



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bharatpur 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: Bharatpur**

**State: Rajasthan**



**National Bank for Agriculture and Rural  
Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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Bharatpur

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 Bharatpur has projected a credit potential of ₹ 612186.41 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 Bharatpur district of Rajasthan.

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





## Index

Sr. No.	Particulars		Page No.
1	Abbreviations		1
2	Executive Summary		4
	PART A		9
3	District Map		10
4	Broad Sector wise PLP projection for the year 2026-27		12
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		13
6	District Profile		14
7	Banking Profile		25
	PART B		35
8	Chapter 1	Important Policies and Developments	36
9	Chapter 2	Credit Potential for Agriculture	46
10	2.1	Farm Credit	46
11	2.1.1	Crop Production, Maintenance & Marketing	46
12	2.1.2	Water Resources	47
13	2.1.3	Farm Mechanization	48
14	2.1.4	Plantation & Horticulture, including Sericulture	49
15	2.1.5	Forestry & Waste Land Development	51
16	2.1.6	Animal Husbandry - Dairy	52
17	2.1.7	Animal Husbandry - Poultry	53
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	54
19	2.1.9	Fisheries	55
20	2.1.10	Farm Credit - Others	56
21	2.1.11	Sustainable Agricultural Practices	57
22	2.2	Agriculture Infrastructure	58
23	2.2.1	Construction of Storage and Marketing	58
24	2.2.2	Land Development, Soil Conservation and Watershed Development	59
25	2.2.3	Agri. Infrastructure - Others	61
26	2.3	Agriculture - Ancillary Activities	62
27	2.3.1	Food & Agro Processing	62
28	2.3.2	Agri Ancillary Activities - Others	63
29	Chapter 3	Credit potential for MSMEs	65
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	67
31	Chapter 5	Credit Potential for Infrastructure	71
32	5.1	Infrastructure - Public Investments	71
33	5.2	Social Infrastructure involving Bank Credit	72
34	5.3	Renewable Energy	72
35	Chapter 6	Informal Credit Delivery System	77



36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	80
37	Chapter 8	Status and prospects of Cooperatives	85
38	Chapter 9	NABARD's Projects and Interventions in the District	89
39	Success Stories		92
40	Appendices	Climate Action and Geographical Indications	94
41	Name and address of DDM		102



## 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
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
DLTC	District Level Technical Committee
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
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
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things



Abbreviation	Expansion
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
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
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
NRLM	National Rural Livelihood Mission
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
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
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute

Abbreviation	Expansion
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
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	Bharatpur district is located in the eastern part of the state. Alwar is in the north-west of the district, Karauli in the south and Dausa district in the west, and the district borders Uttar Pradesh in the east.
Type of soil	Loamy soil
Primary occupation	Majority of the population in the district is dependent on agriculture or agriculture related activities for livelihood. Being agriculture oriented, there is immense potential for setting up food processing, grading and packaging units here.
Land holding structure	The total number of land holdings in the district is 506600 ha. Of these, 309000 ha (62 percent) land holdings are with small and marginal farmers .



### 3. Sectoral trends in credit flow

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

Under priority sector lending, the total credit disbursed by all banks in the district during 2022-23, 2023-24 and 2024-25 was Rs. 514678.00 lakhs, Rs.619037.00 lakh and Rs 423474.57 lakh respectively.

#### 2. Investment credit in agriculture

During the last year (2024-25) total credit of Rs. 264472 lakhs has been disbursed, out of this Rs. 97692 lakhs have been disbursed for investment activities in agriculture. which was 36 percentage of total agriculture credit.

#### 3. Credit flow to MSMEs

The total credit disbursement during the last three financial years under Micro, Small and Medium Enterprises (MSME) was Rs. 148581.00 lakh, Rs 167342.00 lakh and Rs 151724.57 lakh respectively

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

The total credit disbursement during the last three financial years Under Other priority sector was Rs. 13290.00 lakh, 13276.98 lakh and Rs 7278 lakh respectively.

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

##### 1. Projection for the year

Total credit potential of Rs. 612186.41 lakh has been assessed for the year 2026-27, taking into account all the schemes sponsored by considering available infrastructure, gaps and govt. schemes under various sectors as well as sub-sectors.

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

More attention has been given to investment activities to promote capital formation in the agricultural sector and total potential of Rs. 338294.91 lakh has been assessed accordingly. Out of which, farm credit accounts for Rs. 299663.32 lakh.

##### 3. Projection for MSMEs

There are infinite possibilities of development in the field of micro, small and medium scale entrepreneurs, since this sector is based on individual and collective entrepreneurship. Hence, bank credit potential of Rs. 214080.00 lakh has been assessed for this sector.

##### 4. Projection for other purposes

The bank credit potential of Rs. 59811.5 lakh has been assessed towards the others priority sector which includes housing, education, export credit, renewable energy, social infrastructure and others.

## 5. Developmental Initiatives

- 1 NABARD has implemented its developmental programs like formation of 7543 Self Help Groups/Joint Liability Groups and their linkage with banks, 1 Livelihood and Entrepreneurship Development Programs for Self Help Group/Joint Liability Group members.
- 2 Six Farmer Producer Organizations under CSS FPO credit and market linkage has immensely benefitted farmers . In the district, NABARD has provided financial assistance to the state government through 284 RIDF project for the development of roads, irrigation, drinking water, health infrastructure etc.

## 6. Thrust Areas

- 1 The strategy to enhance farmers' income includes all or most of the following items which can directly or indirectly play a role in improving agricultural performance: Field oriented R&D and effective transfer of technologies for timely technical advice on crop management.
- 2 Natural resource management- Main focus on maintaining soil fertility and improving water availability in a sustainable manner. Reduction in input costs through input use efficiency such as seeds, fertilizers, pesticides, water, labor and machinery.
- 3 Increasing productivity (through improved agricultural technologies including integrated nutrition management and integrated pest management, improved breeds/varieties etc.) while continuously ensuring that there is no dilution in the value of outputs.
- 4 Crop/activity diversification through intercropping, mixed cropping, crop rotation, multi-stage cropping, wherever appropriate and integrated farming systems. Access to credit, its adequacy and timeliness. Post-harvest handling systems including storage.
- 5 Access to markets -Marketing and hence realization of fair prices is central to improving the income of farmers, processing and other value addition.
- 6 NABARD has identified some areas of emphasis which include SHG/JLG financing, expansion of irrigation facilities, warehousing, livestock development, Farmer Producer Organization (FPO) etc.

## 7. Major Constraints and Suggested Action Points

- 1 For establishment of grain and food units, oil mills, pulse mills, pickles and animal feed processing units in the district, the District Industries Center should cooperate with the banks and promote these activities so that quality is included in the farm produce.

- 2 In the cooperative sector, many PACS are underperforming due to lack digital integration, making them ineligible for refinance or other linkage-based schemes. This weakens last-mile credit flow for small farmers and SHGs.
- 3 There is immense potential for setting up processing units related to the crops of millet, wheat and mustard in the district. There are very few food processing and packaging units in the district, whose number needs to be increased.
- 4 There is a need to organize awareness training programs through linkage agencies so that the entrepreneurs can get proper information about the processing sector. There is immense potential for development of raw material based industries in the district.
- 5 During loan recovery, banks need to make more efforts in collaboration with the government to recover old overdue debts.
- 6 To implement and materialize these potential loan estimates, all the banks of the district will have to work together by increasing mutual coordination with all the concerned government departments. Credit flow can be increased only by linking the schemes run through government departments with bank

## 8. Way Forward

- 1 Promoting climate-resilient agriculture and farm forestry projects to improve soil-moisture regimes and support sustainable livelihoods.
- 2 To achieve the targets assessed in the potential loan scheme, a coordinated effort of government departments, banks, farmers, entrepreneurs and non-government institutions is required, which is essential for the overall development of all areas in Bharatpur district.
- 3 Encouraging formation of Producer Organizations, Women Cooperatives, and Off- farm Rural Enterprises with access to credit, marketing support, and capacity- building, especially in dairy, mustard, and horticulture value chains prominent in Bharatpur.
- 4 Facilitating need-based training and exposure visits for farmers, SHGs, cooperative members.

# Part A

## District Map



## Block Map - Bharatpur



Informatics  
Centre

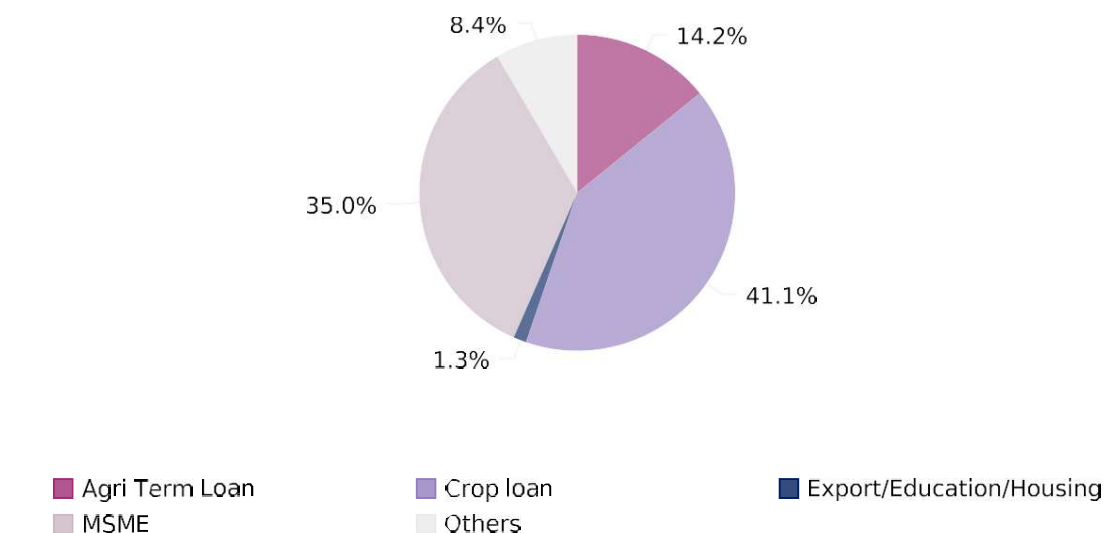


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	299663.32
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	251620.78
2	Term Loan for agriculture and allied activities	48042.54
B	Agriculture Infrastructure	12266.79
C	Ancillary activities	26364.8
I	Credit Potential for Agriculture A+B+C)	338294.91
II	Micro, Small and Medium Enterprises	214080
III	Export Credit	900
IV	Education	2092.5
V	Housing	5157
VI	Social Infrastructure	4338.4
VII	Renewable energy	6033.6
VIII	Others	41290
	<b>Total Priority Sector</b>	<b>612186.41</b>



Sources



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

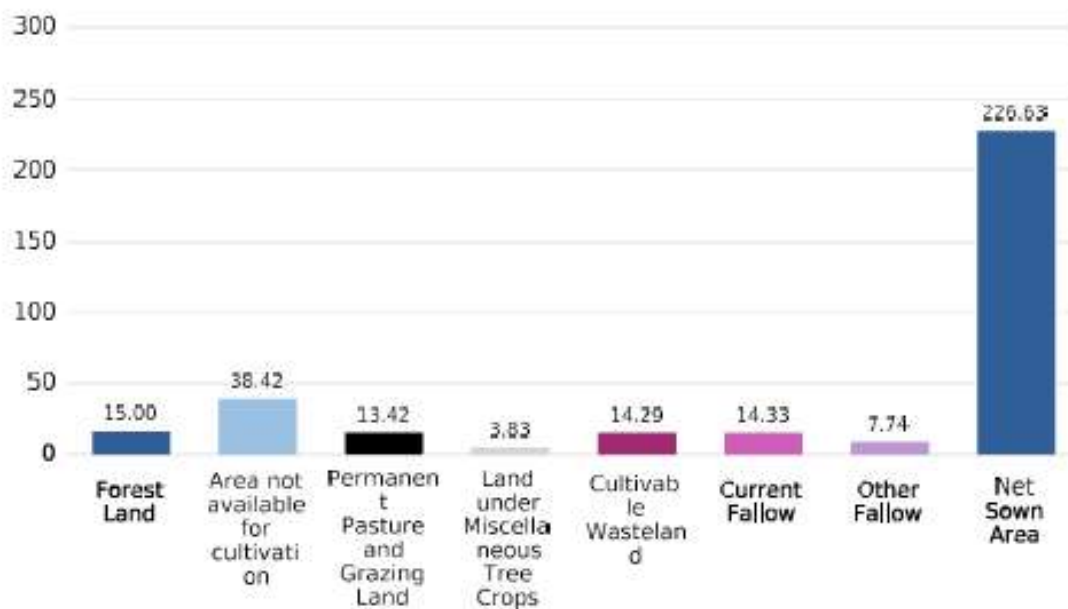
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	229830.11
2	Water Resources	3560.06
3	Farm Mechanization	2220.2
4	Plantation & Horticulture with Sericulture	10643.98
5	Forestry & Waste Land Development	354.75
6	Animal Husbandry - Dairy	45603.24
7	Animal Husbandry - Poultry	19.39
8	Animal Husbandry - Sheep, Goat, Piggery	5647.59
9	Fisheries	450.66
10	Farm Credit- Others	1333.34
	Sub total	299663.32
B	Agriculture Infrastructure	
1	Construction of storage	8893.84
2	Land development, Soil conservation, Wasteland development	3170.72
3	Agriculture Infrastructure - Others	202.23
	Sub total	12266.79
C	Ancillary activities	
1	Food & Agro. Processing	22487.12
2	Ancillary activities - Others	3877.68
	Sub Total	26364.8
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	74400
II	B Service Sector - Term Loan	68400
II	C Manufacturing Sector - WC	41880
II	D Service Sector - WC	29400
II	E MSME - Others	0
	Total MSME	214080
III	Export Credit	900
IV	Education	2092.5
V	Housing	5157
VI	Social Infrastructure	4338.4
VII	Renewable energy	6033.6
VIII	Others	41290
	<b>Total Priority Sector</b>	<b>612186.41</b>



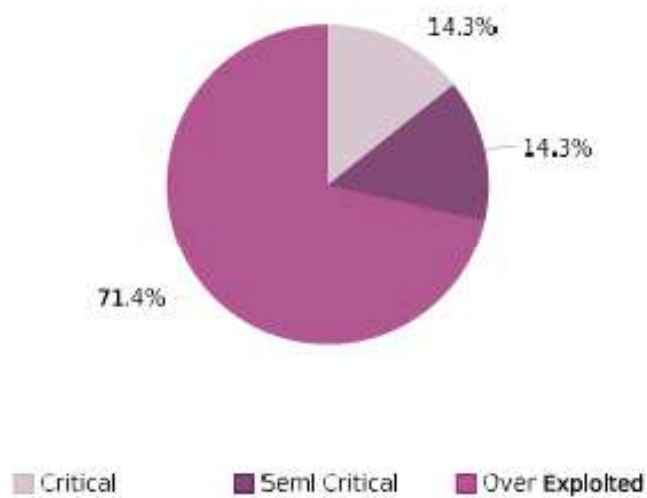
# District Profile

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



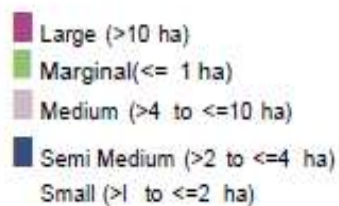
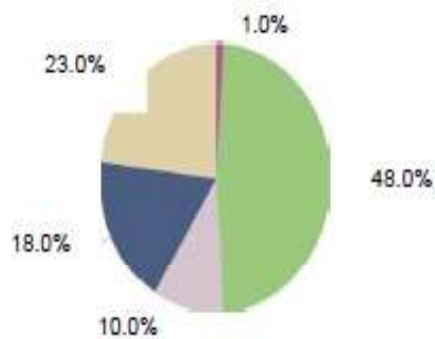
district statistical-2023-24

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

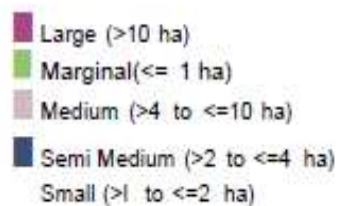
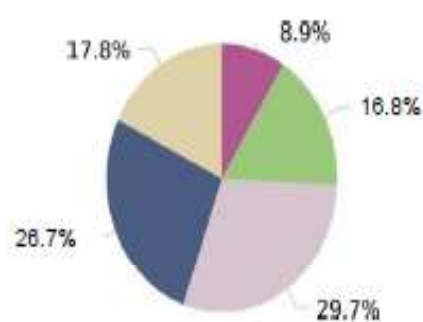


Ground water report-2021-22

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

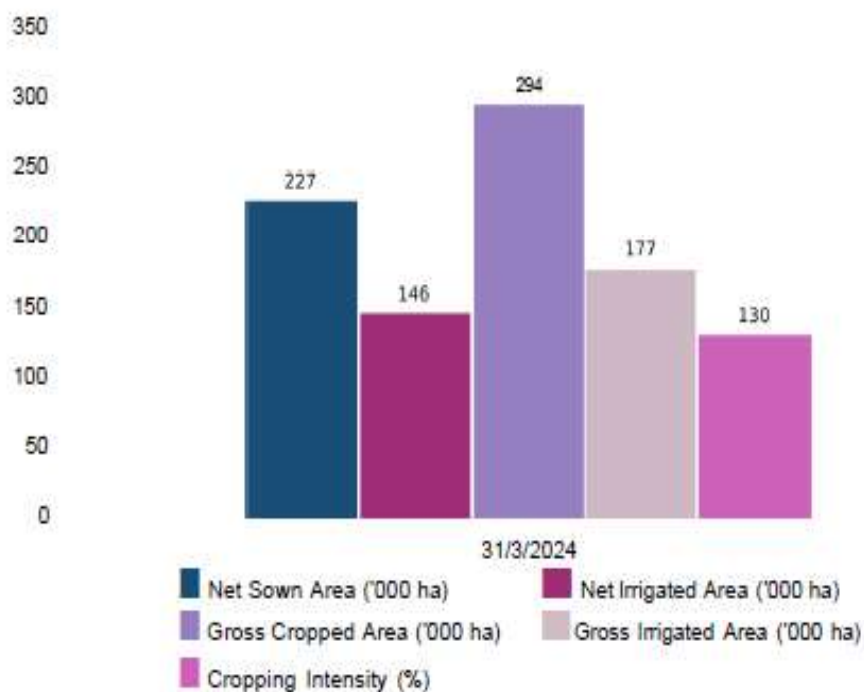


### Landholding - Area (%)

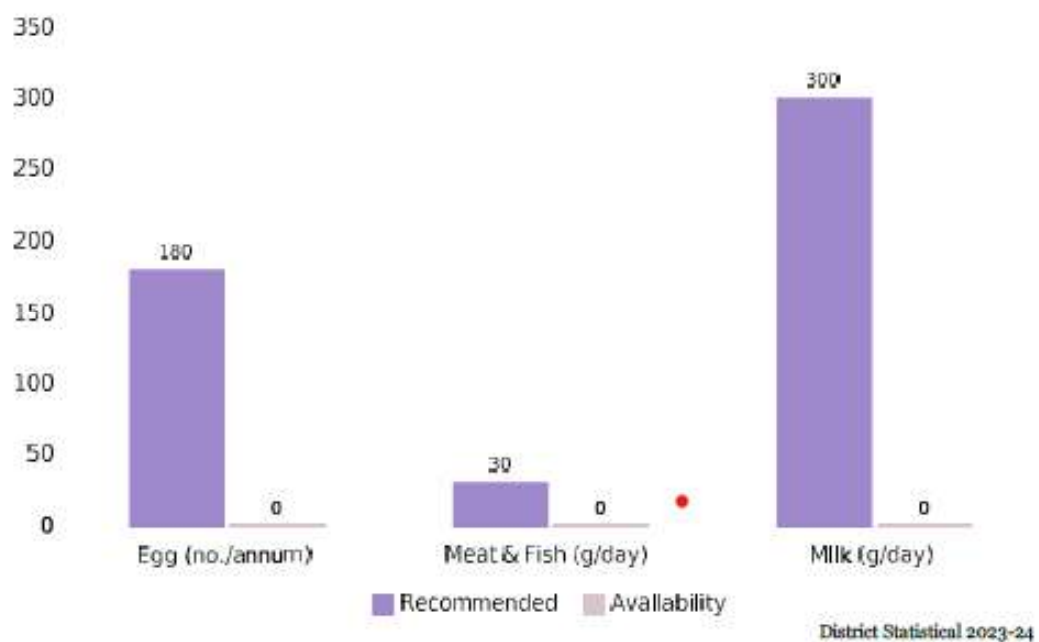


Agriculture Census 2021-22

### 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?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	No

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	127.10	47.93	83.80	16.54
2	>1 to <=2 ha	61.30	23.11	89.20	17.61
3	>2 to <=4 ha	47.30	17.84	136.20	26.89
4	>4 to <=10 ha	26.60	10.03	149.40	29.50
5	>10 ha	2.90	1.09	47.90	9.46
6	Total	265.20	100.00	506.50	100.00

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2548.00	1356.00	1192.00	2053.00	495.00
2	Scheduled Caste	557.00	296.00	261.00	436.00	121.00
3	Scheduled Tribe	53.00	28.00	25.00	48.00	5.00
4	Literate	1786.00	1140.00	646.00	1393.00	393.00
5	BPL	0.00			42.00	17.00

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	25.00
2	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2.00

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	76000.00	5000.00	71000.00
2	Cattle - Indigenous	130000.00	13000.00	117000.00
3	Buffaloes	760000.00	57000.00	703000.00
4	Sheep - Cross bred	1000.00		
5	Sheep - Indigenous	74000.00		
6	Goat	168000.00	30000.00	138000.00
7	Pig - Cross bred	1000.00		
8	Pig - Indigenous	14000.00		
9	Horse/Donkey/Camel	4000.00		
10	Poultry - Improved	25000.00		
11	Poultry - Indigenous	147000.00		



## 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)	663	656
Rainfall - Actual (mm)		713

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)		293.93
Net sown area ('000 ha)		226.63
Cropping intensity (%)	0.00	129.70

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		118.21
Fertilizer consumption - Rabi (kg/ha)		133.51

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)			102401
GLC through KCC (Rs. lakh)		360003.03	208719.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	2
Soil Health Cards Issued (No.)		315000

#### 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)
Indian Mustard	0.00	0.00	0.00	158.00	218.00	0.00
Wheat	0.00	0.00	0.00	142.00	384.00	0.00
Pearl Millet	0.00	0.00	0.00	68.00	117.00	0.00
Oat	0.00	0.00	0.00	13.00	19.00	0.00





### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)		139
Net Irrigated Area (000 ha)		131
Gross Irrigated Area (000 ha)		208

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		35756
Power Tillers		7
Threshers/Cutters		6821

### Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		5

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)		6
Waste Land (000 ha)		24
Degraded Land (000 ha)		28



## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

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

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		164.00
Hatcheries (No.)		3.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1036.00
Rainfall - Actual (mm)Reservoirs (No.)	12.00
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	1.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	10.00
Cold Storages (Capacity - 000 MT)	55.00
Storage Godowns (No.)	79.00
Storage Godowns ( Capacity - 000 MT)	109.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	14.00
Market Yards [Nos] / Wholesale Market (No.)	10.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	30.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)		85681.00
Pesticides Consumption (000 kg)		475.00

#### MSME

Particulars	Status
MSME Clusters (No.)	3
Micro Units (No.)	46599
Small Units (No.)	453
Medium Units (No.)	23

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		5
No. of SHGs formed		7543
No. of SHGs credit linked (including repeat finance)		7513
Bank loan disbursed (Rs. lakh)		15026.00
Average loan per SHG (Rs. lakh)		2.00
Percentage of women SHGs %		92.00

#### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		174
Consumer Stores (No.)		38
Housing Societies (No.)		19
Weavers (No.)		2
Marketing Societies (No.)		9
Labour Societies (No.)		18
Industrial Societies (No.)		4
Agro Processing Societies (No.)		3
Others (No.)		6

Total (No)%	0	273
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#### Details of credit cooperative societies

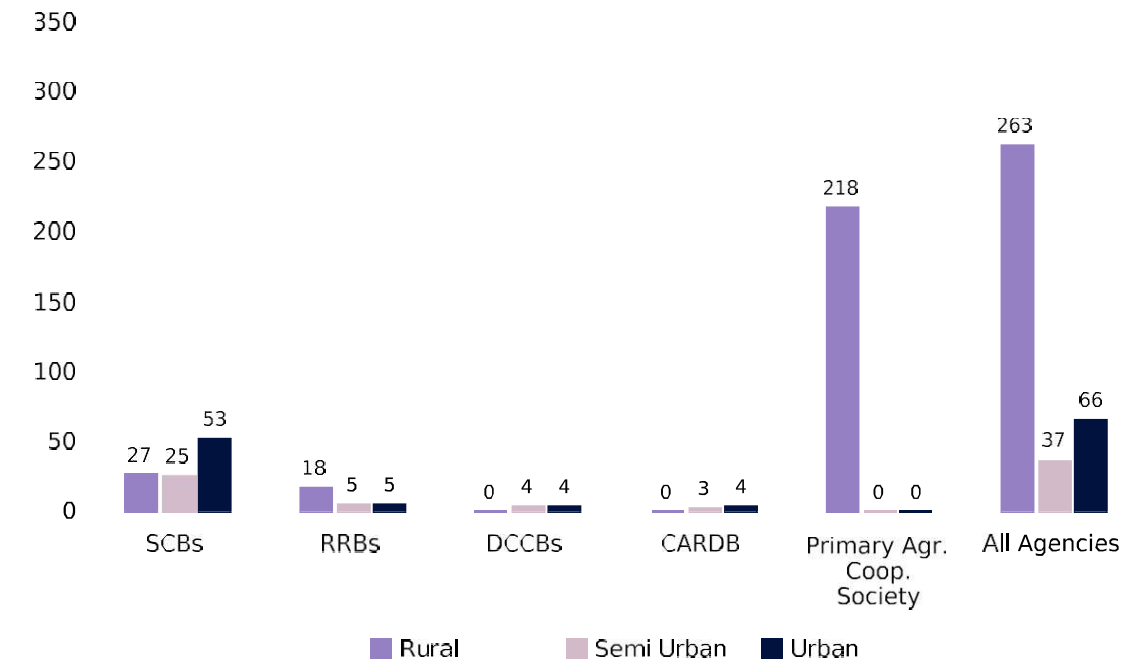
Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		148
Multi state cooperative societies (No.)%		3

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

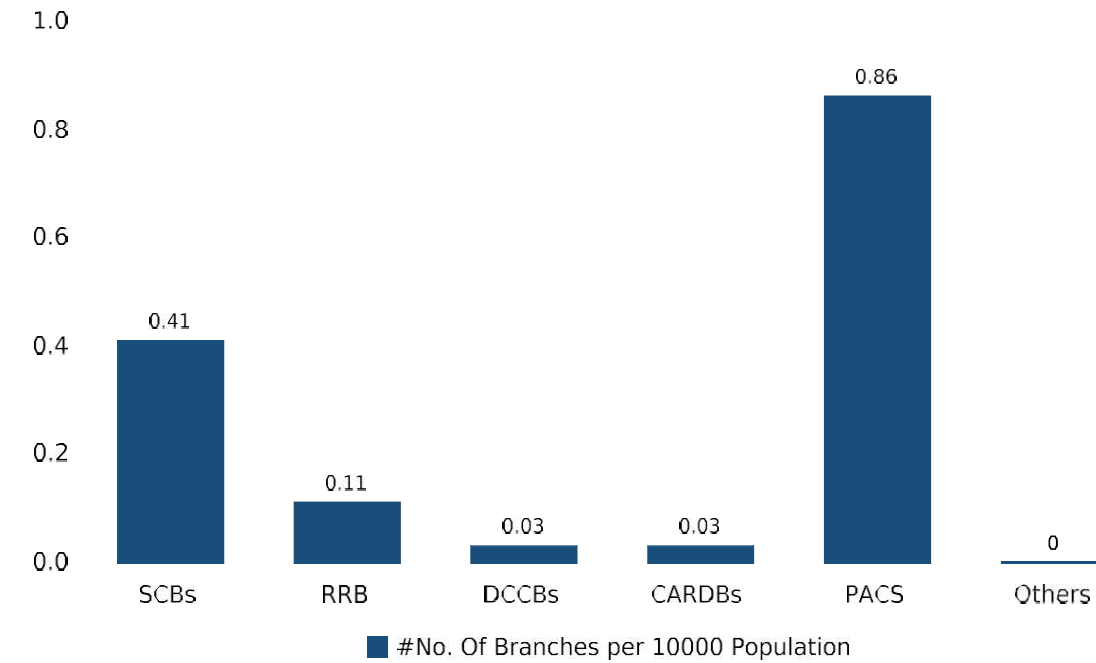
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	169	
2	Potential for formation of new MPACS	169	
3	PACS Computerisation	141	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	24	
a	PACS sanctioned with warehousing facility & other related infrastructure	100	
b	Capacity of the grain storage godowns sanctioned	9600	
7	PACS as Common Service Centres (CSCs)	81	
8	PACS as Kisan Samridhi Kendras (KSKs)	20	
a	Membership in Multi State Cooperative Society on Seeds	120	
b	Membership in Multi State Cooperative Society on Organic farming & products	19	
c	Membership in Multi State Cooperative Society on Agri-exports	30	

# **Banking Profile**

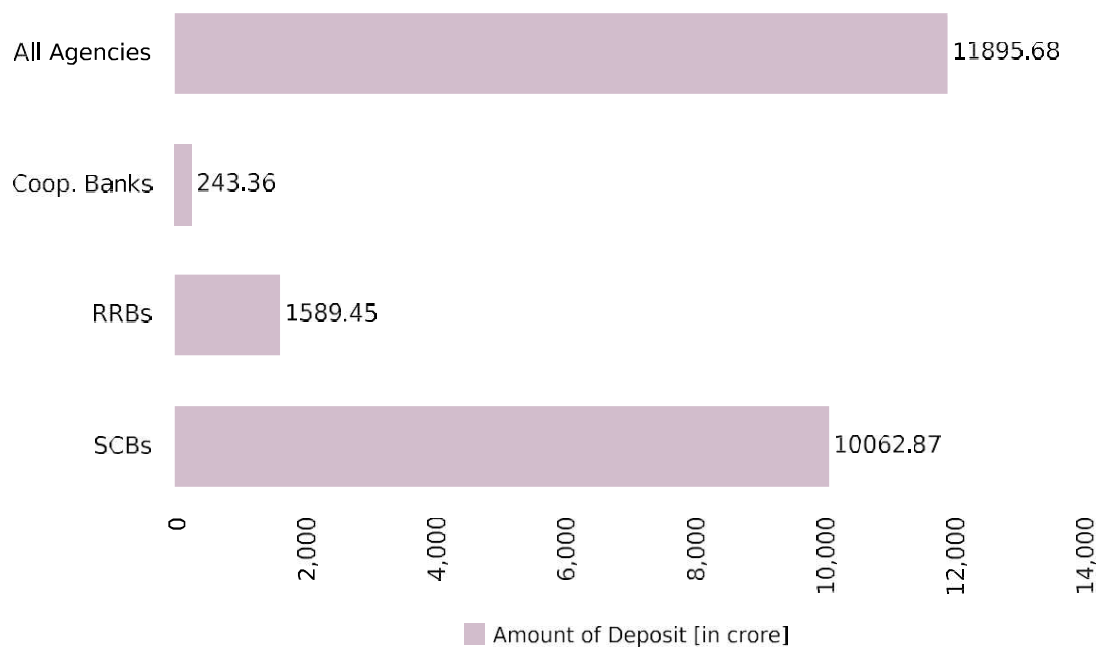
### 1. Agency wise - Number of branches in the district



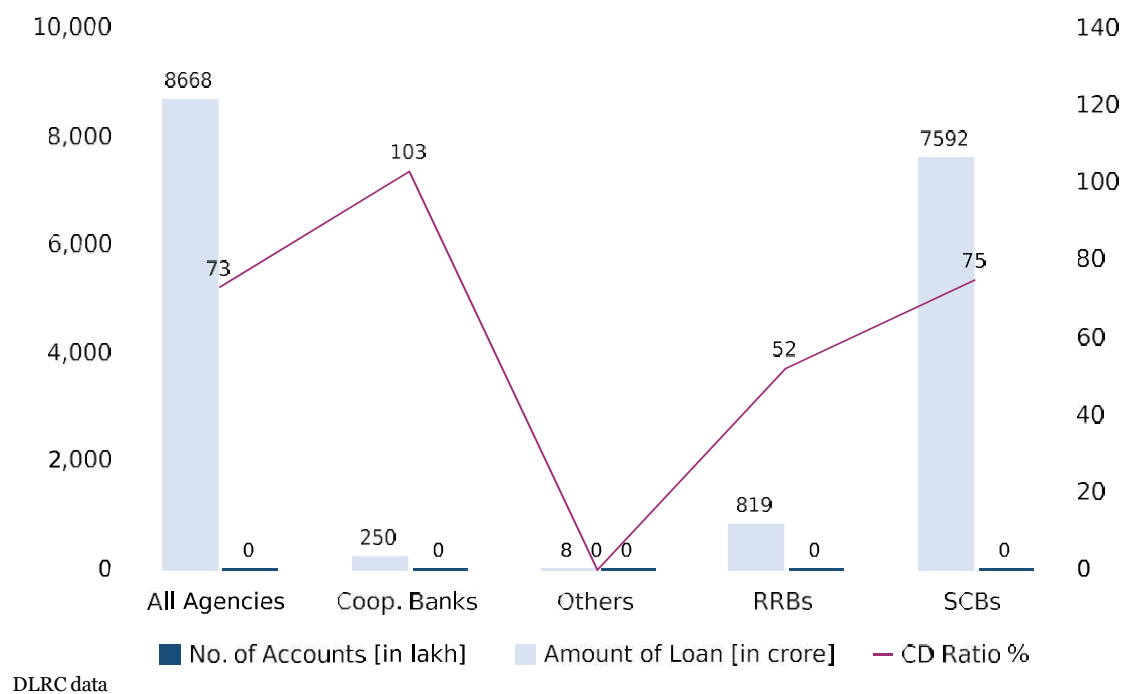
### 2. Branch Penetration



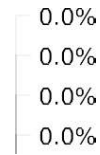
### 3. Agency wise - Deposit O/s



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

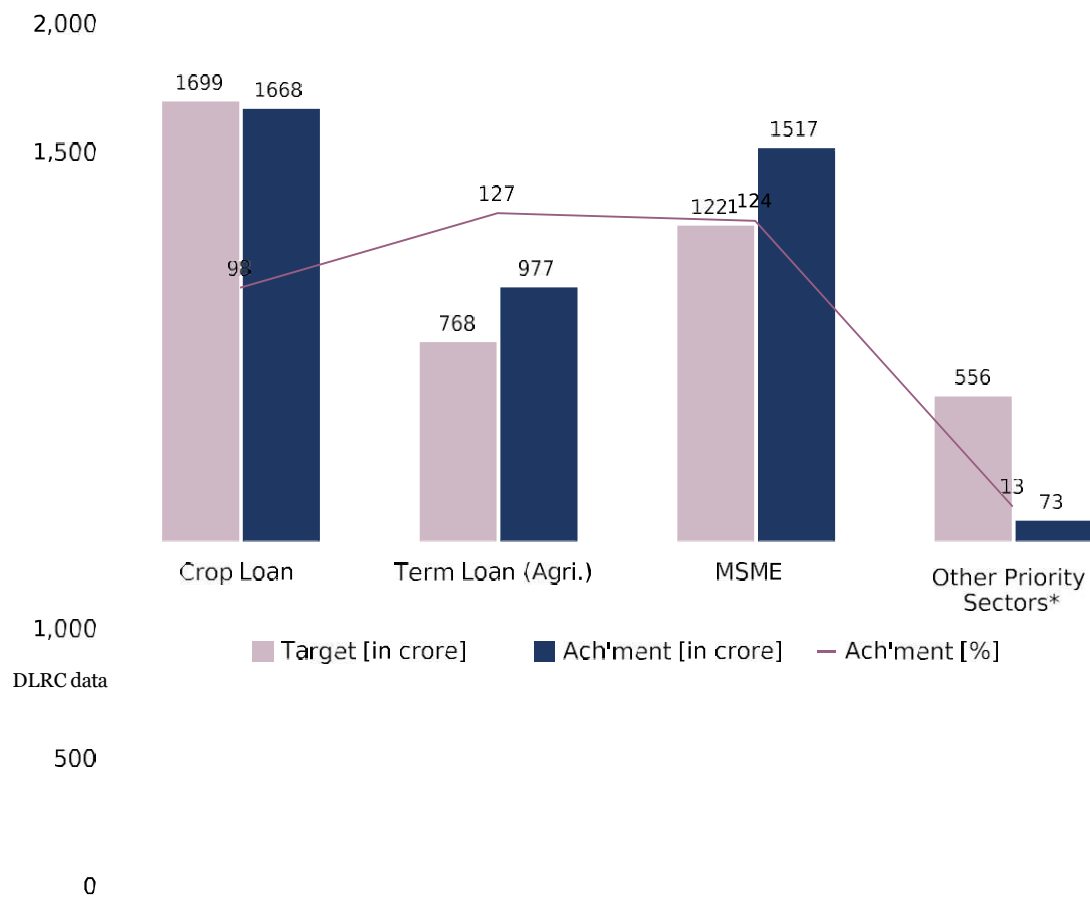


### 5. Performance under Financial Inclusion (No. of A/c)



APY PMJDY PMJJBY PMSBY

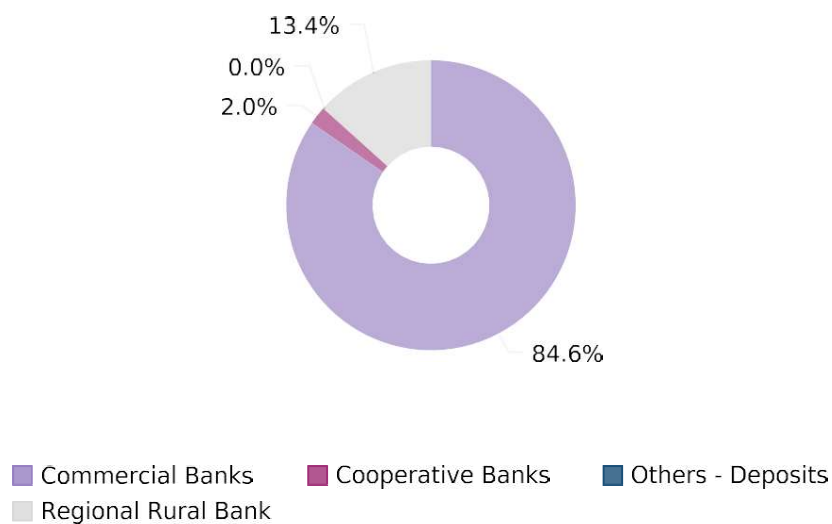
### 6. Sector-wise Performance under ACP





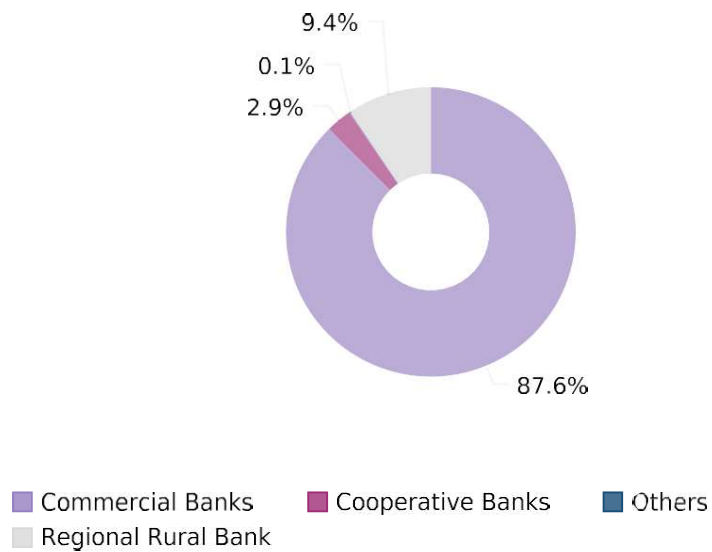


## 7. Agency wise - Share of Deposit O/s Year 2024-25



DLRC data

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



DLRC data



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	23	105	27	25	53					
Regional Rural Bank	1	28	18	5	5					
District Central Coop. Bank	1	8	0	4	4					
Coop. Agr. & Rural Dev. Bank	1	7	0	3	4					
Primary Agr. Coop. Society	218	218	218	0	0					
Others		0								
All Agencies	244	366	263	37	66	0	0	0		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1059823.00	1175568.06	1006287.00	-14.4	84.59
Regional Rural Bank				0	0	163493.35	183415.43	158945.00	-13.3	13.36
Cooperative Banks				0	0	26969.18	28410.11	24336.00	-14.3	2.05
Others				0	0	5840.80	0.00	0.00	0.0	0.00
All Agencies				0	0	1256126.33	1387393.60	1189568.00	-14.3	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				0.0	0	938783.85	1074835.76	866799.00	-19.4	100.0

Bharatpur, PLP 2026-27

Commercial Banks				0.0	0	805973.00	927796.27	759169.00	-18.2	87.6
Cooperative Banks				0.0	0	36517.40	40760.09	24984.00	-38.7	2.9
Others				0.0	0	1021.71	1228.26	782.00	-36.3	0.1
Regional Rural Bank				0.0	0	95271.74	105051.14	81864.00	-22.1	9.4

#### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	76.0	78.9	75.4
Regional Rural Bank	58.3	57.3	51.5
Cooperative Banks	135.4	143.5	102.7
Others	17.5	0.0	0.0
All Agencies	74.7	77.5	72.9

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	500858	321013	77314	48438



Bharatpur, PLP 2026-27

Regional Rural Bank	284673	107723	24153	17170
Cooperative Banks	0	24	4	0
Others	0	0	38	0
All Agencies	785531	428760	101509	65608

#### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	448981	59.1	257368	33.9	62064	8.2		0.0	35339	4.7
Regional Rural Bank	66123	80.8	58421	71.4	50551	61.7		0.0	10823	13.2
Cooperative Banks	23773	95.2	23654	94.7	21692	86.8		0.0	1361	5.4
Others	781	99.9	638	81.6	0	0.0		0.0	0	0.0
All Agencies	539658.00	62.3	340081.00	39.2	134307.00	15.5	0.00	0.0	47523.00	5.5



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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	443680.00	514678.00	116.0	612849.00	619036.74	101.0	424399.00	423474.73	99.8	105.6
Commercial Banks	299882	425637.33	141.9	429900	455291.45	105.9	332474	350361.05	105.4	117.7
Cooperative Banks	82453	30344.75	36.8	102182	38187.53	37.4	41482	21335	51.4	41.9
Others	0	0	0	0	0	0	2704	78.45	2.9	1.0
Regional Rural Bank	61345	58695.92	95.7	80767	125557.76	155.5	47739	51700.23	108.3	119.8

#### 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	269444.00	278115.00	103.2	364789.00	360003.03	98.7	169856.00	166780.00	98.2	100.0
Term Loan (Agri.)	73609.00	74692.00	101.5	95943.00	78414.33	81.7	76804.00	97692.00	127.2	103.5
Total Agri. Credit	343053.00	352807.00	102.8	460732.00	438417.36	95.2	246660.00	264472.00	107.2	101.7
MSME	79012.00	148581.00	188.0	96952.00	167342.40	172.6	122146.00	151724.57	124.2	161.6



Other Priority Sectors*	21615.00	13290.00	61.5	55165.00	13276.98	24.1	55593.00	7278.00	13.1	32.9
Total Priority Sector	443680.00	514678.00	116.0	612849.00	619036.74	101.0	424399.00	423474.57	99.8	105.6

**9. NPA Position (Outstanding)**

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0			0.0			0.0	0.0
Regional Rural Bank			0.0			0.0			0.0	0.0
Cooperative Banks			0.0			0.0			0.0	0.0
Others			0.0			0.0			0.0	0.0
All Agencies			0.0			0.0			0.0	0.0

# Part B

## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. 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 2016<sup>17</sup> to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025<sup>26</sup> for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 2019<sup>20</sup> with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014<sup>15</sup> with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013<sup>14</sup> with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt-based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

#### **Climate Change:**

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

#### **Institutional Development:**

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



### **NABARD's Digital Initiatives**

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.
- 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 Kisan 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>) DIFD 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 Adwasi 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

Bharatpur is a predominantly agrarian district, where over 77% of the population depends on agriculture and allied activities for livelihood. Located in the flood-prone Eastern Plain Agro-Climatic Zone, the district spans a geographical area of 5.07 lakh ha (~1.48% of Rajasthan). Despite favorable soil types—brown and black loam—and average annual rainfall of 663 mm, agricultural productivity remains constrained by declining soil fertility, water stress, low mechanization, and limited extension outreach. The net sown area stands at ~2.56 lakh ha, with irrigation coverage of ~3.7 lakh ha, largely dependent on tubewells. Major crops include wheat, mustard, and gram in Rabi, and bajra, pulses, and guar in Kharif. As per Agri Census 2015–16, 81% of holdings are with small & marginal farmers, controlling 46% of the land, with an average holding size of 1.32 ha. Cropping intensity is 156%, indicating multiple cropping, but low credit penetration and input inefficiencies hinder scale and profitability. Strategic focus on inclusive credit flow, agri-infra, and market linkage is essential.

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

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

In Bharatpur, 92% of the net sown area (~3.7 lakh ha) is irrigated, predominantly via tube wells, which account for 95% of the irrigated coverage. However, all 12 blocks in the district are classified as “over-exploited” in the Groundwater Resources Report (2022), with saline water quality—raising serious sustainability concerns. The overreliance on groundwater is a critical gap in agricultural resilience. While the State Ground Water Department monitors aquifer levels, adoption of alternative irrigation strategies remains limited. Implementation of PM Krishi Sinchayee Yojana has enabled construction of diggirs, farm ponds, and tanks, yet uptake of scientific irrigation—especially drip systems—remains sub-optimal. Sprinkler systems are in use but not widespread. There is an urgent need to promote efficient micro-irrigation, rainwater harvesting, and convergence with watershed interventions to reduce water stress, enhance credit-worthiness, and improve long-term viability of farming systems.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	0.86	1	1550	1326.80	1326.80



2	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional	Hecta re	2.35	1	2130	4996.92	4996.92
3	Cereals - Barley/ Jav_Irrigated_Conventional	Hecta re	0.74	1	1160	862.63	862.63
4	Cereals - Millets - Millets_Irrigated_Convention al	Hecta re	0.55	1	114000	62209.80	62209.80
5	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hecta re	0.69	1	2550	1747.05	1747.05
6	Cereals - Sorghum/ Jowar_Irrigated_Conventiona	Hecta re	0.49	1	22000	10828.40	10828.40
7	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hecta re	1.02	1	65800	66885.70	66885.70
8	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventio nal	Hecta re	0.78	1	18850	14743.91	14743.91
9	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conven tional	Hecta re	0.45	1	2490	1119.01	1119.01
10	Others - Green Grass_Irrigated_Conventiona	Hecta re	0.54	1	20600	11021.00	11021.00
11	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventio nal	Hecta re	0.56	1	470	261.51	261.51
12	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_unIrrigated_Conventio nal	Hecta re	0.48	1	1640	789.66	789.66
<b>Sub Total</b>					<b>253240</b>	<b>176792.39</b>	<b>176792.39</b>
<b>Post Harvest</b>							<b>17679.24</b>
<b>Maintenance</b>							<b>35358.48</b>
<b>Total</b>							<b>229830.11</b>
<b>Grand Total</b>					<b>253240</b>	<b>176792.39</b>	<b>229830.11</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Water availability critically defines the agricultural landscape of Bharatpur. The primary sources of irrigation are tube wells and bore wells; however, over-extraction and salinity have compromised groundwater quality across most blocks. As per the 2022 Groundwater Report, all blocks are in the “over-exploited” category. Consequently, crop choices are

dictated by water constraints—mustard and gram dominate Rabi sowing due to their low water needs, while wheat is cultivated only in pockets with access to fresh groundwater. Farmers often lay underground pipelines spanning 1–2 km to access better-quality water, highlighting both resourcefulness and infrastructural gaps. Micro-irrigation—through drip, sprinkler systems, and underground water conveyance—remains underutilized. Scaling up such interventions through targeted credit and subsidy support is essential to enhance water-use efficiency, mitigate resource stress, and ensure the sustainability of crop production in the district.

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



Bharatpurs irrigation infrastructure is heavily reliant on tube wells, serving 95% of the irrigated land, which covers 92% of the total sown area. However, the 2022 Underground Water Resources Report classifies all 12 blocks as overexploited with saline water, making continued dependence on groundwater unsustainable. The Ground Water Department actively monitors aquifer levels, while PM Krishi Sinchayee Yojana supports water conservation through field ponds, diggias, and tanks with subsidies. Despite these efforts, microirrigation adoption remains limited. Drip and sprinkler systems critical for conserving water and improving crop yield lack sufficient reach due to awareness, capital constraints, and limited support services. A focused push is needed to strengthen microirrigation coverage, promote rainwater harvesting, and scale surface water utilization. Institutional convergence and credit linkage for irrigation infrastructure must be prioritized to close the gaps in sustainable water management.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.82	90	1170	963.91	867.51
2	Dug Well-Deepening-Bharatpur-Alluvial-depth per meter	No.	0.06	90	520	28.92	26.05
3	Electric Pump Sets--5.0 HP	No.	0.32	90	790	253.59	228.23
4	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	1130	895.94	806.36
5	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	8800	1813.26	1631.91
<b>Total</b>					<b>12410</b>	<b>3955.62</b>	<b>3560.06</b>

### 2.1.3 Farm Mechanization

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

Agricultural mechanisation is steadily gaining momentum in Bharatpur, driven by rising input costs, labour scarcity, and expansion of irrigated land. The district has approximately 35756 tractors, which are used not only for primary operations like land preparation, sowing, and harvesting, but also for transporting produce to markets and processing hubs. While 54% of land holdings exceed 2 hectares, these are held by only 19% of farmers; the remaining 81% small and marginal primarily rely on rental services for machinery. This indicates a strong demand for accessible and affordable mechanisation. Credit availability, particularly through institutional finance, is pivotal to bridging this gap. Bharatpur shows high mechanisation potential, and schemes under the National Mission on Sustainable Agriculture and SubMission on Agricultural Mechanisation (SMAM) can play a transformative role. However, targeted interventions are needed to enhance access to credit, Custom Hiring

Centres (CHCs), and farmer training to scale mechanisation development.

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

Bharatpur's irrigation infrastructure is heavily reliant on tube wells, serving 95% of the irrigated land, which covers 92% of the total sown area. Bharatpur district has established infrastructure for agricultural mechanisation, with availability of tractor and thresher dealers across all block headquarters. Company authorised service centres, trained mechanics, and spare parts networks ensure aftersales support. Skill development through Krishi Vigyan Kendra (KVK), ITIs, and manufacturer led training enhances machinery maintenance. However, mechanisation adoption remains skewed toward larger landholders. Power tillers, ideal for small and marginal farmers, are underutilised due to low awareness and limited dealership presence. Moreover, Custom Hiring Centres (CHCs) and Agro Service Centres (ASCs), critical for smallholders to access machinery without ownership costs, are inadequate in number. The district lacks widespread mechanisation financing under formal institutional credit, particularly for marginal farmers. Bridging this gap requires targeted financial interventions, expansion of CHCs, and promotion of lowhorsepower mechanised solutions aligned with the fragmented landholding pattern of the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Leveller-Laser Guided-50HP laser	No.	3.75	90	62	232.20	208.96
2	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	300	144.47	130.01
3	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	16	77.06	69.34
4	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	265	2013.22	1811.89
<b>Total</b>					<b>643</b>	<b>2466.95</b>	<b>2220.20</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

Bharatpur district's agro-climatic conditions offer strong potential for horticulture, with conducive soil and climate for cultivating guava, lemon, plum, pomegranate, amla, and mango. Despite this, horticulture remains underexploited and requires systematic promotion through farmer awareness and technical support. Clusters in Bhusawar, Vair, and Bayana are known for their orchard-based farming, but area coverage remains limited. The district Horticulture Department plays a key role in crop diversification and input facilitation. Notably, Bharatpur's dominance in mustard cultivation supports significant apiculture



potential. The district produces abundant mustard flowers in the Rabi season, facilitating large-scale beekeeping. A honey processing unit is operational, which can be further leveraged for value addition and market linkages. However, sericulture remains largely absent, and potential avenues in high-value horticulture, floriculture, and allied activities like mushroom cultivation remain untapped. Focused credit linkage and capacity- building are vital to unlocking this sector's value.

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

Bharatpur district benefits from institutional and policy-level support for horticulture development under the National Horticulture Mission (NHM), which provides integrated assistance for new orchards, rejuvenation of old plantations, organic farming, and post-harvest infrastructure. The district's Krishi Vigyan Kendra (KVK) and Agricultural Research Center, Kumher, have developed region-specific technologies suited for arid horticulture, promoting sustainable practices like integrated nutrient and pest management. Financial support through the Rajasthan Agro-Processing and Agri-Business Policy 2019 incentivizes agro-processing with capital subsidies (up to ₹1 crore) and 6% interest subvention. Despite these initiatives, adoption remains modest due to weak last-mile delivery, limited protected cultivation infrastructure, and low private sector engagement. Moreover, linkages for cold chain, processing, and export marketing remain underdeveloped. Strengthening extension services and cluster-based infrastructure is critical for achieving sustained horticulture growth in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	740	1726.13	1553.51
2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	520	356.10	320.49
3	Floriculture-Rose-1 ha	ha	1.58	90	12	18.99	17.12
4	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	610	1631.75	1468.59
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	290	288.57	259.71
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	330	321.33	289.19
7	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	15	18.45	16.61

8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	82	73.71	66.33
9	Protection Structure-Poly/Green Housing-1000 per square meter	sq.m.	14.66	90	400	5863.60	5277.26
10	Protection Structure-Poly/Green Housing-4000 per square meter	sq.m.	44.94	90	34	1527.96	1375.17
<b>Sub Total</b>					<b>3033</b>	<b>11826.59</b>	<b>10643.98</b>
<b>Total</b>					<b>3033</b>	<b>11826.59</b>	<b>10643.98</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Forestry and wasteland development remain underutilized components of sustainable rural development in Bharatpur. The district's forest cover stands at 33,645 hectares, constituting only 8.55% of the total geographical area (506,731 ha), significantly below the 33% target set by the National Forest Policy, 1988. Despite ecological and economic potential, afforestation activities remain limited. The Social Forestry Programme led by the state government targets afforestation and land rehabilitation using community-based approaches, especially through Self-Help Groups (SHGs). Additionally, substantial tracts of barren and uncultivated land present opportunities for agroforestry, which can enhance

incomes, improve soil quality, and promote biodiversity. However, the absence of institutional credit—evident from zero forestry-related bank lending over the past three years—indicates a critical gap in financial inclusion. Promoting bank linkages for agroforestry, nursery development, and tree plantation projects is essential to unlock the sector's potential in Bharatpur.

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

In Bharatpur, the Forest Department supports afforestation by producing and distributing saplings, yet the uptake remains limited due to low farmer awareness and weak institutional credit linkage. Despite the eligibility of forestry and wasteland development activities under MGNREGA for labor-based implementation, their integration into village-level plans is inadequate. Quality sapling supply chains need improvement, and extension services must be strengthened to educate farmers on sustainable forestry practices and bank credit opportunities. Barriers such as encroachment on common land, mining in forested zones, land tenure disputes, and lack of forestry education significantly hamper sectoral growth. The absence of credit flow over recent years reflects the need for targeted financial products and convergence between forest, rural development, and financial institutions. Bridging these gaps can unlock the sector's ecological and income-generating potential, especially for SHGs and marginal farmers operating on degraded or fallow lands.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-5m*5m	ha	0.65	90	140	90.31	81.28
2	Plantation--Neem-5m*5m	ha	0.45	90	170	75.85	68.27
3	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	190	83.56	75.20
4	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	130	144.44	130.00
<b>Total</b>					<b>630</b>	<b>394.16</b>	<b>354.75</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

Dairy farming plays a vital role in augmenting rural livelihoods in Bharatpur, particularly for small and marginal farmers who constitute over 80% of landholders. With limited land availability and growing demand for milk, dairy offers a sustainable and scalable livelihood option. Bharatpur has a sizable livestock population—over 760,000 buffaloes and 205,000

cows (crossbred and indigenous combined)—indicating the sector’s potential. Government schemes under livestock development policies provide free animal healthcare, artificial insemination, and breed improvement. Despite adequate infrastructure, including veterinary hospitals and milk collection centers, institutional credit flow remains below potential. Banks have underperformed on sectoral lending targets, limiting expansion. The district’s area-based dairy credit plan aims to correct this gap by linking producers with formal finance, improving productivity through breed enhancement, and strengthening marketing via cooperative support. Focused efforts are needed to increase financial inclusion in dairy.

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

Bharatpur has a robust foundation for dairy development, supported by schemes like the Dairy Infrastructure Development Fund (DIDF) and the ₹15,000 crore Animal Husbandry Infrastructure Development Fund (AHIDF), offering interest subsidies to eligible entrepreneurs. Saras Dairy plays a key role through 222 cooperative societies with 8,472 members, collectively handling 2.5 million liters of milk. Large-scale chilling units (50,000 LPD) and smaller decentralized cooling plants ensure cold chain efficiency. Despite these efforts, gaps remain in credit penetration, particularly among smallholders, and infrastructure in remote areas is underdeveloped. Veterinary service outreach and animal breeding facilities need enhancement. Although the district has a sizeable bovine population (75,831 crossbred cows, 129,570 indigenous cows, and 760,323 buffaloes), productivity per animal remains low. Strengthening last-mile input delivery (fodder, health, AI) and ensuring formal finance access, especially for women-led SHGs and producer groups, are critical for sustainable sectoral growth.

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

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





## Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	2950	7752.37	6977.12
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	3450	12388.68	11149.80
3	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	1410	3004.12	2703.70
4	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-without shed	1+1	1.45	90	1460	2110.85	1899.75
5	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	150	1605.00	1444.50
<b>Sub Total</b>					<b>9420</b>	<b>26861.02</b>	<b>24174.87</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	118500	21428.37	21428.37
<b>Sub Total</b>					<b>118500</b>	<b>21428.37</b>	<b>21428.37</b>
<b>Total</b>					<b>127920</b>	<b>48289.39</b>	<b>45603.24</b>

**2.1.7 Animal Husbandry - Poultry****2.1.7.1 Status of the Sector in the District**

Poultry farming in Bharatpur holds significant potential for income generation, especially for landless, small, and marginal farmers. Positioned within the National Capital Region, Bharatpur benefits from proximity to major consumption hubs such as Delhi, Agra, and Mathura, offering a vast and ready market for broilers and eggs. As per the 2019 Livestock Census, the district has a poultry population of 1,77,348 birds, comprising 1,47,542 backyard poultry and 29,806 commercial/farm poultry. This indicates an untapped opportunity for scaling up from subsistence-level poultry to organized commercial farming. With low input requirements, quick returns, and scope for integration with other agricultural activities, poultry can serve as a resilient livelihood source. However, the sector remains underdeveloped due to limited access to veterinary services, formal finance, feed supply chains, and technical knowledge. There is an urgent need to promote scientific poultry farming practices, ensure veterinary outreach, and improve access to institutional credit to unlock the sector's full potential.

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

To promote credit flow in poultry farming, the Government of India mandates banks to issue Kisan Credit Cards (KCC) for working capital up to ₹2 lakh at 7% interest. An additional 3% interest subvention is available on prompt repayment, effectively reducing the rate to 4%, enhancing affordability for poultry entrepreneurs. Moreover, under the



₹15,000 crore Animal Husbandry Infrastructure Development Fund (AHIDF), a 3% interest subsidy is available for eligible beneficiaries for seven years to encourage infrastructure development in poultry and meat processing. However, despite financial incentives, credit penetration in Bharatpur's poultry sector remains low due to lack of awareness, inadequate veterinary support, and gaps in organized input supply chains (e.g., feed, vaccines, hatcheries). The district lacks sufficient commercial hatcheries, feed mills, and cold chain infrastructure to scale operations. Strengthening forward and backward linkages, including training and extension services, is crucial for sustainable poultry sector growth.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (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	3.08	90	7	21.56	19.39
<b>Sub Total</b>					7	<b>21.56</b>	<b>19.39</b>
<b>Total</b>					7	<b>21.56</b>	<b>19.39</b>

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

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

Sheep, goat, and pig (SGP) farming play an important role in strengthening rural livelihoods in Bharatpur. The district's semi-arid climate is conducive to small ruminants and pigs, providing additional income to landless and marginal farmers. According to the 2019 Livestock Census, Bharatpur hosts 76,693 sheep, 168,158 goats, and 15,148 pigs. These activities, primarily run under government-sponsored schemes and SHG-based models, are gaining traction but remain underfinanced. Pig farming, especially using the White Yorkshire breed, is emerging due to growing meat demand in the hospitality sector, driven by Bharatpur's status as a tourist hub and proximity to military establishments in Saver and Kanjauli. Despite market potential, credit flow to SGP units is negligible, reflecting low awareness, limited commercial scale, and risk perceptions among bankers. Promoting commercial models, veterinary outreach, and supply chain infrastructure (e.g., feed, health services) can accelerate growth and attract formal financing in the sector.

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

The Animal Husbandry Department, led by the Joint Director at the district level, is supported by a network of veterinary officers and para-vets to provide healthcare, breeding, and advisory services for sheep, goat, and pig (SGP) farming. While institutional mechanisms are in place, infrastructure gaps remain in areas such as commercial breeding farms, feed supply chains, and disease control. The Animal Husbandry Infrastructure Development Fund (AHIDF) offers capital support and 3% interest subvention to promote commercial ventures in meat processing, yet uptake in Bharatpur is minimal due to lack of

awareness, risk perception among banks, and limited aggregation models. Currently, there are no dedicated livestock markets or cold chain systems for SGPs. Strengthening SHG linkages, improving veterinary infrastructure, and promoting credit-linked schemes under AHIDF and NABARD can address critical gaps and enhance formal investment in this sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	2240	5447.41	4902.63
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	31	132.40	119.17
3	Pig Rearing Unit--Pig fattener unit-150/sqft@Rs.600/sqft-without shed-10pigs	3+1	2.04	90	29	59.30	53.36
4	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	61	404.67	364.21
<b>Sub Total</b>					<b>2361</b>	<b>6043.78</b>	<b>5439.37</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	13900	208.22	208.22
<b>Sub Total</b>					<b>13900</b>	<b>208.22</b>	<b>208.22</b>
<b>Total</b>					<b>16261</b>	<b>6252.00</b>	<b>5647.59</b>

### 2.1.9 Fisheries

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

Bharatpur district holds promising potential for fisheries due to its abundant water resources, including ponds, seasonal dams, and rivers such as Ruparel, Ban Ganga, and Gambhiri for species of fish such as rohu, catla and mrigal. The Baretha Dam in Bayana block ensures perennial water availability, while swampy lands formed due to seepage from the Gurgaon Canal support pisciculture over 200 hectares. Additionally, saline and waterlogged soils in certain pockets, unsuitable for agriculture, present a viable opportunity for commercial fish farming. Annual fish production stands at approximately 3,750 MT. However, despite natural advantages, the sector remains underutilized due to limited farmer awareness, lack of formal training, and insufficient institutional credit flow. With structured extension services, cluster-based promotion, and convergence with schemes like PM Matsya Sampada Yojana, the fisheries sector can emerge as a sustainable livelihood alternative, especially for landless and marginal farmers in Bharatpur.

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

Despite Bharatpur's natural potential for aquaculture, infrastructure remains a critical bottleneck. The district lacks fish hatcheries, nurseries, and seed production units, resulting in dependency on external sources for quality seed and fingerlings. Additionally, the absence of structured extension services limits farmer awareness, training, and adoption of scientific practices. Rural areas urgently require localized infrastructure such as breeding farms, feed supply chains, and cold storage facilities. The recently launched Pradhan Mantri Matsya Sampada Yojana (PMMSY) offers a timely opportunity—providing financial assistance for pond construction, hatcheries, transport, and input support. However, there is a need to build institutional capacity and promote cooperative models to leverage these schemes. Strengthening linkages between the Fisheries Department, banks, and farmer groups can address the critical gaps and transform fisheries into a viable income-generating enterprise in Bharatpur.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	30	112.38	101.10
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.49	90	29	217.21	195.48
<b>Sub Total</b>					<b>59</b>	<b>329.59</b>	<b>296.58</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Prawn Culture - Scampi___JHINGA FISH	Hectare	6.42	1	24	154.08	1.54
<b>Sub Total</b>					<b>24</b>	<b>154.08</b>	<b>1.54</b>
<b>Total</b>					<b>83</b>	<b>483.67</b>	<b>298.12</b>

### 2.1.10 Farm Credit - Others

#### 2.1.10.1 Status of the Sector in the District

Bharatpur district, with its predominantly flat terrain, is traditionally suited for animal-driven agriculture. As per the 2019 Livestock Census, the district has 21,856 bulls and 2,287 camels, which are still used for ploughing, carting, and other farm-related activities, particularly by small and marginal farmers who cannot afford mechanized solutions. However, with increasing labor costs and the need for timely farm operations, the role of mechanized mobility, especially two-wheelers, has become significant for rural mobility and

farm logistics. Two-wheelers help farmers access distant fields, markets, and service centers efficiently, saving time and increasing productivity. Despite this, credit penetration for non-land-based assets such as two-wheelers remains low. There is scope to expand farm credit coverage by recognizing two-wheelers as critical productivity enhancers and facilitating affordable financing options through banks and rural financial institutions.

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

With the district's largely flat terrain, traditional transport methods like bullock and camel carts were historically used for agricultural logistics. However, due to rising upkeep costs, time inefficiency, and increasing mechanization, their usage has declined significantly. Two-wheelers have emerged as a practical and affordable alternative, particularly for small and marginal farmers who require swift access to markets, service centers, and fields. Despite their growing utility, institutional credit support for purchasing two-wheelers remains limited, and such loans are not always prioritized under farm credit. There is a pressing need for banks to formally recognize two-wheelers as productivity-enhancing tools for rural farmers. Furthermore, awareness campaigns, tailored financial products, and simplified loan procedures are essential to bridge the gap in credit access and enhance rural mobility, thereby supporting agricultural productivity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Finance to FPOs/FPCs-Procurement & Marketing	No.	5.35	80	25	133.75	107.00
2	Integrated Farming--1.0 ha (SF/MF)	No.	3.45	90	15	51.81	46.65
3	Integrated Farming--1.75 ha model	No.	9.10	90	10	90.97	81.87
4	Two Wheeler Loans	No.	2.14	90	570	1219.80	1097.82
<b>Total</b>					<b>620</b>	<b>1496.33</b>	<b>1333.34</b>

#### 2.1.11 Sustainable Agricultural Practices

##### 2.1.11.1 Status of the Sector in the District

In Bharatpur, agricultural practices predominantly focus on crop production, exposing farmers to income volatility and employment uncertainty. To enhance resilience and sustainability, an integrated farming approach is essential—one that promotes synergy between crop cultivation, livestock, horticulture, and other allied activities. This system, grounded in principles of minimal resource competition and maximum complementarity, significantly enhances income and ensures year-round employment. Evidence suggests that income from diversified farms with multiple enterprises can be twice as high compared to single or dual enterprise setups. The integrated model not only boosts productivity through

efficient resource recycling (e.g., organic waste utilization) but also improves soil fertility and ecological balance. Additionally, it helps meet household energy and timber needs, contributing to sustainable rural development. To fully leverage its benefits, region-specific, scientifically designed models and farmer awareness initiatives are urgently required.

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

Sustainable agriculture in Bharatpur relies on integrated components such as crops, livestock, poultry, and agroforestry. Current infrastructure support is limited and largely fragmented. While Krishi Vigyan Kendras (KVKs) and agricultural extension agencies have developed region-specific models, widespread adoption remains low due to limited farmer awareness and inadequate access to credit, technology, and markets. Multi-tier cropping, agroforestry, and livestock integration are feasible, especially for small and marginal farmers, yet extension services lack the reach and intensity needed to promote them effectively. Additionally, the absence of structured demonstration farms and weak supply chains for organic inputs and bio-fertilizers hinder adoption. Planned interventions must include region-specific integrated farming models, improved linkage with agri-credit for diversified components, and capacity-building through FPOs and SHGs. Strengthening convergence between agriculture, animal husbandry, and horticulture departments is vital for scaling sustainable farming practices.

### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of Storage and Marketing Infrastructure**

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

With agriculture transitioning from subsistence to commercial enterprise, Bharatpur district has witnessed notable growth in production due to improved agronomic practices. However, storage and marketing infrastructure have not kept pace, resulting in postharvest losses and farmers being compelled to sell produce at nonremunerative prices. The district cultivates key crops such as wheat, mustard, gram, millet, guar, and barley, yet lacks adequate warehousing and cold storage, especially at the village level. Small and marginal farmers, who dominate the landscape, face acute challenges in storing produce during peak harvest, which undermines their bargaining power in the market. Despite recent investments in marketing infrastructure and eNAM-linked mandis, the absence of scientific storage at the grassroots level limits the realization of full value for agricultural output. Bharatpur Krishi Upaj Mandi is the main eNAM node and digitally linked with the State Agriculture Marketing Board. Bayana and Nadbai are notified subyards but also actively use digital bidding and settlement systems. Commodity Categories Traded are Mustard, Wheat,

Gram, Barley. Technical inefficiencies reduce eNAM presence at ground level and unless steps are taken to upgrade technical capabilities, streamline workflows, its impact remains limited. Strengthening decentralized storage and market linkages is vital for promoting sustainable, income-assured agriculture in the region.

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

Bharatpur district, a major producer of wheat, mustard, gram, and millet, suffers from inadequate postharvest infrastructure, especially at the village level. The current warehousing capacity in Bharatpur district managed by FCI, CWC, SWC, and cooperatives stands at approximately 74,000 MT, with an additional 30,000 MT available in the private sector. However, this capacity meets only a fraction of the district's estimated marketable surplus, leading to critical storage bottlenecks, especially during peak procurement periods. Inadequate storage infrastructure results in distress sales, price volatility, and reduced bargaining power for farmers, underscoring the need for expanded and decentralized warehousing solutions, particularly for perishable and high volume crops like mustard and wheat. "The absence of village level godowns compels small and medium farmers to resort to distress sales. While government schemes promote private investment in storage infrastructure, uptake remains limited due to lack of awareness, high capital costs, and poor access to institutional credit. Strengthening local storage solutions, expanding cold chains, and integrating with eNAM and local mandis are essential to boost market access and farmer income.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	107.00	80	85	9095.00	7276.00
2	Godown	No.	3.75	80	540	2022.30	1617.84
<b>Total</b>					<b>625</b>	<b>11117.30</b>	<b>8893.84</b>

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

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

In Bharatpur district, sustainable agricultural growth hinges on scientific land-use planning, focused on improving soil health and optimizing water use. Despite rich agricultural potential, recurring issues like salinity, soil degradation, and waterlogging affect long-term productivity. Land development interventions such as leveling, bunding, farm ponds, and contour dams are necessary to arrest erosion and enhance moisture retention. The district





also needs integrated watershed management in over-exploited and saline-prone blocks to improve water recharge and reduce runoff. However, adoption remains limited due to fragmented landholdings, low awareness, and weak convergence between schemes. To boost outcomes, a comprehensive approach is needed—combining soil health restoration, improved irrigation infrastructure, and support for biological inputs and seed processing. Promoting farmer participation in watershed development and improving access to institutional finance are critical for scaling impact sustainably.

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

Land development and conservation remain key for enhancing farm productivity in Bharatpur. The district urgently requires structured interventions like land levelling, bunding, erosion control, construction of farm ponds, and promotion of organic farming. Current infrastructure and bank credit support remain inadequate and scattered. Excessive reliance on chemical inputs, limited adoption of crop rotation and intercropping, and neglect of soil health have led to nutrient deficiencies. Soil testing facilities are present but underutilized, and awareness about balanced fertilizer application and vermicomposting is low. There is a critical need to integrate soil conservation activities with existing schemes like PMKSY and MGNREGA. Expansion of institutional finance for farm development and convergence between line departments and banks is essential. Emphasis must also be placed on sustainable practices to restore soil fertility, increase productivity, and boost farm incomes in the long term.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures--Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	290	677.37	609.65
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	36	212.64	191.36
3	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	930	2633.04	2369.71
<b>Total</b>					<b>1256</b>	<b>3523.05</b>	<b>3170.72</b>



### 2.2.3 Agri. Infrastructure - Others

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

The shift towards sustainable agriculture is imperative for Bharatpur, aligned with India's National Mission on Sustainable Agriculture. However, critical gaps persist in modern agri-infrastructure. Tissue culture, though promising for quality plant propagation, remains underutilized due to inadequate facilities and limited farmer awareness. Agricultural biotechnology has seen national success with Bt cotton, yet remains unexplored in Bharatpur. Timely seed replacement is key to boosting crop productivity, but organized seed production is minimal. Dependency on chemical pesticides continues, raising concerns about long-term soil health and food safety. Promotion of biological alternatives is essential. Vermicomposting and organic farming adoption is weak, constrained by low awareness and absence of demonstration units. Institutions like Krishi Vigyan Kendra, Kumher, and the Agriculture Department must lead technological outreach, while financial support for these innovations must be prioritized under credit plans.

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

To strengthen seed production and supply systems, 25 villages in Bharatpur have been developed as seed villages under the Rajasthan State Seeds Corporation, with plans to extend this to 35 villages. This initiative aims to ensure the availability of certified and high-quality seeds to farmers, reducing dependence on unreliable seed sources. Additionally, 18 Farmer Producer Organizations (FPOs) are being actively developed and supported to function as agri-business platforms, facilitating seed multiplication, aggregation, and marketing. Despite these advancements, key infrastructure gaps remain, including the absence of seed processing units, lack of cold storage for perishable inputs like bio-pesticides and organic formulations, and minimal adoption of on-farm input production units (vermicompost, biofertilizer units). To maximize the impact, stronger linkage with research institutions, timely credit, and capacity building of FPOs are essential. Institutional support must focus on scalability, market access, and last-mile input delivery.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.70	90	21	224.70	202.23
<b>Total</b>					<b>21</b>	<b>224.70</b>	<b>202.23</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Bharatpur district holds substantial potential for food and agro-processing, given its high agricultural output and favorable location. The district is a major producer of mustard, wheat, millet, and gram—key crops with strong downstream processing prospects. Post-harvest processing is crucial for reducing wastage, enhancing value addition, and improving marketability, thereby ensuring better price realization for farmers and generating rural employment. However, agro-processing remains underdeveloped due to limited private investment and inadequate infrastructure. The scope exists for setting up cold chains, waxing plants, dehydration units, fruit preservation facilities, and cereal and spice processing units. Rajasthan's leading position in mustard and coarse grain production further strengthens this potential. State incentives, including export subsidies for spices and transportation subsidies for horticultural produce, offer financial viability to processing ventures. Strategic interventions can convert Bharatpur into a hub for agro-processing-based rural enterprises.

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

Bharatpur district has emerging infrastructure in agro-processing, with notable clusters in honey and pickle-jam production. It leads the state in beekeeping, supported by a functional honey processing unit and consistent demand from national buyers like Dabur and Apis. However, seasonal gaps in nectar sources limit round-the-year honey output—expansion into crops like sunflower during summer is a viable solution. Key central government schemes support this sector: the Pradhan Mantri Kisan Sampada Yojana (PMKSY) focuses on farm-to-market infrastructure, and the PM-FME scheme provides 35% capital grants (up to ₹10 lakh) for micro food enterprises, especially women-led SHGs. Despite these programs, district-level outreach and awareness are insufficient. There is an urgent need to strengthen local promotion, build cold chains, drying units, and modern packaging centers. Enabling FPOs and cooperatives to leverage these schemes can accelerate agro-industrial growth and rural income diversification.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	214.00	80	89	19046.00	15236.80

2	Dairy Processing Unit	No.	26.75	80	11	294.25	235.40
3	Dal/ Pulses Mill	No.	10.70	80	17	181.90	145.52
4	Honey & Honey Products	No.	10.70	80	30	321.00	256.80
5	Oil Extraction	No.	26.75	80	89	2380.75	1904.60
6	Vegetable Processing	No.	26.75	80	220	5885.00	4708.00
<b>Total</b>					<b>456</b>	<b>28108.90</b>	<b>22487.12</b>

### 2.3.2 Agri Ancillary Activities - Others

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

In Bharatpur district, agriculture remains the primary livelihood for a majority of the population, presenting strong potential for growth in agri-ancillary services. Recognizing the need to bridge gaps in agricultural advisory and support, the Ministry of Agriculture and NABARD have promoted the Agri-Clinics and Agri-Business Centres (ACABC) scheme to empower agri-graduates as rural entrepreneurs. Through free residential training coordinated by MANAGE and SFAC, youth from allied sectors like horticulture, dairy, sericulture, and fisheries are being trained in entrepreneurship, extension services, and business planning. These agri-preneurs serve as vital last-mile service providers, offering farmers guidance on crop planning, weather forecasting, market intelligence, insurance, and credit. In Bharatpur, however, uptake of the scheme remains limited due to low awareness and lack of local institutional handholding. With focused outreach and post-training support, ACABC can significantly enhance farm productivity and enable diversified rural employment.

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

Currently, six Agrilclinic and Agribusiness Centres (ACABCs) are operational in Bharatpur district under the ACABC scheme. These centres primarily function as input distribution hubs for seeds and fertilizers, with limited engagement in advisory services. Their impact has been constrained by inadequate technical capacity, lack of viable business diversification, and minimal financial sustainability. For enhanced effectiveness, there is a pressing need to broaden the scope of services offered, including agronomic consultancy, soil health advisory, credit counselling, and weather-linked decision support systems. Collaborative support from banks and coordinated intervention by NABARD, particularly through its consultancy arm NABCONS, is essential to build scalable, locally relevant business models. Strengthening handholding mechanisms post-training and promoting entrepreneurship through innovative outreach can bridge operational gaps and empower ACABCs to become reliable rural agri-service hubs.

#### 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.	21.40	90	48	1027.20	924.48
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	30	642.00	513.60
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	57	3049.50	2439.60
<b>Total</b>					<b>135</b>	<b>4718.70</b>	<b>3877.68</b>



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

The MSME sector plays a transformative role in Bharatpur's rural economy by leveraging local resources and providing employment avenues beyond agriculture. Rajasthan ranks among India's top states in terms of MSME contribution, with Bharatpur emerging as a key node for agro-based and traditional enterprises. As per Udyam Portal data, the district houses over 13,000 registered MSMEs, predominantly micro and small units engaged in food processing, agro-equipment fabrication, honey processing, and handicrafts. The sector acts as a critical bridge between agriculture and industry, enabling value addition, self-employment, and economic decentralization. Despite its potential, challenges remain in the form of limited access to formal credit, inadequate infrastructure, and weak market linkages. Targeted support under the Rajasthan Industrial Policy 2019 and government schemes such as PMEGP, CGTMSE, and the Fund of Funds for Startups offer opportunities for structured growth. A robust credit ecosystem is vital to unlock this sector's full employment and income-generating potential.

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

Bharatpur, categorized as an industrially backward district, lacks largescale industries and is dominated by microunits such as mustard oil expellers and stonecutting units. With declining employment in agriculture, MSMEs offer a critical avenue for rural employment and income diversification. The district's demographic profile, with over 20 lakh rural residents and 50% workforce participation, indicates strong potential for MSME-led growth. However, challenges persist in access to finance, market linkages, and entrepreneurial awareness. To bridge these gaps, the Government of India has introduced schemes such as PMEGP, which provides financial support for setting up microenterprises, and the Pradhan Mantri Mudra Yojana, offering collateral-free loans under Shishu, Kishore, and Tarun categories. While financial assistance is available, uptake is limited due to procedural bottlenecks and lack of credit counseling. Expanding training, handholding support, and convergence with skilling missions can significantly boost the effectiveness of these schemes. The new CGTMSME scheme is expected to significantly enhance credit accessibility for MSMEs by strengthening guarantee coverage, thereby incentivizing institutional lending and fostering sustained sectoral growth. The StandUp India Scheme also continues to strengthen inclusive entrepreneurship in Rajasthan by providing targeted credit support to SC, ST, and women entrepreneurs. It serves as a strategic instrument for enhancing financial inclusion and promoting enterprise development among historically underserved communities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	250.00	80	288	72000.00	57600.00
2	Manufacturing Sector - Term Loan-Small	No.	500.00	80	42	21000.00	16800.00
<b>Sub Total</b>					<b>330</b>	<b>93000.00</b>	<b>74400.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	1500.00	80	17	25500.00	20400.00
2	Manufacturing Sector - Working Capital-Micro	No.	50.00	80	405	20250.00	16200.00
3	Manufacturing Sector - Working Capital-Small	No.	60.00	80	110	6600.00	5280.00
<b>Sub Total</b>					<b>532</b>	<b>52350.00</b>	<b>41880.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	150.00	80	570	85500.00	68400.00
<b>Sub Total</b>					<b>570</b>	<b>85500.00</b>	<b>68400.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Micro	No.	50.00	80	735	36750.00	29400.00
<b>Sub Total</b>					<b>735</b>	<b>36750.00</b>	<b>29400.00</b>
<b>Total</b>					<b>2167</b>	<b>267600.00</b>	<b>214080.00</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

Bharatpur district, with its strong production base in mustard, wheat, horticultural crops, and honey, holds untapped potential for agriexport growth. However, its contribution to export credit remains minimal due to low awareness, inadequate infrastructure, and limited exposure to global markets. The Government of India has prioritized exports under initiatives like Make in India to boost foreign exchange, reduce raw material export dependency, and promote finished goods manufacturing. Export credit introduced by RBI in 1967 includes pre and postshipment finance at internationally competitive rates, designed to ease liquidity for exporters. Streamlined documentation (Bill of Lading/Airway Bill, Commercial Invoice cum Packing List, and Shipping Bill) further simplifies access. Despite this, Bharatpur's agriexport ecosystem remains underdeveloped. There is an urgent need to build export oriented processing units, improve packaging, and integrate farmers into value chains through training and FPO engagement to leverage the export finance framework effectively.

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

Export infrastructure in Bharatpur is at a nascent stage, with limited facilities to support agri-based exports. Poor road connectivity in rural belts and unreliable electricity impact cold storage and timely transportation of goods. Exporters in the district face procedural delays and limited access to financial instruments tailored for international trade. The Export Credit Guarantee Corporation (ECGC) schemes are underutilized due to lack of awareness, leaving MSMEs exposed to payment defaults. Additionally, the Gold Card Scheme, meant to offer liberal credit terms to exporters, remains largely unimplemented at the district level. Capacity-building initiatives through MSME and export councils are minimal, and training on international standards, documentation, and compliance is lacking. Financial institutions must simplify collateral requirements and ensure timely credit under pre- and post-shipment phases. A strong push for digitalization, training, and export facilitation centers is needed to unlock the district's untapped export potential in agri-products like mustard, honey, and floriculture. Export credit up to Rs 50 crore is to be taken under priority sector credit.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	50.00	75	24	1200.00	900.00
<b>Total</b>					<b>24</b>	<b>1200.00</b>	<b>900.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education is a critical pillar for human capital development and socioeconomic upliftment. Bharatpur district, despite witnessing steady improvement in literacy, still reflects gaps in higher education access due to financial constraints. The 2011 Census pegs India literacy at 74.04%, yet many in rural regions, including Bharatpur, remain underserved. Around 4.5 lakhs Students are enrolled in schools and 36000 students are enrolled in colleges. Demand for professional and technical education is rising, including courses abroad, but student loans remain underutilized. As per Assocham, less than 3% of middleincome families in India avail education loans, indicating a significant financial inclusion gap compared to developed nations. In Bharatpur, the potential for education loans is high, especially with increasing aspirations among rural youth for engineering, medical, and skillbased education. Banks must adopt inclusive lending practices and publicize schemes like the Credit Guarantee Fund Scheme for Education Loans and Vidya Lakshmi Portal. Targeted outreach in schools, career counselling, and simplified documentation can enhance uptake. Investment in education must be treated as a catalyst for longterm rural economic transformation.

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

As per Census 2011, Bharatpur district's literacy rate stands above the state average, yet gender disparity persistsfemale literacy continues to lag behind the national average, underscoring the urgent need for targeted educational outreach and genderinclusive initiatives. The district houses a government medical college, one engineering college, two polytechnic institutes, and several private institutions catering to growing academic aspirations. These institutions form the backbone of higher education access in the region. During FY 202223, banks disbursed ₹777.00 lakh in education loans, reflecting moderate utilization of formal financial channels for education finance. However, awareness of loan schemes remains limited, especially in rural belts. Strengthening linkages between schools, colleges, and banks through outreach programs, career counselling, and financial literacy drives is essential. Moreover, promoting schemes like the Vidya Lakshmi Portal, Credit Guarantee Fund for Education Loans, and interest subsidy for economically weaker sections can bridge the existing access and affordability gap. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI. 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.



#### 4.2.3 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>IV. Education</b>							
1	Education Loans	No.	7.50	90	310	2325.00	2092.50
<b>Total</b>					<b>310</b>	<b>2325.00</b>	<b>2092.50</b>

#### 4.3 Credit Potential for Housing

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

Housing remains a fundamental human necessity that ensures social security, dignity, and improved living standards. In Bharatpur district, demand for affordable housing is rising steadily due to population growth, rural to urban migration, and the aspiration for quality living environments. With 80.5% of the population residing in rural areas (as per Census 2011), the need for rural housing, particularly for marginalized and economically weaker sections, is acute.

Government initiatives such as Pradhan Mantri Awas Yojana Gramin (PMAYG) and Urban (PMAYU) have gained traction in the district, targeting "Housing for All" by providing assistance for new house construction and upgradation of kutchha houses. Despite this, challenges remain in land availability, funding gaps, and limited awareness among beneficiaries hinder the full realization of these schemes.

Given Bharatpur's socioeconomic fabric, the housing sector holds immense potential for credit deployment, especially through priority sector lending. Banks can actively finance affordable housing under PMAY-linked schemes with interest subsidies, ensuring both social inclusion and financial viability. Local bodies must also play a stronger role in identifying eligible beneficiaries and facilitating quicker implementation.

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

The housing sector in Bharatpur is being supported through central government schemes such as Pradhan Mantri Awas Yojana Gramin (PMAYG) for rural BPL families and PMAY Urban for economically weaker sections in towns. These schemes provide direct financial support for house construction and upgradation, with additional convergence

through schemes like MGNREGA for labor and Swachh Bharat for sanitation. However, multiple gaps persist in translating this infrastructure into inclusive housing access. Rising land and material costs, especially in periurban areas, have made lowcost housing financially unviable for many. Inadequate microfinancing tools and weak linkage of SHGs and cooperatives to housing credit limit access among informal and lowincome workers. Furthermore, limited awareness and bureaucratic delays in identifying and approving beneficiaries under PMAY have hindered timely implementation. To bridge these gaps, there is a pressing need for enhanced bank participation in affordable housing finance, introduction of innovative financing models like micromortgages, and capacitybuilding at the Gram Panchayat and municipal levels for more efficient scheme execution. 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 and 2017 to 2018 and 2019), one crore houses were targeted for construction. The govt 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 Centres with population below 10 lakh for purchase of one dwelling unit can be considered under priority sector, provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs45 lakh.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	15.00	90	300	4500.00	4050.00
2	Repair of Dwelling Units- Metropolitan Centre	No.	3.00	90	410	1230.00	1107.00
<b>Total</b>					<b>710</b>	<b>5730.00</b>	<b>5157.00</b>

## **Chapter 5**

### **Credit Potential for Infrastructure**

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

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

Infrastructure encompasses essential facilities and systems that support the functioning of a country, city, or region, facilitating economic activities and enhancing living conditions. It includes both public and private physical improvements such as roads, bridges, tunnels, water supplies, sewers, electrical grids, and telecommunications infrastructure like Internet connectivity and broadband speeds. Broadly defined, infrastructure comprises the interconnected physical components that provide necessary goods and services to enable and improve social living conditions.

In rural areas, infrastructure development plays a crucial role in supporting agriculture and overall economic growth, thereby improving living standards. Key elements of rural infrastructure include transportation networks (roads and railways), irrigation systems (dams, canals, tube wells, ponds), drinking water facilities, electricity supply, communication systems, health services (including veterinary care), educational institutions, and facilities for agriculture and processing activities. These components are essential for accelerating economic activities in rural regions and increasing the productivity of important factors of production such as land, capital, and labor.

Major infrastructure projects in rural areas typically encompass largescale initiatives like highways, railways, energy projects, airports, ports, and dams. These projects are vital for enhancing connectivity, energy supply, and water management, which are fundamental for sustainable economic development and improving the quality of life in rural communities.

According to the World Bank, an increase of 1 percent in a country's infrastructure stock correlates with a proportional increase in its gross domestic product (GDP). District has high solar energy potential due to its abundant sunshine making it ideal for adoption of solar pumps, solar dryers, and solar chulhas, especially in offgrid and agriculture intensive rural areas

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

District is well connected through highways and rail. Most of the villages are also connected through roads. Most of the villages have schools for primary education at village level.

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

RIDF projects playing major role in agriculture and rural infrastructure development, created infrastructure in education, health, agriculture, animal husbandry and drinking water. which is supporting social and economic activities in rural areas and livelihood. In the area of rural connectivity, RIDF-supported road projects have connected remote villages to markets, schools, and healthcare facilities. This has not only reduced transportation time and cost.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

RBI, in view of the importance of social infrastructure for the development of rural and urban areas, has recognized loans extended by banks in Tier 2 to Tier 6 areas for creation of social infrastructure for schools, health facilities, drinking water facilities and sanitation facilities up to a credit limit of Rs. 5 crore per borrower as priority sector loans. As the availability of drinking water, sanitation, education and health defines the quality of life of an individual and the state of development of a society, these services have a bearing on the day-to-day life of people and their longevity and earning capacity, better availability of social amenities is essential.

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

Considering the importance of social facilities, the Government of India has started programs like National Drinking Water Scheme (Jal Shakti Abhiyan), Sarva Shiksha Abhiyan, Swachh Bharat Abhiyan etc. These initiatives aim to ensure universal access to education, housing, and sanitation facilities for all citizens across the country.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	3.00	80	41	123.00	98.40
2	Education-Schools	No.	50.00	80	30	1500.00	1200.00
3	Healthcare-Hospital	No.	200.00	80	19	3800.00	3040.00
<b>Total</b>					<b>90</b>	<b>5423.00</b>	<b>4338.40</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

All societies require energy services to fulfill fundamental human needs such as lighting, cooking, heating, transportation, communication, and to support productive processes. For sustainable growth, it is crucial to ensure reliable delivery of energy services while minimizing environmental impacts. Sustainable social and economic development depends on secure and affordable access to energy resources that can provide essential and sustainable energy services. Renewable energy sources play a critical role in mitigating

climate change sustainably, including bioenergy, solar energy, geothermal energy, hydropower, ocean energy, and wind energy. In the current era of energy challenges, utilizing nonconventional and renewable energy sources is essential. These resources are abundant in nature, such as solar and wind energy, and need to be effectively utilized. Importantly, these renewable sources not only meet energy needs but also mitigate environmental pollution risks. The connection between social and economic development and the requirement for modern energy services is evident, particularly in developing nations like India. Access to clean and reliable energy is a crucial prerequisite for fostering economic growth, generating income, alleviating poverty, improving health, advancing education, and promoting gender equality all fundamental aspects of human development.

Renewable energy technologies, because of their decentralized nature, can play a significant role in advancing rural development. There is substantial demand for electrical energy in the agricultural sector, where energy inputs directly and indirectly impact productivity. To achieve rural development goals, ensuring energy availability is essential, and promoting the use of solar energy is key. Harnessing solar energy holds potential for various applications, such as solar water pump systems for waterconserving irrigation. In the future, advancements may enable widespread adoption of technologies.

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

The state of Rajasthan is rich in natural resources such as wind and solar energy. Bio gas and solar energy have gained popularity in the district due to their renewable nature and benefits in waste management. Solar-powered pump sets and lighting systems from various major companies are available for purchase in the district.

**Solar Energy:** India receives abundant solar energy, with an average daily radiation ranging from 4 to 7 kWh/m<sup>2</sup>, significantly higher than the country's total energy consumption. Rajasthan experiences numerous sunny days, making solar energy a viable option in the region. As fossil fuel costs rise, resources deplete, and environmental awareness grows, interest in solar energy has surged. In February 2019, the Government of India launched the Kisan Urja Suraksha Utthan Mahabhiyan (KUSUM) with a central assistance of ₹34,422 crore to ensure financial and water security for farmers by harnessing solar energy potential of 25,750 MW by 2022. The scheme comprises three components: Component-A involves installing 10,000 MW of decentralized ground-mounted grid-connected renewable power plants, Component-B aims to install 17.50 lakh standalone solar-powered agricultural pumps, and Component-C focuses on solarizing pumps connected to the grid.

**Wind Energy:** Rajasthan is a leading producer of wind energy in India, with a potential of 900 MW, accounting for 50% of India's total wind power potential. However, this only utilizes 17% of Rajasthan's actual wind energy potential. The Government of India has set a target of 50,000 MW from wind energy resources under the 12th Five Year Plan to promote non-conventional energy sources. The state government offers various incentives to support this initiative.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	11	44.00	39.60
2	Solar Energy-Solar Pump Sets	No.	9.00	90	740	6660.00	5994.00
<b>Total</b>					<b>751</b>	<b>6704.00</b>	<b>6033.60</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	1495	1012.510000	880.6545
B	Ongoing tranches	284	184.040000	153.0241
	Total (A + B)	1779	1196.550000	1033.6786

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	0	0.000000	0.0000
B	Rural roads & bridges	0	0.000000	0.0000
C	Social Sector	0	0.000000	0.0000
	Total (A + B + C)	0	0.000000	0.0000

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
A	Irrigation	Noofprojects	Irrigation potential	ha	
B	Rural roads	Noofprojects	Road length	km	
C	Bridges	Noofprojects	Bridge Length	m	

**Title : NABARD – Financing Rural Futures**

Since its inception in 1982 NABARD has been at the forefront of rural infrastructure financing. The Rural Infrastructure Development Fund (RIDF) set up in 1996 has supported irrigation rural roads bridges health and education facilities significantly improving rural connectivity and resilience. Complementing this the NABARD Infrastructure Development Assistance (NIDA) provides longterm flexible funding for renewable energy power drinking water and sanitation. The Micro Irrigation Fund (MIF) launched in 2020 with a ₹5000 crore corpus promotes wateruse efficiency under More Crop per Drop. In Rajasthan interventions such as rural roads bridges in Bharatpur showcase how NABARDs initiatives are transforming agriculture enhancing market access and uplifting rural quality of life. Together these funds symbolize NABARDs role as a catalyst for inclusive and sustainable growth in India's villages



## **Chapter 6**

### **Informal Credit Delivery System**

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

##### **Role of Self-Help Group Bank Linkage Program**

The Self Help Group Bank Linkage Program, initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992 as a pilot project with fewer than 500 groups, aimed to provide affordable banking services continuously and easily to the poor. Since then, it has evolved into the world's largest micro loan distribution and financial inclusion program. This program has garnered acclaim for fostering financial, economic, social, and technological capital in rural areas nationwide, serving as a potent tool for micro credit distribution and financial inclusion globally. As of March 31, 2023, a total of 134.03 lakh groups have participated in this program across India, benefitting approximately 14.69 crore families. These groups have collectively deposited 58,892.68 crore in savings accounts held in banks.

**1.2 Financing through Joint Liability Groups** To cater to marginalized sectors such as tenants, sharecroppers, oral lessees, and farmers lacking proper land records, the National Bank for Agriculture and Rural Development (NABARD) introduced the Joint Liability Group (JLG) in 2006-07. Initially focused on micro-entrepreneurs and individuals deprived of employment due to capital constraints, the concept evolved to include small farmers, marginal farmers, tenant farmers, sharecroppers, and oral lessees. Under the JLG scheme, NABARD facilitates financing for groups of 4-10 individuals who guarantee each other without requiring collateral. This approach enables them to access bank loans either individually or as a group. NABARD supports the capacity building of JLGs and provides financial assistance of Rs. 4,000 per group formation and credit linkage to NGOs, banks, and farmer clubs.

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

Rajivika is forming selfhelp groups in all the 12 blocks of the district and connecting them with banks. Poor quality of maintenance of accounting in Self Help Groups. Imbalance in credit linkage of Self Help Groups among different areas of the district. Branch managers do not have complete knowledge about Self Help Groups and Joint Liability Groups and huge indifference regarding credit linkage of SHGs in commercial banks. Good work is being done by the Regional Rural Bank in the district under the Self Help Group Programme.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Differential Rate of Interest Scheme	No.	0.15	100	50400	7560.00	7560.00
2	Individuals/ Individual members of JLGs	No.	0.80	100	2800	2240.00	2240.00
3	Individuals/ Individual members of SHGs	No.	0.40	100	5250	2100.00	2100.00
4	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	2850	2850.00	2850.00
5	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	1000.00	100	24	24000.00	24000.00
6	SHGs/ JLGs- Others	No.	2.00	100	1270	2540.00	2540.00
<b>Total</b>					<b>62594</b>	<b>41290.00</b>	<b>41290.00</b>

**Title : SHGs – From Credit to Creativity**

The SelfHelp Group (SHG) movement nurtured under NABARDs SHGBank Linkage Programme has evolved into a platform for empowerment thrift and enterprise. Beyond financial access NABARD enriches SHGs through MEDPs and LEDPs sharpening entrepreneurial skills; Skill Development Programmes (SDPs) for employability; and MSUIDHA a onestop solution offering credit training and market linkage. In convergence with the Governments Lakhpati Didi initiative SHGs are transforming rural women into confident income generators. A strengthened MoU between NABARD and DAYNRLM ensures deeper collaboration in financial literacy capacity building and livelihood expansion. Together these programmes enable SHGs to move from dependency to self reliance from borrowers to wealth creators pioneering a silent rural revolution

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. As per the instructions of the Government of India, banks in collaboration with the State Government should make efforts to compulsorily include all the farmers in the institutional credit system under the Kisan Credit Card Scheme in a time bound manner.

The concerned departments should smoothly implement the online system in all the tehsils of the district for creating charges against bank loans on farmers' land and provide proper training to all the banks.

2. Loan should be provided to farmers only on the basis of scale of finance set by DLTC. Banks can receive applications from farmers under the online system and can add the remaining farmers under the Kisan Credit Card Scheme by organizing block-wise camps. Also, loans should be made available to landless tenants, sharecroppers and tenant farmers and small and marginal farmers through joint liability groups.

#### 2. Water Resources

1. To address the acute water shortage in the district and enhance groundwater recharge, construction of farm ponds should be done as there is immense potential for it in district . Additionally, traditional water storage structures like stepwells, ponds, and johars should be cleaned and repaired. This responsibility can be assigned to Jal Sakhis, selected through women selfhelp groups, to maintain these water storage structures.

2. There is a need to raise awareness among farmers about drip and sprinkler irrigation systems through field demonstrations at the village level by the Agriculture and Horticulture Departments. This requires proper coordination between the institutions and financial bodies involved in development work.

3. Special attention should be given to rainwater harvesting by constructing farm ponds and polythene-lined water ponds. Research programs for integrated water management (including water capture, water recharge, and treatment of problem waters) should be strengthened.

Given the water shortage in the district, the Agriculture Department should encourage farmers to plant crops that require less water, facilitating the adoption of sprinkler and drip irrigation systems.

#### 3. Farm Mechanisation

1. The Agriculture Department should enhance publicity for setting up custom hiring centers, prioritizing village service cooperative societies and farmer producer organizations under this scheme to benefit small and marginal farmers in the district. Power tillers, which are more useful and economical for medium and small farmers, should be promoted, as they can also be used to transport agricultural produce by attaching a trolley.



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

1. Emphasis should be placed on adopting value-added technology and post-harvest management. Medicinal plants should be cultivated under contract farming to provide farmers with on-farm marketing facilities and fair prices.

There is significant potential for beekeeping in the district, and training for farmers along with the availability of bank loans should be ensured.

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

1. The State Government's efforts for forestry and wasteland development under the Social Forestry Program are being implemented by identifying members of women self-help groups as Van Sakhi at the Gram Panchayat level for the protection and maintenance of plants. This approach ensures public participation and can also increase the income of Gram Panchayats and farmers. Marginal and landless farmers should be encouraged to plant forestry saplings under the social forestry program by renting barren government land. As the saplings grow, these farmers can also secure bank loans for other needs.

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

1. Saras dairy is working in Bharatpur district and having a plant of processing capacity of 50,000 liters per day located in Madarpur village near Bharatpur. This is being managed by the Bharatpur District Milk Producers Cooperative Union, which is connected with farmers from three districts i.e. Bharatpur, Deeg and Dholpur. Due to non-functional societies, inefficiency in utilization of processing capacity, the District Milk Union is unable to purchase milk from all the farmers associated with the milk cooperative societies in all three districts. therefore, farmers are not getting fair prices.

2. Under the Dairy Infrastructure and Processing Fund (DIDF) established by the Government of India in NABARD, the District Milk Union can obtain at least Rs. 250 thousand through loans available at very affordable rates via the National Dairy Development Board / National Cooperative Development Corporation. It is recommended to establish another plant with the same processing capacity.

#### **7. Animal Husbandry - Poultry**

1. Poultry farmers face difficulty in obtaining insurance coverage from insurance companies. The government could take initiatives to address this issue and provide better insurance options for poultry farming.

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

1. Generally, loans for sheep and goats are provided only under government sponsored programs. However, there is significant potential for commercial level activities in this sector. Banks should identify capable cattle rearers and encourage them to establish units in the district through bank loans

## **9. Fisheries**

1. Fish farming is currently practiced in Kaman and Pahari blocks of the district. To enhance production and productivity, farmers in these areas require training and access to high-quality seeds.
2. Establishing fish seed production centers with public participation is essential. Suitable land must be allocated for fish seed production, and these centers should be constructed according to prescribed standards.

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

1. A comprehensive directory of all warehouses in the district should be compiled and made accessible to banks and farmers. This directory will enable farmers to secure pledge loans against their agricultural produce through banks, allowing them to avoid selling their produce at low prices immediately after harvest. Farmers should organize extensive awareness programs at the block level to educate others on the significance of scientific storage and the advantages of primary processing.
2. Gram Seva Cooperative Societies with warehouses having a capacity of more than 500 tonnes should register their warehouses with the Warehouse Development and Regulatory Authority, Government of India, to provide marketing credit to farmers against warehouse receipts. Mandis should be registered under the National Agricultural Market Scheme (e-NAM) to enhance transparency in the marketing system. This initiative will facilitate price discovery, encourage competition, and simplify farmers' access to larger markets and buyers across the country.

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

1. Ensuring soil fertility, timely availability of seeds, and proper use of fertilizers not only enhances crop production but also improves its quality, enabling farmers to fetch fair prices and profits from their produce. Therefore, initiatives should focus on establishing soil, seed, fertilizer, and pesticide testing laboratories at each block level in Bharatpur district.

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

1. Priority should be given to providing loans to vermi compost units. This initiative will not only benefit farmers but also reduce reliance on chemical fertilizers, contributing to pollution prevention and environmental balance.

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

1. Banks should give priority to granting loans to agricultural and food processing units located in industrial parks developed by RIICO. This strategy will expedite the expansion of processing activities within these parks.



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

1. Village service cooperative societies in the district should provide both crop loans and intermediate agricultural loans to their members. Additionally, they should evolve into a "one-stop shop" meeting all household and financial needs of their members.

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

1. The District Industries Centre, KVIC, and KVIB should coordinate to formulate a banking strategy in collaboration with major commercial banks, rural banks, and central co-operative banks under the Margin Money Assistance Scheme. The Industries Department, Khadi Commission/Board, NGOs, RIICO, and RFC should actively participate in promoting these schemes through organized camps with local banks in Panchayat Samiti and Municipal areas on a quarterly basis.

#### **16. Export Credit**

1. Many organizations of traders like ASSOCHAM, FICCI, CII and DCCI etc. Should open fullfledged branches in the district so that they can coordinate with the traders, government and banks from time to time and can contribute effectively in solving the problems of the traders. Export credit up to Rs 50 crore is there under priority sector credit.

#### **17. Education**

1. Banks should conduct financial literacy camps in all schools and colleges across the district to educate students about education loans. Additionally, the education department should be informed about these financial services available to students through banks.
2. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI.
3. 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. The government should implement an online application system for the approval of house maps, ensuring a specified timeframe for processing. Moreover, officials from government departments should simplify procedures for changing land use
2. 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 and 2017 to 2018 and 2019), 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.
3. 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 Centres 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 centres 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 centres subject to unit cost specified.

#### **19. Social Infrastructure**

1. There is a need to meet the loan obligations by banks for financing social infrastructure structures on priority basis.

#### **20. Renewable Energy**

1. There is a necessity to widely publicize the solar power pumpset model. Facilities for repairing solar equipment should be accessible, preferably at the Panchayat Samiti level. Furthermore, there is a requirement for private sector companies to establish large- capacity solar power plants and wind power plants in the district.

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

1. Banks in the district, particularly government banks, exhibit reluctance in extending loans to self-help groups and joint liability groups. It is imperative to adhere to the Reserve Bank of India's guidelines for lending to Pradhan Mantri Jan Dhan Yojana, Self Help Groups, and Joint Liability Groups, and to formulate a branch-wise action plan for loan distribution. Self-help groups established by Rajivika in the district should swiftly engage in income generation activities based on the "One Block One Product" initiative.
2. Banks should conduct training sessions on Self Help Groups/Joint Liability Groups for branch managers and field staff. It is essential for all banks in the district to collaborate and facilitate credit linkage for SHGs and JLGs. Rajivika should organize a credit camp every month in partnership with all banks and the district administration





## **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.

#### **1. 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".

#### **2. 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.



- 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 upward in

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

#### **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.

#### **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 sale 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.

#### **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.



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

1. The cooperative sector in Bharatpur comprises a total of 1356 cooperatives, covering Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 1.5 lakh members, spread across 1400 villages. Likewise, long-term rural co-operative credit institutions cover whole district, State Co-operative Agriculture and Rural Development Banks (SCARDBs) and PCARDBs. It has a membership of nearly 0.20 lakh members. Further, there three are MSCS having their registered office in the district. Besides, there are one district level federations operating in the district.

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

1. There is fair potential for cooperative activity in the dairy and credit sector. In the dairy coopertaives, out of 312 societies, around 80 are functional and collecting milk. Most of the milk sold through informal sector. Besides, dairy cooperative, there is scope for formation of around 50 MPACS/PACS for credit coopertaive in the district.



**Title : Cooperatives 2.0: Roadmap to 2035**

The National Cooperative Policy 2025 envisions transforming cooperatives into growth engines of rural India with NABARD playing a pivotal role. Anchored in “Sahakar se Samriddhi” the policy targets formation of 2 lakh new PACS by 2026 expansion into logistics renewable energy agro-processing and tourism and digital integration of cooperative networks. NABARD’s interventions will focus on strengthening rural credit delivery digital onboarding of PACS capacity building and financing agri-infrastructure. The policy also emphasizes inclusion of women youth Dalits and Adivasis to ensure equitable participation. With a roadmap to triple the cooperative sector’s contribution to GDP and raise membership to 50 crore by 2034 NABARD’s role through refinance training and convergence with government schemes will be central to translating this national vision into measurable outcomes across districts



**Chapter 9**  
**NABARD's Projects and Interventions in the District**

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and promotion of Farmer producer organizations under the Central Sector Scheme for 10000.	Weir, Bhusawar, Nadbai and Roowpas	Formation and Promotion, Handholding and working as Implementing Agency	Convergence was made with state government schemes and all the FPOs got benefitted.	3850	Farmer Producer Organizations offer inputs and equipment to their farmer members at affordable rates. They collect farmers' products, process them to add value, conduct business operations through the company, thereby reducing agricultural costs and boosting farmers' income.



2	Women Empowerment	Livelihood and Enterprise Development Program (LEDP) for women and members of support groups	Sewar, Uchain and Roopwas	To provide training in animal husbandry to 270 self-help group women receiving loan assistance from the bank. Providing market contacts for processing and marketing of the product. Linking with bank loan and subsidy-based schemes and establishment of demo unit for entrepreneurship development of trained women.	NO	290	Credit linkage of all beneficiaries and promoting micro enterprises.
3	Women Empowerment	Micro Enterprise Development Program (MEDP) for women self-help group members	Sewar, Uchain and Roopwas	Training in mudda making, jute tailoring, Candle and agarbatti making activities is provided to 180 women from self-help groups who are receiving loan assistance from the bank. Market contacts are facilitated for marketing the products made by these trained women. The initiative also includes linking them with bank loans and subsidy-based schemes to foster their entrepreneurship development.	NO	215	Credit linkage of all beneficiaries and promoting micro enterprises.



4	Institution Development	PACS (Scheme for the computerization of Primary Agricultural Cooperative Societies)	Whole district	The Government of India/NABARD is undertaking the computerization of all primary agricultural cooperative societies (PACS) in the district to strengthen and modernize them.	NO	282	All the PACS will be computerized.
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## Success Stories

### Success Story 1



Title	Livelihood Enterprise Development Programme (LEDP) on Dairy Activities in Bharatpur district
Scheme	LEDP
Project Implementing Agency	SK SHIKSHAN Evam samajik vikas sansthan
Duration of the project	2 years
Beneficiary	Self Help Group (SHG) members
1. No. of beneficiaries	150
2. Community	women in villages
3. State	Rajasthan
4. District	Bharatpur
5. Block	Uchain
6. Village	Chichana Tehra Lodha Dhanagarh and Behnera

#### 1.1 Support provided

Financial support for training and capacity building exposure visit hand holding and demonstration unit.

#### 1.2 Pre-implementation status

Beneficiaries rearing animals traditionally no scientific management and selling milk through milk man (informal channel).





### **1.3 Challenges faced**

Traditional management of dairy units.  
Lack of price realization  
Lack of value addition and processing of milk.  
Lack of access to credit  
Lack of scientific knowledge of dairy management.

### **1.4 Impact**

150 SHG women trained on scientific management of dairy unit.  
60 SHG women were given exposure to best dairy.  
Collection of 500 litre milk per day through collection center.  
Credit Linkage- 21 Joint Liability group (JLGs) formed and Rs. 21.00 lakh loan disbursed to 84 members.

In addition to this loan of Rs. 25 lakh disbursed through SHGs.  
Increased milk production of 12-15 by adopting scientific management. Increased price realization of milk after marketing through milk collection centers.

## Appendices

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

##### 1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change



by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

#### **1.4 Initiatives of RBI**

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

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

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

#### **1.5 Initiatives of NABARD**

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

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

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

## **1.6 Way Forward**

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

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

### **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's 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 drives 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**

a

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).

b

1. 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. 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

a 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 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: socio-economic 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 (UN-SDGs) at the state level. Given Rajasthan's arid to semi-arid 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. 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.

b 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.

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

a 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).

b In Bharatpur district the Indian Council of Agricultural Research (ICAR) has initiated several climate change adaptation measures through its local institutions. The Krishi Vigyan Kendra (KVK) Bharatpur is implementing the National Innovations in Climate Resilient Agriculture (NICRA) project. Under this initiative the KVK has achieved significant progress in groundwater recharge through tube-well recharging crop production improvements seed treatment and application of thio-urea to mitigate abiotic stress. These interventions have enhanced crop resilience and contributed to yield stability in both Kharif and Rabi seasons. ICAR has also supported the preparation of district-level agricultural contingency plans to guide farmers in managing climate risks such as droughts floods and pest outbreaks. Bharatpur located in the flood-prone Eastern Plain Zone benefits from these targeted strategies.

c

1. Development of Solar Parks in Pugal Chhatargarh Bikaner and Bodana Jaisalmer
2. Plantation drive with target of 7 crore plantation
3. Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years
4. The state government has announced the introduction of a Green Budget starting next year

c.

1. Mukhyamantri Jal Swavlamban Abhiyaan For Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity - This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.
2. Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities with Department of Forest (GoR)



## **Geographical Indication (GI)**

### **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. There is scope for Geographical Indication (GI) in the district i.e. Bhusawar's pickle, stone carving and red stone etc. However, so far no potential mapping carried out for the same and soon will be carried out thereafter after analysing further viability and potential.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Population census 2011 and district statistical 2023-24
Soil & Climate	district statistical-2023-24
Land Utilisation [Ha]	district statistical-2023-24
Ground Water Scenario (No. of blocks)	Ground water report-2021-22
Distribution of Land Holding	Agriculture Census 2021-22
Workers Profile [In 000]	Population census-2011
Demographic Profile [In 000]	Population census-2011
Households [In 000]	Population census-2011
Household Amenities [Nos. in 000 Households]	Population census-2011
Village-Level Infrastructure [Nos.]	Population census-2011
Additional Information	district statistical-2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical 2023-24





Infrastructure & Support Services For Agriculture[Nos.]	District Statistical 2023-24
Irrigation Coverage [ooo Ha]	District Statistical 2023-24
Infrastructure For Storage, Transport & Marketing	District Statistical 2023-24
Processing Units	District Statistical 2023-24
Animal Population as per Census [Nos.]	2019
Infrastructure for Development of Allied Activities [Nos.]	District Statistical 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical 2023-24
Status	Agriculture Census-2015-16
Major Crops, Area, Production, Productivity	District Agriculture Department
Irrigated Area, Cropping Intensity	District Agriculture Department
Input Use Pattern	District Agriculture Department
Trend in procurement/ marketing	District Agriculture Department
KCC Coverage	District Agriculture Department
Soil testing facilities	District Agriculture Department
Crop Insurance	LDM Office
Irrigated Area & Potential	WRD
Block level water exploitation status	WRD
Mechanisation in District	Agriculture Dept
Service Centers	Agriculture Dept
Area under Forest Cover & Waste Land	Forest Survey of India 2023
Processing Infrastructure	Animal husbandry dept
Poultry	Animal husbandry dept
Inland Fisheries Facilities	Sectoral Paper-Fisheries
Agri Storage Infrastructure	Agri Statistics 2023-24
Fertilizer Consumption	Agriculture dept
MSME units - Cumulative	msme.gov.in
Status of SHGs	NRLM website
Details of non-credit cooperative societies	Rajasthan Agriculture statistics data 2023-24
Details of credit cooperative societies	Rajasthan Cooperative Department

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

Sources	
1	SLBC data
2	DLRC data
3	PLP of previous years

**Name and address of DDM**

Name	SHIVAM AGGARWAL
Designation	DDM, NABARD
Address 1	561 A RAJENDRA NAGAR BEHIND IG OFFICE
Address 2	near Dr Vinod Gupta Hospital
Post Office	Collectorate BTP S.O
District	BHARATPUR
State	Rajasthan
Pincode	321001
Telephone No.	5644228422
Mobile No.	9711968935
Email ID	bharatpur@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<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> 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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### Corporate Office

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

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✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

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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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### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

<ul style="list-style-type: none"> <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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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

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**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

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🌐: www.nabcons.com

- NABSanrakshan, 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.

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

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**NAB FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY 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.

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

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**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT