sets (DC)--submersible pump set 5.0 HP	No.	0.38	90	4800	1819.36	1637.44
4	Solar PV Pump Sets (DC)--submersible pump set 7.5 HP	No.	0.44	90	2000	881.68	793.52
5	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.20	90	1600	317.36	285.60
6	Sprinkler Irrigation --75 mm dia sprinkler coupler 1ha	ha	0.04	90	1600	57.12	51.44
<b>Total</b>					<b>18400</b>	<b>5569.36</b>	<b>5012.45</b>

### 2.1.3 Farm Mechanization

#### 2.1.3.1 Status of the Sector in the District

Mechanization plays a crucial role in modern agricultural practices, encompassing tasks such as land leveling, sowing, plant protection, weed removal, and threshing. Tractors and other equipment are indispensable for these operations, and they are increasingly used for transporting agricultural produce from farms to processing units and markets. In Baran district, where there is a significant population of small and marginal farmers relying on bullocks and rented tractors, the demand for mechanization is rising alongside increasing irrigation. Government schemes like NFSM, NMOOP, SMSA, and NMAET, administered by the Agriculture Department and ATMA, offer grant assistance to farmers for agricultural equipment. Additionally, grants are available for establishing custom hiring centers at the Panchayat Samiti level, although there is a need for more availability under the agricultural mechanization scheme. Institutional credit also plays a vital role, with banks and private financial companies offering loans in this sector.

As per data from LDM office, there has been a consistent increase in the flow of base-level

loans in the district in the sector. Despite challenges such as decreasing land holdings and fluctuating interest from banks, there are promising opportunities for credit flow considering the district's extensive gross sown area and irrigation facilities.

### 2.1.3.2 Infrastructure and linkage support available, planned and gaps

Adequate infrastructure for agricultural mechanization is available in Baran district. In the fiscal year 2022-23, 1760 new tractors were registered, bringing the total to 30478 tractors by March 31, 2024 (Source: District Transport Office). Dealers of all tractor and thresher companies are present at the block headquarters. Moreover, trained mechanics and spare parts are available district-wide, ensuring comprehensive service and repair facilities at company workshops. Tractor repair technicians are also accessible throughout the district. Training programs for tractor maintenance are conducted by institutions like Krishi Vigyan Kendra, ITI, and tractor companies, aimed at enhancing tractor longevity and profitability through better care. Despite its suitability for small and medium farmers across various tasks from plowing fields to transporting produce to markets power tiller usage remains minimal in the district. The lack of power tiller dealers and awareness among farmers underscores the need for publicizing and demonstrating their benefits through agriculture departments and dealerships.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	36.05	90	200	7210.00	6489.04
2	Drones--12 hp	No.	6.70	90	200	1339.04	1205.12
3	Leveller-Laser Guided-45 HP Laser	No.	3.40	90	800	2719.20	2447.28
4	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.47	90	4000	1895.20	1705.68
5	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.49	90	1200	1792.24	1612.96
6	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.67	90	1600	1071.20	964.08
7	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.31	90	2000	14626.00	13163.44
<b>Total</b>					<b>10000</b>	<b>30652.88</b>	<b>27587.60</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

#### 2.1.4.1 Status of the Sector in the District

The Government of India has established the National Horticulture Mission with the goal of



increasing horticulture production from the current 147 million metric tons to 300 million metric tons. This mission prioritizes various aspects including research, grading, packing, processing, and more to achieve this ambitious target. In Baran district, specifically in the command area comprising Anta and Mangrol blocks, there is significant fruit production. Mangrol block, which shares a border with Kota district, shows great potential for orange production. Considering the district's climate, soil quality, and irrigation systems, there are favorable conditions for the development of guava, lemon, pomegranate, orange, amla, and horticulture nurseries. Despite this potential, the horticulture sector has been overlooked in terms of bank loan distribution in recent years. However, there is substantial opportunity for banks to increase their lending in this area.

#### 2.1.4.2 Infrastructure and linkage support available, planned and gaps

The establishment of an agricultural export zone for coriander has the potential to accelerate both production and export.

The Horticulture Department in the district is implementing several programs through the Horticulture Mission aimed at enhancing orchards and boosting farmers' income. These initiatives include the planting of fruit orchards and the essential construction of greenhouses for protected cultivation to support the cultivation of spice crops.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Dryland Horticulture crops- Indian Goose Berry (Amla)- High density-with drip 3m*3m	ha	2.38	90	360	856.56	770.88
2	High density plantation- Guava-3m*3m	ha	1.76	90	800	1409.04	1268.16
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	0.96	90	800	766.32	689.68
4	Nursery --Nursery raising	ha	16.79	90	80	1343.12	1208.80
5	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.11	90	320	4515.52	4064.00
<b>Sub Total</b>					<b>2360</b>	<b>8890.56</b>	<b>8001.52</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture Others	No.	4.14	1	50	207.02	207.02
<b>Sub Total</b>					<b>50</b>	<b>207.02</b>	<b>207.02</b>
<b>Total</b>					<b>2410</b>	<b>9097.58</b>	<b>8208.54</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

In Baran district, there are 225,342 hectares of land designated as forest area, comprising 32.22% of the district's total geographical area, which exceeds the state average. Over recent years, this area has seen a decline due to ongoing deforestation activities. To address this issue, the state government, in collaboration with Panchayati Raj institutions, is implementing forest department schemes. To enhance public involvement in forest conservation, Village Forest Management Committees have been established under the Joint Forest Management Programme. Additionally, at the district level, forest development agencies have been set up as part of the Integrated Rural Afforestation Scheme by the Government of India. Financial support, including bank loans, is available for various forestry development activities, such as:

Planting fuel wood, Silvi pasture, block plantations, and other related activities.

Establishing nurseries for forest development purposes.

Cultivating bamboo for sustainable utilization.

Eucalyptus, Sagavan, Ker, Karanj, Acacia, Kumtha, and other trees are well-suited for planting in the district's climate. Sandalwood trees are also being cultivated in some areas, but their growth is hindered by inadequate security measures. Recognizing the significance of bamboo in human life, the Government of India has launched a Technology Mission aimed at advancing bamboo technology and business. This initiative is poised to alleviate rural poverty.

### 2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department operates 20 nurseries in the district, providing forestry saplings. The district offers essential facilities for plant transportation, extension services, and marketing to support sectoral development.

Forestry and barren land development initiatives are actively implemented under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
3	Plantation-Bamboo-5m*5m	ha	0.62	90	160	99.36	89.44
1	Plantation--Neem-5m*5m	ha	0.43	90	80	34.40	30.96
2	Plantation--Subabul plant-2.5 m*2.5m	ha	0.42	90	120	50.80	45.68
<b>Total</b>					<b>360</b>	<b>184.56</b>	<b>166.08</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

To enhance employment and income in rural areas of the district, dairy farming stands as a significant agricultural activity. Given the rise in small land holdings, small and marginal farmers, and favorable climatic conditions, developing dairy as a supplementary business is crucial. The district holds immense potential in this regard. In the year 2017-18, milk production in the district amounted to approximately 4.07 lakh tonnes, contributing just 1.81% of the state's total production of 224.27 lakh tonnes. The per capita availability of milk per day in the district is 670 grams, lower than the state average of 1150 grams per day. There is a pressing need to foster dairy entrepreneurship and increase milk production through accessible bank loans. All necessary backward and forward linkages for this sector are already established in the district. However, in recent years, banks have not fulfilled the expected loan distribution in the animal husbandry sector. To boost the dairy business and facilitate greater access to bank loans, an area-specific plan has been formulated.

### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district, there are 18 primary veterinary hospitals, 30 veterinary hospitals, 108 sub-centers, 4 dispensaries, 1 polyclinic, 3 operational units, and 1 disease diagnosis center. Artificial insemination facilities are accessible at all veterinary hospitals.

The state government provides free medicines to veterinary hospitals.

There are 116 dairy cooperative societies registered across 1,118 villages in the district. These societies offer essential technical guidance, support for cattle farmers, and manage milk conservation and marketing.

Dairy societies affiliated with the Rajasthan Co-operative Dairy Federation are linked with Jhalawar Dairy, which facilitates all necessary backward and forward linkages for cattle rearers.

Public and private sector insurance companies operating in the district provide coverage for livestock owners through animal insurance.

There is ample availability of green fodder, dry fodder, and animal feed in the district.

The breed of milch animals in the district is currently of low quality and requires improvement. Milk producers lack knowledge about scientific dairy management practices. The Livestock Development Policy of the Government of India and the State Government emphasize continuous efforts for breed improvement of milch animals, provision of free medicines, artificial insemination services, and expansion of health services.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry – Dairy</b>							

1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.46	90	2900	10024.38	9021.90
2	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	2.95	90	2000	5897.76	5308.00
3	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.85	90	2400	6850.40	6165.36
4	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.44	90	4000	1771.60	1594.48
5	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.63	90	2000	5255.52	4729.92
6	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.30	90	120	1236.00	1112.40
<b>Sub Total</b>					<b>13420</b>	<b>31035.66</b>	<b>27932.06</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	12000	2109.12	2109.12
2	Cross Breed Farming_Others	Per Anim	0.14	1	24000	3244.80	3244.80
<b>Sub Total</b>					<b>36000</b>	<b>5353.92</b>	<b>5353.92</b>
<b>Total</b>					<b>49420</b>	<b>36389.58</b>	<b>33285.98</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

The employment potential in the poultry farming sector is substantial, making it an excellent means for small farmers to increase their income. Some commercial banks in the district have provided financial assistance to both small and large poultry farmers. It is estimated that 40% of broilers and 44% of eggs are produced by small units. Typically, small farmers keep between 25 to 250 chickens. Eggs are becoming increasingly popular as an essential protein source for the growing population. The generally dry climate of the district is suitable for poultry farming, and there is a sufficient market. However, the poultry business has not developed as expected in the district. The Agricultural University in Udaipur has developed a breed of chicken called Pratapdhan, which lays eggs for more days than ordinary chickens. These are being raised as backyard poultry by members of self-help groups in the district, with chicks provided at low prices through subsidies under the Atma scheme.

The Department of Animal Husbandry and Dairying, Government of India, has been implementing the National Livestock Mission (NLM) and Sub-Mission on Breed Development of Livestock and Poultry. The focus of these is to intensify entrepreneurship development and breed improvement in poultry, sheep, goats, and pigs.

### 2.1.7.2 Infrastructure and linkage support available, planned and gaps

According to 2019 data, the district has 62,105 chickens, with 50,785 in backyard poultry and 623 in chicken farms. Approximately 67 lakh eggs are produced annually (2017-18), accounting for only 0.46% of the state's total egg production (14547.86 lakh). Improved breed chickens (day-old chicks) can be sourced from Ajmer, Ujjain, or Indore. The Poultry

Farming Training Institute in Ajmer offers practical training for starting a poultry farming business. In Baran district, there are a total of 160 small and large hospitals. The maize cultivation area in the district was 25,705 hectares in 2022-23, with a production of 55,162 metric tons. Despite this, no poultry feed plants have been established in the district. Poultry farmers also face difficulties in obtaining insurance coverage for their poultry farming activities from insurance companies.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry – Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	2.96	90	320	947.60	852.88
<b>Sub Total</b>					<b>320</b>	<b>947.60</b>	<b>852.88</b>
<b>A.10 Working Capital - AH – Poultry</b>							
1	Broiler Farming_Others	1000	1.82	1	64	116.48	116.48
2	Layer Farming_Others	1000	0.73	1	64	46.56	46.56
<b>Sub Total</b>					<b>128</b>	<b>163.04</b>	<b>163.04</b>
<b>Total</b>					<b>448</b>	<b>1110.64</b>	<b>1015.92</b>

### 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

#### 2.1.8.1 Status of the Sector in the District

Animal husbandry is a significant enterprise in Baran district, though production is somewhat limited due to hilly terrain. As a plateau area, the district has a high population of goats, presenting substantial economic development potential. Sheep, goat, and pig farming largely receive funding through government-sponsored programs. According to the 2019 animal census in the state, the district has 11,392 sheep, 184,809 goats, and 6,409 pigs. There is consistent demand for mutton throughout the year, supported by organized animal markets held three days a week at district and block headquarters for the buying and selling of sheep and goats.

#### 2.1.8.2 Infrastructure and linkage support available, planned and gaps

Sheep, goat, and pig development initiatives are overseen by the Joint Director of the Animal Husbandry Department, supported by Deputy Directors, Senior Veterinarians, and other staff.

Animal farmers often sell their livestock to middlemen, resulting in them not receiving fair prices.

Essential services and markets are available for area development; however, there is a need for a structured market specifically for the sale of animals.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry – SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.24	90	1100	3568.97	3212.08
<b>Sub Total</b>					<b>1100</b>	<b>3568.97</b>	<b>3212.08</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	1600	23.28	23.28
<b>Sub Total</b>					<b>1600</b>	<b>23.28</b>	<b>23.28</b>
<b>Total</b>					<b>2700</b>	<b>3592.25</b>	<b>3235.36</b>

### 2.1.9 Fisheries

#### 2.1.9.1 Status of the Sector in the District

The district boasts favorable conditions for fisheries, with ample availability of surface water, ponds, reservoirs, and a robust canal system. In the year 2022-23, the district produced 1100.56 metric tons of fish, which is not only sold locally but also supplied to cities such as Bhopal, Indore, Jaipur, and others. Fish farming in small reservoirs within the district holds potential as a profitable venture. The government organizes various training programs, workshops, and awareness campaigns to enhance knowledge and promote fisheries among the populace.

Banks have exhibited limited interest in the fisheries sector, which has hindered eligible and interested individuals from accessing bank loans. Bank achievements in fisheries over the past three years have been minimal. Starting from the fiscal year 2019-20, the Government of India initiated a scheme to provide Rs. 100,000 to fish farmers through banks. Additionally, under the Kisan Credit Card (KCC) scheme, working capital up to Rs. 2 lakh is available at subsidized interest rates, aimed at supporting fish farming initiatives.

#### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

The state government department is actively promoting the fish farming business in the district. However, insufficient staffing hampers the area's development. The primary gaps include the absence of fish seed farms and inadequate extension services.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.21	90	16	115.36	103.84
<b>Sub Total</b>					<b>16</b>	<b>115.36</b>	<b>103.84</b>
<b>A.14 Working Capital – Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Ha	4.16	1	14	58.24	0.56
<b>Sub Total</b>					<b>14</b>	<b>58.24</b>	<b>0.56</b>
<b>Total</b>					<b>30</b>	<b>173.60</b>	<b>104.40</b>

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

Bullock carts serve as the primary mode of transportation in rural areas, playing a crucial role in transporting agricultural produce to agricultural markets. Additionally, rural haats are organized at the block level and towns within the district, where local small traders and farmers bring their products for sale. Animal-drawn vehicles hold significance for short distances and transporting lighter loads. They not only facilitate easy access to nearby areas but also serve agricultural purposes during the farming season. Despite the increasing promotion of agricultural mechanization, villagers' interest has gradually shifted away from animal-driven methods to mechanized alternatives. Nevertheless, due to the versatility of animal-drawn vehicles and their role in supporting livestock development in the district, their importance remains undeniable.

### 2.1.10.2 Infrastructure and linkage support available, planned and gaps

Bullock pairs for farming are procured from the local weekly market.

Farmers are increasingly focusing on commercial crops, necessitating their own means of transport to ensure timely and fair pricing for their produce. While interest in this area has been limited among farmers in recent years, it remains a valuable resource for small and marginal farmers. This is because small farmers find mechanical equipment costly and often rely on larger farmers or tractor owners.

There is a need to promote the use of rubber tires in bullock carts instead of wooden wheels.

### 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.



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.40	80	24	249.60	199.68
2	Integrated Farming--1.75 ha model	No.	8.84	90	14	123.76	111.38
3	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.40	70	5200	54080.00	37856.00
4	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.19	90	400	1275.44	1147.92
<b>Total</b>					<b>5638</b>	<b>55728.80</b>	<b>39314.98</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

Currently, farmers predominantly prioritize crop production, which entails uncertain income and employment stability. In this context, integrating various agricultural enterprises can enhance farmers' income and generate additional employment opportunities for their families.

#### Integrated Farming System (IFS)

Integrated Farming System (IFS) can be defined as an approach that combines two or more components based on the principles of minimizing competition and maximizing complementarity. It aims to enhance farm income, improve family nutrition, and maintain ecological balance through modern agricultural management practices. The goal is to promote sustainable and environmentally friendly development of agricultural systems and related services. Income estimates from agriculture indicate that diversified farming systems, involving more than two enterprises, can potentially double the income compared to systems with fewer enterprises. Scientifically designed IFS models are essential to achieve various objectives by optimizing the use of resources with minimal competition and maximum synergy among components.

Key benefits of IFS include:

Enhancing soil fertility and productivity through organic waste recycling.

Meeting energy and wood requirements for rural households and fulfilling low-cost wood demands in construction.

Producing adequate food grains to meet the growing population's food demands.

Cultivating fodder as intercrop or border crop to meet animal feed requirements.

### 2.1.11.2 Infrastructure and linkage support available, planned and gaps

- The district hosts a KVK center in Anta, where Integrated Farming Systems (IFS) are both theoretically explained and practically demonstrated to farmers.
- There are 2 Wadi projects underway in the district, offering opportunities for integrated farming financing.
- Various areas in the district have been designated for specific schemes through the State Government/NABARD, including Land Remediation under the Comprehensive Land Development Program (CLDP), Community Owned and Managed Irrigation Facility under RIDF, Dry Land Horticulture under MNREGA, and Vegetable Cultivation. Additionally, farming initiatives, distribution of milch animals, and sheep/goats near water sources have been implemented under the SC/ST sub-plan. These areas are poised for IFS development



over the next 5-6 years.

•The Indian Institute of Agricultural Systems Research (IFSR), Modipuram, along with other ICAR institutes, has devised 51 integrated farming systems tailored for marginal and small landholders across 25 States/UTs in India.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

#### 2.2.1.1 Status of the Sector in the District

In recent years, agricultural product marketing has gained significant momentum, transforming agriculture from a mere livelihood activity into a commercial venture. Technological advancements in the agricultural sector have led to increased yields. Given the growing production and demand, there is a critical need to expand marketing facilities to ensure fair prices for farmers and traders. From 2006-07 to 2019-20, there has been rapid development of agriculture-based infrastructure in the district, facilitating convenient storage of agricultural products for farmers. The Ministry of Agriculture and Farmers Welfare, Government of India, has played a crucial role in enhancing agriculture- based infrastructure through its Agricultural Marketing Infrastructure (AMI) scheme, which provides capital grants. Additionally, the Government has facilitated mortgage loans from banks at a seven percent annual interest rate against deposit receipts for storage of agricultural produce by small and marginal farmers, with interest rebates similar to those on crop loans.

Baran district is primarily agricultural, cultivating soybean, paddy, maize in Kharif season, and wheat and mustard in Rabi season. There is an urgent need to construct warehouses in the district to meet storage demands.

#### 2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has access to all necessary backward and forward linkages essential for developing storage capacity.

The Agricultural Produce Market Committee in the district holds a "Super A" category status. With a significant presence of a soybean processing plant and substantial production of wheat, soybean, coriander, paddy, mustard, and maize, entrepreneurs and manufacturers from outside the state can procure agricultural produce locally for their agro-based industries and exports. Simplifying the process of agricultural land conversion for warehouse construction, as per the state government's policy, will further stimulate the area's development.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							

1	Cold Storage	No.	515.00	80	24	12360.00	9888.00
2	Godown	No.	154.50	80	320	49440.00	39552.00
<b>Total</b>					<b>344</b>	<b>61800.00</b>	<b>49440.00</b>

## **2.2.2 Land Development, Soil Conservation and Watershed Development**

### **2.2.2.1 Status of the Sector in the District**

To enhance agricultural production and mitigate land degradation, land development (reclamation) encompasses various crucial activities. The economic upliftment of farmers can be achieved through bank financing for agriculture-related endeavors. Considering the district's land composition, there is significant potential for bank loans in activities such as land reclamation and soil conservation. Baran district spans a total area of 699,461 hectares, with 373,235 hectares classified as cultivable, while the remaining is either forested, fallow, or cultivable waste land. Four blocks in Baran district fall under sensitive or over-exploited categories, necessitating the sustainable management of rainwater as the practical, long-term solution. To sustain agricultural productivity over time, it is essential to effectively manage water resources and develop land to mitigate issues like erosion, alkalization, salinization, and waterlogging. Achieving these objectives in Rajasthan requires adopting various measures related to land and water management, facilitated through budgetary allocations or institutional finance. Bank credit flow in this sector has been minimal over the past three years: 2020-21, 2021-22, and 2022-23.

### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

The Soil Conservation and Watershed Development Department operates in the district, equipped with sufficient technical resources to provide farmers with necessary advice and training periodically. Additionally, the District Council has engaged Panchayat Samitis and NGOs to enhance watershed improvement efforts. Initiatives have also been undertaken to involve self-help groups in these campaigns.

Excessive use of chemical fertilizers depletes natural minerals in the soil, adversely affecting soil quality and reducing expected productivity. Farmers are increasingly aware of these issues and are now showing greater willingness to adopt organic fertilizers on a larger scale. The district has 21,572 hectares of other fallow and active fallow land, along with 12,048 hectares of cultivable barren land. These lands can potentially be made cultivable through improvement programs such as land leveling and bundling. Encouraging private sector dealers of organic pesticides is crucial. Currently, there is no Agrilclinic/Agribusiness Center in the district where farmers can access information on modern farming techniques. Soil, seed, fertilizer, and pesticide testing laboratories are not available at the block level in the district. Initiating water harvesting and soil conservation programs through voluntary organizations or public-private partnerships is essential to maximize coverage across the district.

### **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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures--Construction of pucca farm pond (30*40*6) 204	No.	2.25	90	200	449.68	404.72
2	Farm Ponds/ Water Harvesting Structures--Pucca Diggy with pump set sprinkler system & fencing-2.0ha	No.	5.69	90	120	682.24	614.08
3	Green Manuring--Vermi composting-1.0 ha	ha	1.66	90	400	664.16	597.76
<b>Total</b>					<b>720</b>	<b>1796.08</b>	<b>1616.56</b>

### 2.2.3 Agri. Infrastructure - Others

#### 2.2.3.1 Status of the Sector in the District

Robust infrastructure is fundamental for the advancement of any region. Agricultural infrastructure encompasses various services that support production, procurement, processing, conservation, and trade. In addition to resource-based infrastructure, institutional infrastructure and input/output facilities—including provisions for quality seeds, fertilizers, pesticides, testing laboratories, online marketing, and payment systems—bolster the connections vital for agricultural production systems. Establishing such infrastructure is pivotal for the commercialization of agriculture and opens avenues for investment and credit flow.

E-NAM: - The National Agriculture Market (eNAM) is an electronic trading portal operating nationwide, integrating existing APMC mandis to establish a unified market for agricultural commodities across India. This platform offers online trading capabilities for farmers, traders, and buyers, facilitating the discovery of competitive market prices for agricultural produce and ensuring smooth marketing opportunities. In Rajasthan, 145 mandis, including Anta, Atru, Baran, and Chhabra in Baran district, have been linked to the e-NAM network.

#### 2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Currently, there are 14 farmer producer organizations (FPOs) operational in the district, with one of them having already joined the e-NAM platform. It is advisable for other FPOs to leverage the online marketing opportunities provided by e-NAM as well.
- Excessive fertilizer usage by farmers has diminished the soil's moisture retention capacity. The Agriculture Department allocates Rs. 5 per sample for soil testing to address this issue. It is imperative for all farmers to obtain soil health cards for their fields. So far, 245,539 soil samples have been analyzed in the district.
- There is a pressing need to promote increased adoption of vermicompost and encourage the use of organic pesticides over chemical alternatives.
- It is essential to ensure easy availability of high-quality seeds, vermicompost, organic manure, compost, and bio-fertilizers in the market.
- Financial institutions should enhance credit flow in these sectors to support agricultural sustainability initiatives.
- Krishi Vigyan Kendra and ATMA should develop integrated models of organic farming at

the block level, serving as inspirational examples for local farmers.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure – Others</b>							
1	Seed Processing	No.	10.30	90	160	1648.00	1483.20
<b>Total</b>					<b>160</b>	<b>1648.00</b>	<b>1483.20</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

#### 2.3.1.1 Status of the Sector in the District

Post-harvest technology and management play a crucial role in enhancing the value of agricultural products. There is a critical need to focus on agro and food processing to increase income for farmers and generate additional employment opportunities. The Government of India and State Governments are prioritizing the development of the agro/food processing sector. Various initiatives such as establishing agricultural export zones, food parks, and promoting contract farming aim to develop this sector in India. Despite the significant investment potential in agriculture/food processing, efforts in production, post-harvest management, processing, and marketing, including exports, have been relatively weak. This is despite sufficient agricultural and allied sector production. Baran district produces significant quantities of mustard, soybean, guava, lemon, coriander, urad, and paddy. Encouraging the establishment of processing industries in the district for these crops could enhance employment opportunities and ensure fair prices for farmers' produce. Processing is essential for cereals, horticultural products (such as dried fruits and vegetables, juices, jams, and dairy and meat products), as well as consumer food products like ready-to-eat meals, packaged foods, canned beverages, and alcoholic and non-alcoholic beverages.

Based on the above data, it is evident that major crops produced from the district is not only sold in local markets but also in other markets like Kota Mandi.

#### 2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India is bolstering the sector through policies such as the Liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural Exchange (Trade Portal by APEDA), Agricultural Infrastructure Fund, and various schemes.

Key schemes of the Government of India and Government of Rajasthan include:

Pradhan Mantri Kisan Sampada Yojana: This scheme, amounting to 6000 crore, encompasses initiatives such as mega food parks, integrated cold chain and preservation

infrastructure, expansion of food processing and preservation capacities, agro-processing clusters, and development of backward and forward linkages. It also includes sub-schemes for food safety and quality assurance infrastructure.

**Prime Minister Formalization of Micro Food Processing Enterprises (PM-FME) Scheme:** This scheme, part of the Atmanirbhar Bharat Abhiyan and "Vocal for Local" campaign, aims to bolster the food processing sector in India. Over a period of five years from 2020- 21 to 2024-25, it has a total outlay of 10,000 crore. Under this scheme:

Approximately 2 lakh micro food processing units will receive direct financial assistance in the form of credit-linked subsidies.

Individual micro food processing units can avail a credit-linked capital subsidy of 35% of the eligible project cost, up to a maximum of 10 lakh per unit for upgrading their facilities.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro-Processing</b>							
1	Agro Processing Unit	No.	206.00	80	133	27398.00	21918.40
2	Dairy Processing Unit	No.	103.00	80	3	309.00	247.20
3	Dal/ Pulses Mill	No.	10.30	80	64	659.20	527.36
4	Oil Extraction	No.	10.30	80	12	123.60	98.88
5	Packaging Unit	No.	25.75	80	1	25.75	20.60
<b>Total</b>					<b>213</b>	<b>28515.55</b>	<b>22812.44</b>

### 2.3.2 Agri Ancillary Activities - Others

#### 2.3.2.1 Status of the Sector in the District

Promoting the advancement of agriculture and related activities in the district can bring about a significant transformation in the lives of small and marginal farmers. These farmers currently face challenges such as limited financial resources, access to information, and technology, which restrict their production levels.

**Agri Clinics and Agri Business Centers:** This scheme, sponsored by the Ministry of Agriculture and Farmers Welfare, Government of India, enables agricultural graduates to establish their own Agri Clinics or Agri Business Centers, offering business extension services to farmers. These centers provide farmers with guidance on crop selection, optimal farming methods, post-harvest options, agricultural information (including internet-based weather forecasts), market trends, pricing, risk mitigation, crop insurance, and credit advice. Selected institutes affiliated with the National Institute of Agricultural Extension Management (MANAGE) offer a two-month free training course as part of the scheme. The maximum project cost eligible for bank loan subsidy is capped at Rs 20 lakh for individual projects and Rs 100 lakh for group projects. Banks determine the loan's interest rate, margin, and security based on Reserve Bank regulations. Repayment terms range from 5 to 10 years, with a 2-year moratorium. Agricultural graduates may also qualify for margin money assistance based on their eligibility.



### 2.3.2.2 Infrastructure and linkage support available, planned and gaps

Farmers' lack of awareness about Agri Clinics and Agri Business Centers has resulted in agricultural graduates showing little interest in establishing these centers.

There is a crucial need to promote the establishment of such centers in every village to fulfill the requirements for support, extension services, and the diversification and rejuvenation of agricultural activities.

Recognizing the significance of Agri Clinics/Agri Business Centers and their associated promotional opportunities, departments like Agriculture, Horticulture, Veterinary, etc., along with banks, should actively encourage entrepreneurs.

The development of Agri Clinic centers in the district is hindered by the indifference of banks. Even when one or two Agri Business Centers are established, their activities remain limited to input supply only.

### 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
<b>C.02 Ancillary Activities – Others</b>							
1	Agri Clinic & Agri Business Centers	No.	20.60	90	40	824.00	741.60
2	Custom Service Units/ Custom Hiring Centers	No.	51.50	80	40	2060.00	1648.00
<b>Total</b>					<b>80</b>	<b>2884.00</b>	<b>2389.60</b>

### e-Kisan Upaj Nidhi (Digital Gateway)

Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest loan amount etc. Farmer can choose the best option available



## Chapter - 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

##### 3.1 Status of the Sector in the District

Given the rising rural population and decreasing employment opportunities in farming in Baran district, the importance of non-agricultural activities has grown. Agriculture and allied activities remain the primary occupation, yet land holdings are shrinking. Over 70% of farmers require additional income to enhance their standard of living, necessitating support beyond agriculture to curb rising unemployment. Promoting non-agricultural sectors is vital. To achieve this, facilitating bank loans for agricultural and handicraft enterprises is essential.

The latest MSME guidelines, effective April 1, 2025, introduce revised investment and turnover limits for classifying Micro, Small, and Medium enterprises, with Micro now being up to ₹2.5 crore investment and ₹10 crore turnover, Small up to ₹25 crore investment and ₹100 crore turnover, and Medium up to ₹125 crore investment and ₹500 crore turnover. As per the instructions of Reserve Bank of India, at least 7.5% of the credit flow under the priority sector is mandated for micro industries. A Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover significantly boosts MSMEs by providing collateral-free loans, reducing risk for lenders, and facilitating access to credit for startups and growth.

##### 3.2 Infrastructure and linkage support available, planned and gaps

All principal offices for industrial development, such as the District Industries Centre, Khadi Board and Khadi Commission, RIICO, Rajasthan Finance Corporation, and regional offices of major banks, are located within the district.

There are three industrial areas in the district with 383 available plots, out of which 204 plots have been allotted and 59 plots are vacant. 71 industrial units are currently in use while 73 units are under construction.

The District Industries Center compiles data on potential industries and conducts industrial surveys. It also registers both proposed and operational industries intending to establish themselves within the district. Additionally, the District Industries Center arranges promotional events for industries at the Panchayat Samiti level. Currently, Baran district hosts 2151 industrial units registered on the Udyog Aadhaar portal, comprising 2029 micro, 120 small, and 2 medium-scale industrial units.

##### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	385	38500.00	30800.00



2	Manufacturing Sector - Term Loan-Small	No.	300.00	80	25	7500.00	6000.00
<b>Sub Total</b>					<b>410</b>	<b>46000.00</b>	<b>36800.00</b>
<b>II. Manufacturing Sector – WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	58.00	80	325	18850.00	15080.00
2	Manufacturing Sector - Working Capital-Small	No.	200.00	80	14	2800.00	2240.00
<b>Sub Total</b>					<b>339</b>	<b>21650.00</b>	<b>17320.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	2500.00	80	6	15000.00	12000.00
2	Service Sector - Term Loan-Micro	No.	200.00	80	175	35000.00	28000.00
3	Service Sector - Term Loan-Small	No.	2000.00	80	16	32000.00	25600.00
<b>Sub Total</b>					<b>197</b>	<b>82000.00</b>	<b>65600.00</b>
<b>II. Service Sector – WC</b>							
1	Service Sector – Working Capital-Medium	No.	1500.00	80	6	9000.00	7200.00
2	Service Sector – Working Capital-Micro	No.	56.00	80	355	19880.00	15904.00
3	Service Sector – Working Capital-Small	No.	200.00	80	15	3000.00	2400.00
4	Trading Units – Working Capital-Medium	No.	1500.00	80	7	10500.00	8400.00
5	Trading Units – Working Capital-Micro	No.	54.00	80	335	18090.00	14472.00
6	Trading Units – Working Capital-Small	No.	400.00	80	15	6000.00	4800.00
<b>Sub Total</b>					<b>733</b>	<b>66470.00</b>	<b>53176.00</b>
<b>Total</b>					<b>1679</b>	<b>216120.00</b>	<b>172896.00</b>



## **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**

Exports play a pivotal role in the economy of India. Sustaining growth in exports is crucial for maintaining a healthy balance of trade and bolstering foreign exchange reserves. Export activities significantly affect the industrial landscape of the nation. The objective of the "Make in India" initiative is to foster self-reliance and establish India as a global brand.

Export credit up to Rs 50 crore reckon under priority sector credit. The Reserve Bank of India initiated the export-financing scheme in 1967, providing exporters with short-term working capital at international interest rates. This scheme includes 'Pre-shipment/Packing Credit' and 'Post-shipment Credit'.

The Government of India has streamlined the documentation process to facilitate export transactions. Now, exporters need only three documents to access export credit: Bill of Lading/Airway Bill, Commercial Invoice cum Packing List, and Shipping Bill/Export Bill. The Foreign Trade Policy of the Government of India aims to broaden India's export markets and diversify the range of export products. Key features of this policy include: Promotion of exports of goods and services.

Duty Credit Scrips, which are freely transferable and can be used for payment of customs duty, excise duty, and service tax.

Incentives for businesses that excel in foreign trade.

Adoption of online filing of documents/applications and implementation of paperless trade in a 24x7 environment.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

Infrastructure challenges and necessary measures to address them include:

Ensuring timely settlement or conversion of pre-shipment credits into post-shipment credits after the goods have departed.

Difficulty in accessing credit for exporters due to the absence of foreign exchange branches in the district and operations outside the district. Taking appropriate precautions for the export of agricultural products, particularly considering domestic and international demand-supply dynamics, price competitiveness, quality standards, sanitary requirements, and regulations of importing countries. Non-compliance with these standards can sometimes lead to temporary restrictions imposed by importing countries, adversely affecting the units concerned.

Encouraging exporters to utilize export credit insurance facilities provided by ECGC. Providing proper training to micro, small, and medium exporters by MSMEs/export organizations to ensure accurate form filling. Banks can offer technical assistance in this regard.

##### **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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	50.00	75	8	400.00	300.00
<b>Total</b>					<b>8</b>	<b>400.00</b>	<b>300.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education is a cornerstone of an individual's quality of life, significantly affecting daily existence and serving as a powerful catalyst for future progress. The Government of India has underscored the importance of "Education for All" through various initiatives. In recent years, there has been heightened awareness about the value of education, accompanied by a substantial increase in expenditure on quality education. Despite the commitment of parents to provide higher education to their children, financial constraints often hinder their efforts. In such scenarios, education loans serve as a vital means for deserving and meritorious students.

The primary objective of the Education Loan Scheme is to extend financial assistance to deserving students, enabling them to pursue higher education within India or abroad. The focus remains on offering affordable financial aid so that every meritorious student can avail themselves of opportunities for further studies.

Today, nearly all banks provide education loans to cater to the needs of many students pursuing or aspiring to pursue higher education, whether domestically or internationally. These loans typically cover expenses related to higher education, professional courses, and other educational pursuits, with loan amounts extending up to Rs 25 lakhs, eligible for inclusion in the Priority Sector Loan category. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

### 4.2.2 Infrastructure and linkage support available, planned and gaps

In addition to the 7 colleges (2 government, 2 polytechnic colleges, and 3 self-financed colleges) in Baran district, there is also 1 private women's agricultural college, 5 government ITIs, and 16 private ITIs, catering to a total student population of 9186. Baran district is located just 75 km away from Kota city, renowned across the country as an educational hub. Kota district itself boasts 5 universities, 19 degree colleges, 8 engineering colleges, and 6 MBA colleges, contributing to the growing demand for professional education in the region. The district benefits from a robust banking network that offers education loans. While banks typically require third-party guarantees for education loans, it is important to note that as per Reserve Bank of India rules, loans up to Rs 4 lakh for education do not necessitate a third-party guarantee.

### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	160	1600.00	1440.00
<b>Total</b>					<b>160</b>	<b>1600.00</b>	<b>1440.00</b>

### 4.3 Credit Potential for Housing

#### 4.3.1 Status of the Sector in the District

Housing represents a fundamental human necessity. In a welfare state, it is the government's responsibility to provide affordable housing to citizens who are unable to secure housing on their own. Investment in public housing not only enhances public welfare but also stimulates economic development at the local level. According to the Ministry of Rural Development, Government of India, there is a shortage of approximately 439.3 lakh houses in rural India under the 12th Five Year Plan. A survey conducted in 2012 revealed that out of the required 187.8 lakh houses in urban areas, economically weaker or low-income families needed 95%. In rural areas, around 66% of houses are built using personal resources, 27% are through informal sources like moneylenders or loans from relatives or friends, and only 9% are provided through formal banking channels. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.

Loans up to Rs.45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centers with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centers does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centers subject to unit cost specified.

#### 4.3.2 Infrastructure and linkage support available, planned and gaps

- The district is experiencing rapid urbanization, leading to significant advancements in housing construction, thereby escalating the demand for housing loans.
- Essential infrastructure for housing loans is readily accessible.
- There is a requirement for banks to extend sufficient credit in this sector.
- The escalating costs associated with land and construction, coupled with inadequate loan availability from banks, pose challenges to the sector's development.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	280	7000.00	6300.00
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	240	1440.00	1296.00
<b>Total</b>					<b>520</b>	<b>8440.00</b>	<b>7596.00</b>

## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Infrastructure in the District**

The road network in Rajasthan is extensive, covering a total length of 272,959.28 kilometers. The Public Works Department of the Government of Rajasthan is committed to its creation, development, and maintenance. However, the density of metalled roads per 100 square kilometers and per lakh population in the state stands at 65.25 kilometers and 325.79 kilometers respectively, which is lower than the national averages of 143.08 kilometers and 436.38 kilometers respectively.

Per 100 square kilometers in the district, the density of paved roads per lakh population is 47.74 kilometers respectively, and 272.92 kilometers, which is the average of the state respectively 70.07 kilometers, and 350.09 kilometers is less than. 878 villages of the district are connected by road.

##### **5.1.2 Infrastructure and linkage support available, planned and gaps**

Despite Rajasthan comprising 10.4% of the country's total area, its surface water availability is only 1.16% of the national total, leading to persistent water scarcity in the state. Effective water management and conservation are crucial through enhanced irrigation projects, water supply initiatives, and conservation efforts. Rajasthan has created irrigation potential of 42.93 lakh hectares across 15,414 projects. The state's gross irrigated area stands at 117.88 lakh hectares, with a net irrigated area of 88.20 lakh hectares (Source: WRD, GoR).

In Baran district, irrigation and drinking water are sourced from the Parwan and Kalisindh rivers along with their tributaries. Ongoing projects include the Lhasi Medium Irrigation Project and Ahmadi Minor Irrigation Project. The Anta Block receives irrigation from the right main canal originating from Kota Barrage.

The Eastern Rajasthan Canal Project (ERCP) is being funded in part by NABARD with a loan of ₹4,500 crore to ERCPL under NIDA fund. The ERCP is a major water transfer project designed to provide drinking and industrial water to 13 districts in eastern Rajasthan and irrigate agricultural land. It will utilize surplus monsoon water from the Chambal River and its tributaries, diverting it to water-scarce regions.

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

Rs. 1274 crore has been sanctioned under RIDF for the crucial irrigation project, specifically the revival of the Chambal canal system. Apart from RIDF, the State Government has the option to raise funds from various other sources to fulfill diverse basic requirements. Government of India-assisted projects such as Pradhan Mantri Gram Sadak Yojana (for roads), AIDP (for irrigation), ARWSP (for rural drinking water supply), etc., are among them.

#### **5.2 Social Infrastructure Involving Bank Credit**

##### **5.2.1 Status of the Sector in the District**

Given the significance of social infrastructure for rural and urban development, loans up to Rs 5 crore per borrower are now available for establishing facilities such as schools, healthcare centers, drinking water provisions, and sanitation facilities in Tier II to Tier VI

cities. These loans will be categorized under the priority sector as per the new guidelines, prompting a specialized assessment for these new initiatives in this section.

The benchmarks for drinking water, sanitation, education, and healthcare determine an individual's quality of life and societal development. These services profoundly impact daily life, longevity, and earning potential. Labor, a pivotal production factor, is influenced by the quality of these facilities, thereby underscoring the necessity for improved access to social amenities. Recognizing their importance, the Government of India has launched initiatives like the National Drinking Water Scheme, Sarva Shiksha Abhiyan, and Swachh Bharat Abhiyan to ensure education, housing, and sanitation for all.

### 5.2.1 Infrastructure and linkage support available, planned and gaps

As per Reserve Bank of India guidelines, up to 10% of the total credit flow should be allocated to small and marginal farmers. It is crucial to take proactive steps to address the following issues:

1. Bankers must prioritize fulfilling their obligations in financing the specified activities.
2. Ensure the participation of beneficiaries, particularly women, in water supply and sanitation schemes.
3. Establish Village Water and Sanitation Committees and enhance their capacity through training and development.
4. The success of these schemes hinges on ensuring the participation of all rural families under various Government of India initiatives such as Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan, and National Rural Drinking Water Programme.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	10.00	80	6	60.00	48.00
2	Education-Schools	No.	50.00	80	56	2800.00	2240.00
<b>Total</b>					<b>62</b>	<b>2860.00</b>	<b>2288.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

In the current era of energy scarcity, the most viable solution lies in harnessing unconventional and renewable energy sources. Nature has abundantly provided us with resources like solar energy, wind energy, biogas, and other known and untapped sources. The key now is to utilize these resources effectively. These renewable energy sources not only meet our energy needs but also mitigate the risk of environmental pollution.

The agricultural sector, where energy inputs directly and indirectly impact productivity, faces a significant demand for electrical energy. To achieve rural development, it is essential to provide energy inputs to these areas, and leveraging solar energy is crucial in this regard.

Solar water pump systems can optimize the utilization of water resources through integrated approaches to water conservation and irrigation. Additionally, solar photovoltaic (SPV) systems can be utilized for lifting, pumping, and power generation. SPV- based pump sets utilize solar cells that function akin to low-voltage batteries, continuously charging in proportion to solar radiation.

The Prime Minister's Farmer Energy Security and Upgradation Mission (PM-Kusum Yojana) of the Government of India offers a 60% grant for these initiatives. Furthermore, the state government provides a 60% subsidy on solar pump sets for farmers engaged in horticulture. India has also made significant strides through the Pradhan Mantri Ujala Yojana, becoming a global leader in the LED market. This government initiative has distributed over 10 crore LED bulbs, marking the world's largest LED distribution program. Moreover, under the Street Light National Programme, plans are underway to replace 3.5crore traditional streetlights with energy-efficient alternatives.

### 5.3.2 Infrastructure and linkage support available, planned and gaps

Greenko Energy is developing a large integrated renewable energy storage project in the Shahpur/Shahabad area of Baran district, Rajasthan, featuring a 2,520 MW pumped storage plant (PSP) with 17.7 GWh of storage capacity as part of a larger Rs 30,000 crore hybrid project. The project aims to store excess solar and wind energy generated in the state for use when needed, ensuring grid stability and supporting the state's renewable energy goals.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System without Battery	No.	5.00	90	160	800.00	720.00
2	Solar Energy-Solar Pump Sets	No.	6.00	90	16	96.00	86.40
<b>Total</b>					<b>176</b>	<b>896.00</b>	<b>806.40</b>

**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	1199	845.270000	700.3934
B	Ongoing tranches	122	470.060000	304.8851
	Total (A + B)	1321	1315.330000	1005.2785

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	222	489.538700	390.7335
B	Rural roads & bridges	730	519.748400	414.8043
C	Social Sector	369	306.040300	199.7407
	Total (A + B + C)	1321	1315.327400	1005.2785



## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

Currently, Rajasthan Rural Livelihood Council (RGAVP - Rajivika) primarily focuses on promoting self-help groups (SHGs) under the Deen Dayal Antyodaya Yojana-National Rural Livelihood Mission (DE-NRLM) within the district. Rajivika is actively engaged in SHG-Bank Linkage Program (SHG-BLP) activities across 170 Gram panchayats spanning all 8 blocks of the district, covering 876 villages.

Out of 148 banks operating in the district, there are only 57 rural branches. Among these, Rajasthan Gramin Bank leads with 22 rural branches actively participating in the SHG Credit Linkage Programme. Additionally, ICICI Bank, Central Bank of India, Bank of Baroda, and SBI are also associated with this initiative. Microfinance to women through JLGs is currently being provided by NBFC-mFIs, private sector banks.

#### 6.2 Infrastructure and linkage support available, planned and gaps

##### 6.2.1 Availability of Aadhaar facilities

Guidelines issued by the Central and State Governments aim to uplift Scheduled Caste, Scheduled Tribe, and economically disadvantaged individuals, including the physically handicapped, by facilitating their access to livelihood opportunities through bank loans. Schemes such as Package of Practices (P.O.), Prime Minister Employment Generation Programme, and Prime Minister's Self Employment Scheme are applicable in this context. Rajasthan Rural and Urban Livelihood Mission is actively forming self-help groups in the district, equipping them with specialized skills, and linking them to profitable businesses to enhance their livelihood opportunities.

##### 6.2.2 Important interventions required

Over 6000 self-help groups have been established in the district, offering microloan opportunities to facilitate rural livelihoods. Banks should actively support and guide these groups to evolve into small enterprises.

##### 6.2.3 Suggested action points

Enhance credit availability in other priority sectors by identifying entrepreneurial opportunities for banks, with a particular emphasis on lending to self-help groups and joint liability groups.

Identify eligible accounts from the active accounts under the PMJDY scheme and extend overdraft facilities, particularly in rural areas. Encourage relevant government departments and non-governmental organizations to establish as many self-help groups as possible and facilitate access to loans.

Enable banks to offer accessible and straightforward loans to street vendors participating in joint liability groups and other businesses, thereby enabling them to benefit from lower interest rates.

#### 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of SHGs	No.	2.00	100	2800	5600.00	5600.00
2	SHGs/ JLGs-Others	No.	2.00	100	2400	4800.00	4800.00
<b>Total</b>					<b>5200</b>	<b>10400.00</b>	<b>10400.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. In recent years, initiatives such as the National Food Security Mission-Wheat, National Food Security Mission-Rice, and Mission for Agriculture Mechanization have been operational in the district. These initiatives include agricultural festivals, farmer training programs, soil testing, and other related activities throughout the year.
2. The Government of India and the State Government have implemented measures to support farmers, including reducing fertilizer prices, promoting Neem coated urea, and enhancing fertilizer production to ensure an adequate supply for agriculture. Under the National Mission for Sustainable Agriculture, soil health cards are being distributed nationwide after testing fields to assess soil health.
3. In accordance with Government of India directives, the Kisan Credit Card (KCC) facility has been implemented since April 1, 2019, specifically for meeting the working capital needs of animal husbandry and fishery farmers in Baran district. Currently, the scale of finance for working capital in animal husbandry and fishery activities has been determined and communicated to all banks to extend the benefits of this scheme to farmers involved in these sectors.

#### 2. Water Resources

1. The Government of India has introduced the “Pradhan Mantri Krishi Sinchai Yojana” to bring about significant improvements in irrigation infrastructure. This scheme is focused on the principles of “Per Drop More Crop” and “Har Khet Ko Pani”, aiming to implement medium and long-term planning for irrigation facilities. The District Irrigation Scheme has been prepared by the Agriculture Department and is currently awaiting approval.
2. Sprinkler and drip irrigation, along with underground pipeline irrigation, have the potential to emerge as new activities under small-scale irrigation projects in the district. Efforts should be made to promote these systems, establish demonstration farms, and showcase their effectiveness in the field.
3. Recognizing the critical role of agricultural irrigation, the Government of India has established two funds at the NABARD level: the Long-Term Irrigation Fund (LTIF) and the Micro Irrigation Fund.
4. The identification of potential groundwater extraction sites should be conducted through remote sensing studies, satellite imagery analysis, and resistivity surveys to assess feasibility and sustainability.

#### 3. Farm Mechanisation

1. In order to ensure the success of the custom hiring system, Farm Machinery Centers should be established at the village level in collaboration with the Panchayati Raj Department and Farmer Producer Organizations (FPOs). This initiative not only enhances the income of the Gram Panchayats but also addresses the shortage of agricultural labor.



2. Tractors are commonly associated with farm mechanization, but there is a growing need for small-scale mechanized equipment that can operate efficiently on small farms with minimal energy consumption. For instance, machines like the Japanese paddy transplanter and reaper cum binder, costing between Rs. 1.5 to Rs. 2.0 lakh, have proven to be suitable for agricultural operations. These compact devices should be integrated into the National Food Security Mission Plan and promoted through practical demonstrations.
3. Custom Hiring Centers has been established in 10 PACS in the district. There is need to further promote this initiative to reach small & marginal farmers through PACS.

#### **4. Plantation and Horticulture**

1. Farmer clubs should be established in collaboration with banks, government departments, and agricultural science centers to promote agricultural diversification in the district. These clubs should focus on transferring agricultural technology, building capacity, and raising awareness among farmers. Additionally, developing a robust marketing system is essential for promoting widespread cultivation and sales of medicinal crops, and encouraging contract farming.
2. Fruit plants are distributed to farmers as part of the Horticulture Mission in the district.

#### **5. Forestry/ Waste Land Development**

1. Bamboo or other biofuels can be grown through agroforestry and farm forestry on the barren and fallow lands available in the district.
2. Farm forestry, agroforestry, commercial forestry, and nursery development are some of the viable models for financing. With advancements in clone culture technology, there is now greater potential to establish high-tech clonal forestry plantations for enhanced profitability.

#### **6. Animal Husbandry - Dairy**

1. The primary animal husbandry activities in Baran district include dairy farming, poultry farming, and sheep and goat rearing. According to the 20th Five Year Animal Census (2019) conducted by the Animal Husbandry Department, Ministry of Agriculture, Government of India, the district has recorded 255,391 cows and 238,981 buffaloes.
2. Under the 'KCC Perfection Campaign', efforts will be undertaken to ensure that all farmers in the district have access to loans from banks through the 'Ghar-Ghar KCC Scheme'.

#### **7. Animal Husbandry – Poultry**

1. Dept. of Animal Husbandry along with KVK may sensitize about the schemes like NLM & other schemes to encourage scientific poultry farming in the district.

#### **8. Animal Husbandry - Sheep, Goat, Piggery**

1. The growth of goat rearing and pig rearing activities is declining due to the unavailability of insurance coverage. Banks are also hesitant to provide loans for these activities. Insurance companies should enhance their insurance schemes, particularly for small-scale units.

## **9. Fisheries**

1. There are ample opportunities for fisheries in the district. It is essential for banks to sanction integrated projects for farmers. Banks should extend loans for activities such as fish farming and the development and management of infrastructure under the Pradhan Mantri Matsya Sampada Yojana.

## **10. Construction of Storage and Marketing Infrastructure**

1. In view of the immense potential of Agriculture in the district, storage structures like rural Godowns, warehouses, cold storages can be created. Presently, AMI and AIF schemes of Government of India can play an important role in creation of post-harvest structures.

2. In all the development blocks in the district, some private level units like flour mill, rice mill, oil mill and spices are working for processing and packaging of agriculture products. Small units are being encouraged under Pradhan Mantri Employment Guarantee Scheme.

## **11. Land Development, Soil Conservation and Watershed Development**

1. Due to the presence of rivers in the district, flood situations arise during the monsoon season. The state government may propose flood control measures to NABARD under the Rural Infrastructure Development Fund (RIDF).

## **12. Agriculture Infrastructure: Others**

1. Given the district's significant agricultural potential, infrastructure such as rural godowns, warehouses, and cold storages can be constructed. Currently, Government of India's AMI and AIF schemes can facilitate the establishment of post-harvest structures.

2. Across all development blocks in the district, private enterprises are operating units for processing agricultural products such as flour mills, rice mills, oil mills, and facilities for grinding and packaging spices. Small-scale units are being promoted under initiatives like the Chief Minister's Small Scheme and the Prime Minister's Employment Guarantee Scheme.

## **13. Food and Agro. Processing**

1. Given the district's advanced agriculture, there is potential to promote agro-processing units with the available infrastructure support. Schemes like AIF and PMFME offer capital or interest subsidies to units engaged in primary and secondary processing.

2. These units can access loans along with benefits such as Mudra and CGTMSE facilities.

## **14. Agri. Ancillary Activities: Others**

1. With the diversification and modernization of agricultural activities, the demand for support and extension services is increasing annually. In this regard, the establishment of Agri Clinics and Agri Business Centers by graduates in agriculture or related fields (such as horticulture, animal husbandry, veterinary science, forestry, dairy science, poultry, fisheries, etc.) is crucial.

## **15. Micro, Small and Medium Enterprises (MSME)**

1. The District Industries Center should identify potential activities in the non-agricultural



sector and organize training, extension services, raw material supply, and marketing support for rural entrepreneurs. Banks should prioritize the distribution of loans under schemes like Mudra and Stand-up India to foster entrepreneurship among women, minorities, scheduled castes, and tribes. To generate new employment opportunities in the district, banks need to increase direct lending to micro, small, and medium enterprises in the manufacturing and service sectors.

2. Banks should actively promote the utilization of the credit guarantee scheme among entrepreneurs.

## **16. Export Credit**

1. Exporters should be incentivized to utilize export credit insurance facilities provided by ECGC.

2. Implementation of new policies may lead to the establishment of additional export units. Various industries associated with the agricultural sector in the district are also poised to enhance exports.

3. Export credit up to Rs 50 crore reckon under priority sector credit.

## **17. Education**

1. The private sector has the potential to make substantial investments in the education sector, effectively addressing financing gaps. In addition to addressing debt concerns, private financing can also tackle issues such as enhancing industry-institution linkages, fostering research, and developing faculty. There is significant room for further liberalizing the process of private participation to attract top investors and ensure quality, customization, and a broader range of courses.

2. Every effort should be made to revitalize the higher education infrastructure.

3. To raise awareness about these schemes at the grassroots level, bankers can identify students in need at schools and colleges.

4. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

## **18. Housing**

1. Some processes in this sector need simplification, such as the lengthy 'gestation period' of six to eight years for housing projects and the requirement to obtain multiple approvals from various authorities over a span of two to three years.

2. Simplification is needed in the sanctioning of housing loans, and processing fees for priority sector advances should be waived.

3. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutchha and dilapidated houses by 2029. In Phase- I(2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.

4. Loans up to Rs.45 lakh to individuals in metropolitan centers (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centers with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan center and other centers does not exceed Rs.57 lakh and Rs.44 lakh respectively.

5. Loans for repairs to damaged dwelling units will also be eligible up to Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified.

### **19. Social Infrastructure**

1. Strengthening the overall connectivity within the district, particularly the integration of transportation networks with railway crossings, will improve local movement and commerce.

2. Improving infrastructure, such as constructing an underpass or overpass near the railway crossing in Baran town, is necessary to ease congestion caused by heavy traffic and frequent railway movement.

3. Better integration of road and railway networks can significantly improve the flow of people and goods within the district.

4. Focusing on the specific needs of vulnerable tribal groups, such as the Sahariya community, through targeted interventions in health, education, and livelihoods, is vital for inclusive growth.

### **20. Renewable Energy**

1. Entrepreneurs in Baran district should be incentivized to adopt renewable energy as an alternative energy source.

2. The rooftops of these industries can be utilized for solar energy generation under the rooftop grid system in the district.

3. Educational institutions can also benefit from such systems, leveraging the abundant potential for solar energy production in the district.

4. Given the increased demand for housing due to industrialization in the district, it should be mandatory to install solar water heaters on the roofs of houses in residential colonies.

### **21. Informal Credit Delivery System**

1. Banks in the district, particularly commercial banks, currently do not sufficiently support the granting of loans to self-help groups and joint liability groups. It is essential for banks to adhere to the Reserve Bank of India's guidelines on loans for Pradhan Mantri Jan Dhan Yojana, Self Help Groups, and Joint Liability Groups, and to formulate branch-specific action plans for loan distribution.

2. There is a lack of orientation among banks employees working in district towards appraisal, evaluation and monitoring of these accounts. Regular training sessions should be conducted to address this issue.





## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

a. A cooperative is 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'. b. A cooperative is governed by seven major principles, 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 cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### 2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide 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 and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

#### 3. Latest initiatives by Ministry of Cooperation (MoC), GoI

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.



- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots level.

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

1. The cooperative sector in Rajasthan comprises a total of 37487 cooperatives, covering about 27490 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 9997 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 111.85 lakh members. Likewise, long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDB) and 36 PCARDBs. Further, there are 73 MSCS having their registered office in the state. Besides, there are about 3 district level federations, 18 state level federations and 19 national level federations operating in the state.

2. Source: National Cooperative Database (NCD) of MoC, GoI

3. 4.2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives.

##### **4.2.1 Rajasthan Cooperative Gopal Credit Card Loan Scheme**

As per the Budget declaration of 2024-25, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme, loans will be provided to about 5 lakh gopalak families.

##### **4. 4.2.2 Loan against agricultural produce under Sahakar Kisan Kalyan Yojana**

The objectives of the scheme are:

To provide a fair price of agricultural produce to the farmers.

To protect farmers from forced sales of agricultural commodities.

To increase the loan business of PACS/LAMPs and ensure capacity utilization of available warehouses.

Under the scheme, District Central Cooperative Banks have disbursed loan amounting to Rs 276.21 lakh to 100 farmers in the year 2023-24.

##### **5. 4.2.3 Interest free loans for non-farming sectors**

The Government of Rajasthan has introduced a scheme namely 'Interest free loans for non-farming sectors' in budget 2023-24 to distribute interest-free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for non-farming activities like handicrafts, small-scale industries, spinning-weaving, dyeing-printing, and shops etc. through cooperative banks.

The major features of the scheme are as follow -

Eligible families residing in rural areas of Rajasthan for 5 years.

Under the scheme, the amount as loan credit limit ranges from Rs 25,000/- to Rs 2.00 lakh.

The credit limit can be renewed by repaying the loan within 1 year.

No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.

Provision of a loan of Rs 5.00 lakh per group to the self-help groups of Rajivika to a maximum of 10 members per group.

Under the scheme, during financial year 2023-24, an amount of Rs. 240.61 Crore has been



sanctioned to the Rajeevika, Dairy and other beneficiaries by the Central Cooperative Banks.

### **5. Status of Cooperatives in the District**

1. The cooperative landscape in Baran district is limited, encompassing 585 societies (204 credit village cooperative societies and 381 non-credit cooperative societies) across various sectors. Among these, 204 village cooperative societies are active through the Central Cooperative Bank, catering to 32,411 members with loans. Only 11 cooperative societies have benefited from the Custom Hiring Centre initiative. However, many credit cooperative societies struggle to fully meet the members' credit demands, with an average loan per member amounting to Rs 1.00 lakh. Additionally, there are 116 milk cooperative societies affiliated with RCDF, out of which only 30 are operational while 84 remain inactive. Addressing the challenges faced by inactive milk cooperative societies is crucial.

### **6. Potential for formation of cooperatives**

1. There is significant potential for establishing multi-purpose cooperative societies in the Chhabra and Chhipabrod areas. Establishing new credit societies could greatly enhance economic activities in other regions as well.
2. Further there is requirement of strengthening of existing cooperative societies in the district as there are some societies which are not active.

## 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	Tribal Development	NABARD tribal development fund - wadi development project - kelwada Cluster	Kishanganj And Shahbad Block	NABARD has initiated "Wadi Development Projects" in Baran district aimed at ensuring sustainable livelihoods for tribal farmers through horticulture covering 15 villages in the Kelwara cluster. Total Grant assistance of Rs 2.70 crore is provided to 500 small and marginal tribal farmers across Kishanganj and Shahabad blocks to cultivate orchards of fruit plants such as guava and lemon on one-acre plots, and forestry plants including teak, jackfruit, drumstick, and karonda along the banks.	ITC Sunhara Kal- Rs 1.50 Crore	575	Improvement in annual income of Wadi farmers by Rs 10,000-Rs 80,000. Reduction of migration from Project area. Establishment of Micro-enterprises by women supporting their livelihood.



2	Tribal Development	NABARD Tribal Development Fund- Wadi development project - Kishanganj cluster	Kishanganj - Block	NABARD has initiated "Wadi Development Projects" in Baran district aimed at providing sustainable livelihoods to tribal farmers through horticulture in 10 villages of the Kishanganj cluster covering 500 small and marginal tribal farmers with grant assistance of Rs 2.10 crore to cultivate orchards of fruit plants such as guava and lemon on one-acre plots, and forestry plants including teak, jackfruit, drumstick, and karonda.		550	Improvement in annual income of Wadi farmers by Rs 8,000- Rs 70,000. Reduction of migration from Project area. Establishment of Micro-enterprises by women SHGs supporting their livelihood.
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3	Collectivisation	Pragatisheel Kisan Agro Producer ltd	Chhipabarod Block	<p>1) Providing agricultural inputs and equipment to approximately 1000 farmer members of the FPO at affordable rates.</p> <p>2) As of March 31, 2024, the FPO has achieved a turnover of 150 lakh.</p> <p>3) Collecting farmers' products through the FPO, processing them, adding value, and conducting business operations through the company.</p> <p>4) The company has received grant assistance of Rs 5 Lakh for business expansion under NABARD's BDA scheme.</p>		1000	<p>FPO is providing quality agri-inputs to member farmers at concessional rates locally and also procuring and aggregating produce, thus saving costs on storage and transportation.</p> <p>The FPO has secured a loan of 30 lakh from NABKISAN.</p>
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4	Collectivisation	Annadata Kisan Agro Producer Company Limited, Nahargarh (FPO)	KISHANGANJ Block	<p>1) Providing agricultural inputs and equipment at competitive rates to approximately 700 farmer members of the FPO.</p> <p>2) Establishing mass marketing and food processing units to enhance the value of products.</p> <p>3) Farmer members have benefited from technical training in scientific agricultural methods and through collaboration with various district departments.</p>		700	<p>1) FPO is providing quality agri-inputs to member farmers at concessional rates locally and also procuring and aggregating produce, thus saving costs on storage and transportation.</p> <p>The FPO has achieved a turnover of 500 lakh as of March 31, 2023.</p> <p>2) The FPO has secured a 50 lakh loan from the bank.</p>
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5	Collectivisation	Shree Lalit Farmer Producer Company Ltd	Shahabad Block	<p>1) Providing agricultural inputs and equipment at affordable rates to approximately 500 farmer members of the FPO.</p> <p>2) Establishing mass marketing and food processing units to enhance the value of products.</p> <p>3) Providing benefits through technical training on scientific agricultural methods to farmer members and fostering collaboration with various departments of the district.</p>		500	<p>1) FPO is providing quality agri-inputs to member farmers at concessional rates locally and also procuring and aggregating produce, thus saving costs on storage and transportation. As of March 31, 2024, the turnover of the FPO has reached 30 lakh.</p> <p>2) The FPO has received a loan of 10 lakh from the bank.</p>
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6	Collectivisation	Under the Produce Fund Scheme of NABARD, Hadoti Fruit & Dairy Producer Company	Shahabad Block	<p>1) Providing agricultural inputs and equipment at affordable rates to approximately 500 farmer members of the FPO.</p> <p>2) Enhancing product value through the establishment of mass marketing and food processing units.</p> <p>3) Offering benefits by imparting technical knowledge on scientific agricultural methods to FPO members and coordinating with various departments of the district.</p> <p>4) Distribution of subsidized quality seeds to members.</p>		500	FPO is providing quality agri-inputs to member farmers at concessional rates locally and also procuring and aggregating produce, thus saving costs on storage and transportation.
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7	Awareness Creation	Capacity building for adoption of technology through exposure visits and training	Several development blocks	To boost farmers' income through technological advancements in agriculture, 60 farmers from the NABARD district received training at various agricultural universities and research institutes. The training focused on organic farming, cultivation of medicinal and aromatic crops, milk production and processing, industrial crop cultivation, mushroom cultivation, grain cultivation, goat rearing, and other relevant fields.		60	This initiative aimed to enhance their skills, upgrade their knowledge of technical innovations, and ultimately increase their income levels.
8	Skill Training	Micro Entrepreneurship Development Program (MEDP) at Tailoring Activities	Chippabarod Block	Training in tailoring activities was provided to 60 women from self-help groups who received loan assistance from the bank. The initiative aimed to facilitate market connections for the products made by these trained women and link them with bank loans and subsidy schemes to foster their entrepreneurship.		60	Establishment of village level Micro-enterprises of women.



9	Skill Training	Micro Entrepreneurship Development Program (MEDP) on Scientific Method of Goat Rearing	Anta Block	Thirty women from self-help groups, also receiving bank loan assistance, were trained in the scientific methods of goat rearing. This training was complemented by efforts to establish market contacts for selling their products and to integrate them into bank loan and subsidy schemes for furthering their entrepreneurial ventures.		30	Establishment of village level Micro-enterprises of women.
10	Financial Inclusion	Financial literacy activities and street play schemes	Various Banks	NABARD supports the goal of enhancing financial literacy by providing grants to various banks in the district. These include Baroda Rajasthan Regional Rural Bank, State Bank of India, District Cooperative Bank, and India Post Payment Bank, which conduct financial literacy programs and street plays to promote financial education.			Improvement in financial Inclusion
11	Banking Technology	PACS (Primary Agricultural Cooperative Society) Computerization	Various PACS	To modernize and strengthen primary agricultural cooperative societies, NABARD is overseeing the computerization of all PACS in the district.			Improvement in transparency, better accounting and book-keeping practices, business diversification.

## Success Stories

### Success Story 1



Title	Integrated tribal development project -- Kelwara cluster in Baran district
Scheme	Tribal Development Fund
Project Implementing Agency	Development Support Centre
Duration of the project	6 years
Beneficiary	This project supports 525 tribal families in 15 Village
1. No. of beneficiaries	525
2. Community	Sahariya tribe recognized as the only tribal group in Rajasthan under the Particularly Vulnerable Tribal Groups (PVTGs) category
3. State	Rajasthan
4. District	Baran
5. Block	Kishanganj
6. Village	15 villages of Kisanganj & Shahbad Block

#### 1.1 Support provided

NABARD's grant support in this project is Rs.2.72 Crore.

#### 1.2 Pre-implementation status

Crop production was decreasing in the area due to climate change and several pest attacks.  
Cost of cultivation was also increasing for farmers.  
Traditional farming practices with low productivity and low income.  
Migration of people to other areas. Poor health & sanitation issues.

#### 1.3 Challenges faced

Mobilization & awareness of people for project objectives and their role & contribution



#### **1.4 Impact**

Significant rise in Income of beneficiaries- Income increased by Rs.20000-25000 per year through sale of vegetables & fruits produced.

Bank accounts for all for all TDF beneficiaries and KCC coverage for around 100 Wadi farmers.

## 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 focuses 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 channelizing 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 crucial time for communities worldwide to expedite climate action before it becomes too late.

## **2 Climate Change Scenario-At the State Level**

### **2.1 State Action Plan for Climate Change**

a. Climate change is affecting every region on earth in multiple ways and Rajasthan is particularly prone to extreme climatic events such as erratic rainfall with frequent dry spells, occasional heavy downpours, extreme temperatures in both summer and winter, sandstorms, droughts, famines and floods. The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socioeconomic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Addressing these sectors is essential for effectively planning climate action and achieving the United Nations Sustainable Development Goals (UNSDGs) at the state level. Given Rajasthan arid to semiarid climate effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions particularly in the northeastern and central parts of the state is essential.

b. The cement industry being a major source of CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation, reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration, boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

Rajasthan's initiatives including introduction of green budget development of Solar Parks plantation drive align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

### **2.2 Any specific Climate Change initiative in the State by**

1. Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL), a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE). With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26.

2. 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

3. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies



Under the CCF-ID Project NABARD has sanctioned a three-year project titled “Designing Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers’ Income” to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management system by recycling crop residues, reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.

Under NAFCC two projects are :

1. Mukhyamantri Jal Swavlamban Abhiyaan in Banswara (completed) created 1840 water harvesting structures with 2644 TCM storage enabling horticulture and vegetable cultivation while promoting water conservation and plantation.
2. Restoration of Degraded Landscapes in Barmer (ongoing) focuses on soil and water conservation wetland creation ecological restoration nursery development plantation micro-irrigation with solar pumps and capacity building for climate resilience and livelihood improvement.

### **3 Climate Change Scenario - At the District Level**

#### **3.1 Prospects of Climate Action in the District**

a As per SAPCC report comprehensive assessment of climate change in cities in Rajasthan have predicted significant warming trends on both annual and seasonal scales across most of the cities by analysing changes in minimum mean and maximum temperatures as well as in extreme rainfall events. There is large variation across the state for both these indicators. Local stakeholders need to understand exposure risks and vulnerabilities from changing trends in precipitation and temperature and they need to develop spatial maps at the district sub-district and city levels especially in the north-eastern and western regions where statistically significant increasing trends in annual daily minimum temperatures and an increase in maximum temperatures are already being observed.

Cities in the south and eastern parts of Rajasthan (Banswara Baran Bundi Chittorgarh Jhalawar Pali Sirohi Churu and Jaipur) as well as Jaisalmer in the west are witnessing a significant increasing trend in the daily maximum temperature Cities in the south-eastern and south-western parts of the state are likely to be more affected by temperature rise due to climate change. The increase is likely to be in the range of 0.03 to 0.05 C/year for some of the cities in the southern eastern and western parts of the state Banswara Baran Bundi Chittorgarh Jhalawar Pali Sirohi Churu Jaipur and Jaisalmer.

b A positive correlation between agriculture vulnerability and hazard variability has been observed. Therefore, the districts with high hazard variability also tend to have high agriculture vulnerability. Districts of Bundi Chittore Dausa Karoli Rajsamand Alwar Baran and Dholpur have the lowest agriculture vulnerability.

#### **3.2 Any specific Climate Change initiative in the District by**

An Integrated tribal development project at Kelwara cluster in Baran district is being implemented under Tribal Development Fund (Now TRIBES) through Development Support Centre (NGO) for a period of 6 years. This project supports 525 tribal families (Sahariya tribe) in 15 villages, and they benefited through the project which includes fruit crop plantation, fencing the garden, kitchen garden, soil and water conservation activities, etc. The plantation not only mitigates the climate risk but also provides sustainable livelihood to local people in the area.



## **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. The potential for Geographical Indication (GI) in Baran district Rajasthan India lies in its unique agricultural and artisanal products which are deeply tied to the region's geography climate and cultural heritage. GI tags can protect and promote these products enhancing their marketability preserving traditional knowledge and boosting the local economy. Below is an analysis of the potential for GI in Baran district based on its distinctive products and the broader context of GI in India.

### **4. Agricultural Products**

Baran district is known for its fertile land supported by the Chambal River and its tributaries making it a significant agricultural hub in Rajasthan. The following products have strong potential for GI registration due to their unique characteristics tied to the region's agro-climatic conditions:

**Baran Garlic (Lahsun):** Baran is renowned for its high-quality garlic which is a major crop in the district. The garlic produced here is noted for its distinct flavor size and pungency attributed to the region's soil and climate. Similar to other GI-tagged agricultural products like Alphonso mangoes or Darjeeling tea Baran garlic could qualify for a GI tag to protect its authenticity and command premium prices in domestic and international markets.

**5. Coriander (Dhaniya):** Baran is one of India's leading producers of coriander known for its aromatic seeds and leaves. The unique quality of Baran coriander influenced by the region's soil and traditional cultivation practices makes it a strong candidate for GI registration. A GI tag could help local farmers differentiate their product from generic coriander in the market.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census 2011
Soil & Climate	Dept. of Agriculture/Dir. Of Eco. & Stat.
Land Utilisation [Ha]	Dept. of Agriculture/Dir. Of Eco. & Stat.
Ground Water Scenario (No. of blocks)	Dept. of Agriculture/Water Resources & CGWB Report 2022
Distribution of Land Holding	Dept. of Agriculture/Dir. Of Eco. & Stat.
Workers Profile [In 000]	Census 2011
Demographic Profile [In 000]	Census 2011
Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	Census 2011
Village-Level Infrastructure [Nos.]	Census 2011
Additional Information	Census 2011
Infrastructure Relating To Health & Sanitation [Nos.]	Dir. Of Eco. & Stat.
Infrastructure & Support Services For Agriculture[Nos.]	Dept. of Agr./Dir. Of Eco. & Stat.
Irrigation Coverage [000 Ha]	Dept. of Agr./Dir. Of Eco. & Stat.
Infrastructure For Storage, Transport & Marketing	Dept. of Agr./Dir. Of Eco. & Stat.
Processing Units	District Ind Center / Dir. Of Eco. & Stat.
Animal Population as per Census [Nos.]	DACNET & Dept. of Agr./ Dir. Of Eco. & Stat.
Infrastructure for Development of Allied Activities [Nos.]	AH Census 2019
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dept. of Animal Hus./Dir. Of Eco. & Stat.
Status	Dept of Eco & Stat
Major Crops, Area, Production, Productivity	LR- Baran
Irrigated Area, Cropping Intensity	LDM Office
Input Use Pattern	Dept of Agri/ Dept of Eco & Stat
Trend in procurement/ marketing	Dept of Eco & Stat
KCC Coverage	LDM Office
Soil testing facilities	Dept of Agri/ Dept of Eco & Stat
Crop Insurance	Dept. of Agri/PMFBY website
Irrigated Area & Potential	Agri statistics 23-24/Dept. of Eco & Stat
Block level water exploitation status	CGWC Report
Mechanisation in District	Dept. of Eco & Stat/ Dept. of Agri.
Service Centers	Dept. of Eco & Stat/ Dept. of Agri.
Processing Infrastructure	RCDF Baran Office
Inland Fisheries Facilities	Dept of Fishries
Marine Fisheries (No.)	Dept of Fishries
Brackish Water Fisheries	Dept of Fishries
Agri Storage Infrastructure	Dept of Eco. & Stat./ DCCB
NABARDs interventions	DDM Office



Fertilizer Consumption	Dept of Agriculture
Facilities Available	Dept. of Eco & Stat
MSME units – Cumulative	SLBC & LDM Baran
Traditional activities	DIC
Crop Identified for One District-One Product	Dept. of Eco & Stat
Promotional Interventions	LDM Baran &DPM Rajeevika
Status of SHGs	LDM Baran &DPM Rajeevika
Details of non-credit cooperative societies	Dept of Coopertives
Details of credit cooperative societies	Dept of Coopertives
Block wise, sector wise distribution of cooperative societies in the district	Dept of Coopertives
Status/ progress under various schemes of MoC in the district	Dept of Coopertives

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

Sources	
1	LDM Office/SLBC Website
2	LDM Office/SLBC Website
3	LDM Office/SLBC Website

**Name and address of DDM**

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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                     |
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| <ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul> | <b>NSFL in WASH</b><br>Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
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## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- |                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>Biggest lender in the FPO ecosystem</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul> | <ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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## NABFINS LIMITED | A Subsidiary of NABARD

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                            |
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| <ul style="list-style-type: none"> <li>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</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

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## NABARD Consultancy Services Private Limited (NABCONS)

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### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
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- 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** C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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**NABARD**

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