



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bhilwara 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: Bhilwara

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

PLP Document Prepared by:

Manish Kumar Sharma

District Development Manager NABARD

Bhilwara

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 Bhilwara has projected a credit potential of ₹2169097.86 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 Bhilwara 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			
3	District Map		9
4	Broad Sector wise PLP projection for the year 2026-27		10
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		11
6	District Profile		12
7	Banking Profile		20
PART B			
8	Chapter 1	Important Policies and Developments	32
9	Chapter 2	Credit Potential for Agriculture	42
10	2.1	Farm Credit	42
11	2.1.1	Crop Production, Maintenance & Marketing	42
12	2.1.2	Water Resources	44
13	2.1.3	Farm Mechanization	46
14	2.1.4	Plantation & Horticulture, including Sericulture	47
15	2.1.5	Forestry & Waste Land Development	49
16	2.1.6	Animal Husbandry - Dairy	50
17	2.1.7	Animal Husbandry - Poultry	52
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	53
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	59
26	2.3	Agriculture - Ancillary Activities	60
27	2.3.1	Food & Agro Processing	60
28	2.3.2	Agri Ancillary Activities - Others	61
29	Chapter 3	Credit potential for MSMEs	63
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	66
31	Chapter 5	Credit Potential for Infrastructure	69
32	5.1	Infrastructure - Public Investments	69
33	5.2	Social Infrastructure involving Bank Credit	69
34	5.3	Renewable Energy	71
35	Chapter 6	Informal Credit Delivery System	73
36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	75
37	Chapter 8	Status and prospects of Cooperatives	81

38	Chapter 9	NABARD's Projects and Interventions in the District	83
39	Success Stories		87
40	Appendices	Climate Action and Geographical Indications	88
41	Name and address of DDM		94

Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Bhilwara district is located in Southern part of Rajasthan bordered by districts Ajmer and Tonk in the north, Beawar in the northwest, Rajsamand in the west and southwest, Chittorgarh in the south and Madhya Pradesh in the southeast, Bundi in the east.
Type of soil	The soil in Bhilwara district primarily consists of alluvial, sandy and clayey types.
Primary occupation	The primary occupation in Bhilwara district is agriculture with many residents engaged in farming and related activities. Key agricultural products include wheat, maize, sorghum, pulses, cotton, etc. Bhilwara is renowned for its textile industry particularly in the production of cotton fabrics.
Land holding structure	Small and Marginal Holdings account for approximately 72% of the total land holdings by number covering 35% of the total land holding area. Larger Holdings represent 28% of the total farmers covering a significant 65% of the total land holding area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The target for the Annual Credit Plan for FY 2024-25 was set at Rs. 1663490 lakh and the district has achieved Rs. 1394495 lakh representing 83.83% of the target.

2. Investment credit in agriculture

Out of the total disbursement of Rs.468160 Lakh towards agricultural sector during 2024-25 banks have disbursed Rs.131049 lakh under investment credit (28%).

3. Credit flow to MSMEs

Out of the total MSME target of Rs.1044420 lakh for FY2024-25 banks have successfully disbursed Rs. 894589.00 lakh achieving 85.65% of the target.

4. Other significant credit flow, if any

The target for the OPS for FY 2024-25 was set at Rs. 92690 lakh and the district has achieved Rs. 31746 lakh representing 34.25% of the target and indicates strong need for improvement.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

A total credit potential of Rs. 2169097.86 lakh has been estimated for the priority sector for year 2026-27.

2. Projection for agriculture and its components

Credit potential of Rs.728820.16 lakh has been estimated for the agriculture sector for year 2026-27 out of which a potential of Rs. 418771.91 lakh has been estimated for crop loan sector.

3. Projection for MSMEs

Credit potential of Rs. 1248400.00 lakh has been estimated for the MSMEs sector for year 2026-27.

4. Projection for other purposes

Credit potential of Rs. 191877.70 lakh has been estimated for the Other Priority Sector (OPS) for year 2026-27.

5. Developmental Initiatives

- 1 NABARD is providing grant support to Regional Rural Banks and District Central Cooperative bank for adoption of latest banking technologies and financial inclusion penetration under Financial Inclusion Fund.
- 2 Ten FPOs have been formed under CSS FPO scheme in the district for collectivization and are being nurtured regularly through grant support and capacity building.
- 3 Regular workshops are being conducted in district for NGOs SHGs Bankers and farmers to sensitise about various GoI / State Govt. schemes and NABARD initiatives.
- 4 Two MEDP for 30 women under each MEDP are conducted on Jute products and Bajra Biscuits, namkeen, etc. Skill development programme under NABSKILL is conducted for 25 women on General Duty Assistant (Health care professionals)

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

- 1 The lack of adequate infrastructure such as storage facilities and processing units hinders the efficiency of agricultural supply chains and limits market access for farmers.
- 2 Many farmers struggle to secure loans and financial assistance for investments in allied activities which stifles growth potential and prevents the development of diversified income sources.

- 3 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities perpetuating unemployment.
- 4 There is a pressing need to establish infrastructure for agro-processing, promote horticulture, construct warehouses, improve land and minor irrigation systems, bolster small and micro industries, enhance animal husbandry and support related sectors.
- 5 The development of these areas is expected to generate new employment opportunities for rural youth thereby mitigating risks associated with agriculture.
- 6 The collective efforts of banks government departments farmers and nongovernmental organizations are anticipated to foster comprehensive development across the district.

8. Way Forward

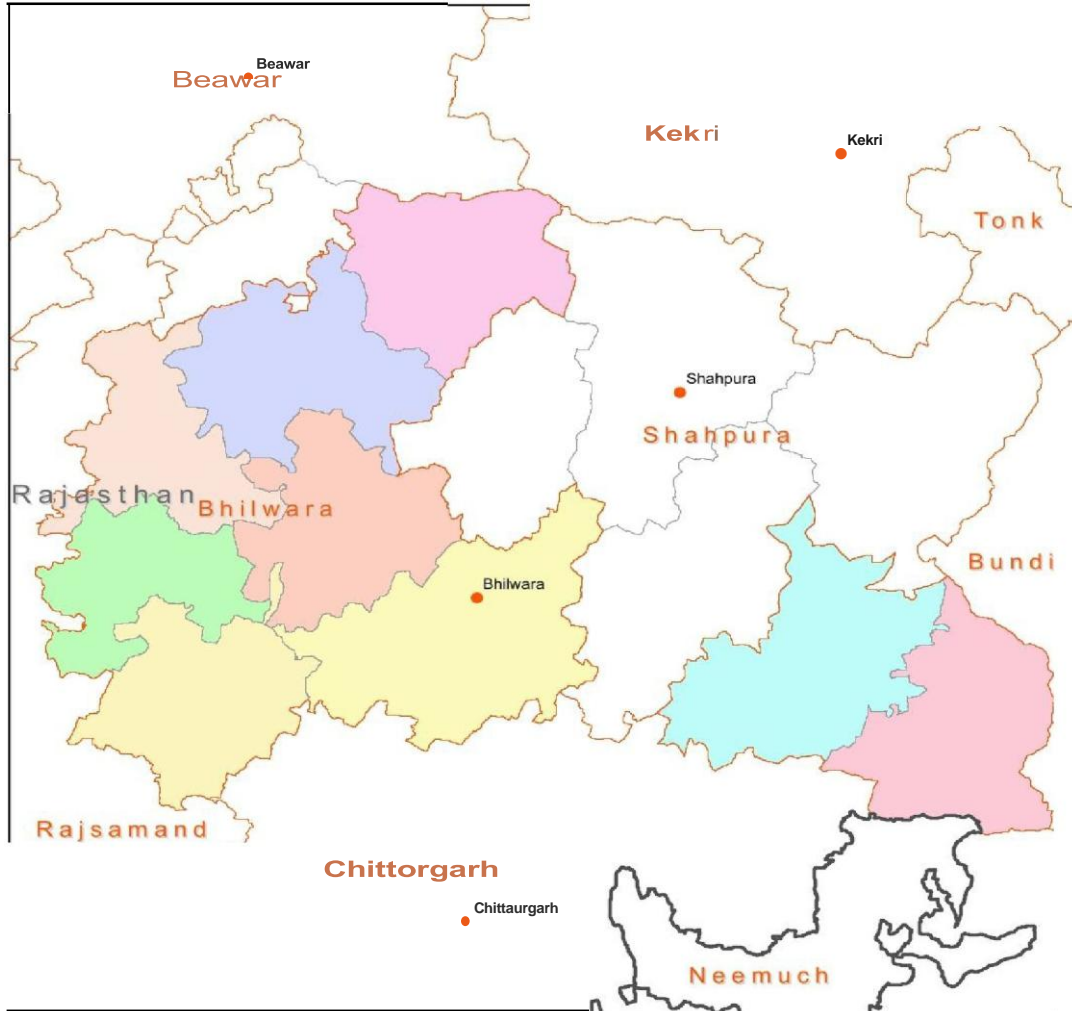
- 1 The Government of India is actively striving to enhance farmers income necessitating a strong emphasis on promoting integrated farming systems and advanced agricultural techniques in the district.
- 2 Realizing the estimated credit potential and translating it into tangible outcomes requires collaborative efforts from all stakeholders in the district including banks, government departments and related institutions.
- 3 Seamless provision of bank loans across various schemes sponsored by both Central and State Governments is essential to accelerate development efforts.

Part A

District Map



Block Map - Bhilwara



10 5 0 10 20 30
 H. R. E. 3 km

i:Rant
 National Informatics Centre



Legend

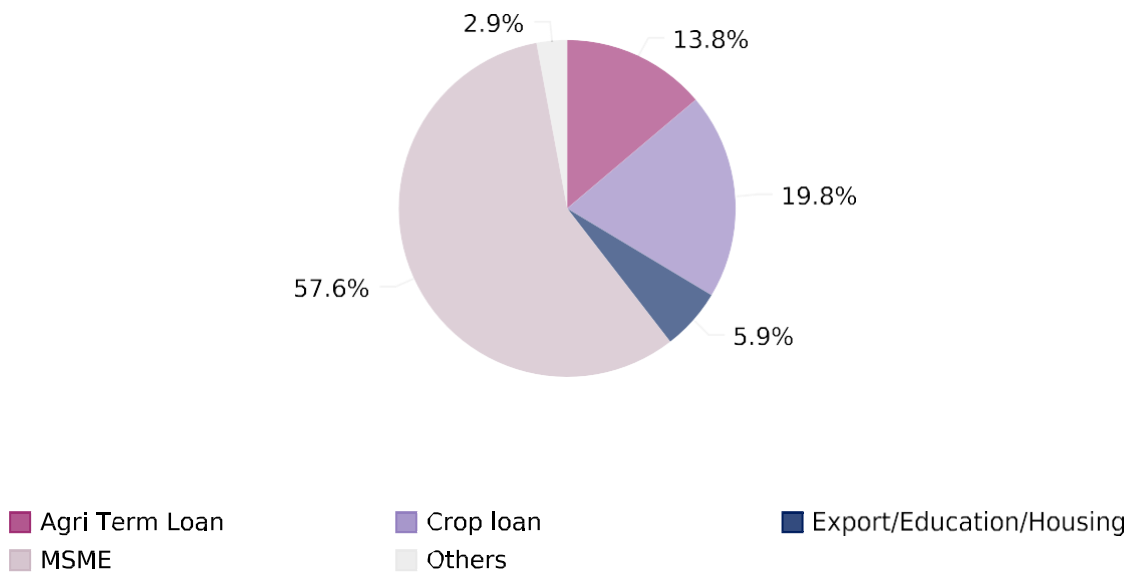
- District Head Quarter
- ◆ State Boundary
- ◆ District Boundary
- ◆ Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	661345.84
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	428741.39
2	Term Loan for agriculture and allied activities	232604.45
B	Agriculture Infrastructure	29039.92
C	Ancillary activities	38434.40
I	Credit Potential for Agriculture A+B+C)	728820.16
II	Micro, Small and Medium Enterprises	1248400.00
III	Export Credit	11325.00
IV	Education	6007.50
V	Housing	111150.00
VI	Social Infrastructure	29754.00
VII	Renewable energy	8962.20
VIII	Others	24679.00
	Total Priority Sector	2169097.86



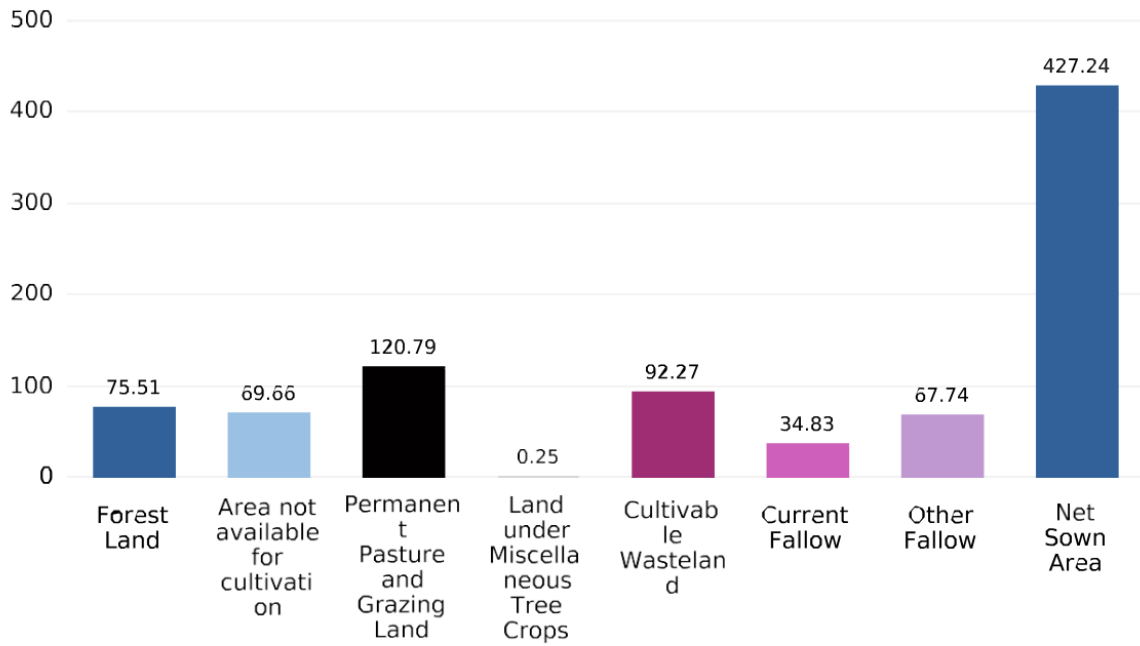
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	418771.91
2	Water Resources	13883.76
3	Farm Mechanisation	56298.48
4	Plantation & Horticulture with Sericulture	29346.26
5	Forestry & Waste Land Development	5193.76
6	Animal Husbandry - Dairy	54699.57
7	Animal Husbandry - Poultry	1391.54
8	Animal Husbandry - Sheep, Goat, Piggery	37445.20
9	Fisheries	786.03
10	Farm Credit- Others	43529.33
	Sub total	661345.84
B	Agriculture Infrastructure	
1	Construction of storage	8527.90
2	Land development, Soil conservation, Wasteland development	15018.08
3	Agriculture Infrastructure - Others	5493.94
	Sub total	29039.92
C	Ancillary activities	
1	Food & Agro. Processing	21348.64
2	Ancillary activities - Others	17085.76
	Sub Total	38434.40
II	Micro, Small and Medium Enterprises	
II.A	Manufacturing Sector - Term Loan	577200.00
II.B	Service Sector - Term Loan	341120.00
II.C	Manufacturing Sector - WC	255200.00
II.D	Service Sector - WC	43240.00
II.E	MSME - Others	31640.00
	Total MSME	1248400.00
III	Export Credit	11325.00
IV	Education	6007.50
V	Housing	111150.00
VI	Social Infrastructure	29754.00
VII	Renewable energy	8962.20
VIII	Others	24679.00
	Total Priority Sector	2169097.86

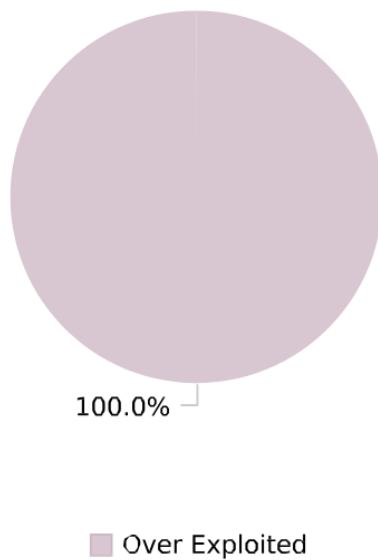
District Profile

1. Land Utilisation ('000 hectares)



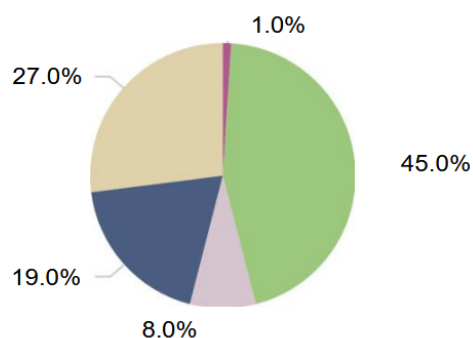
Statistics Department Bhilwara GoR

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



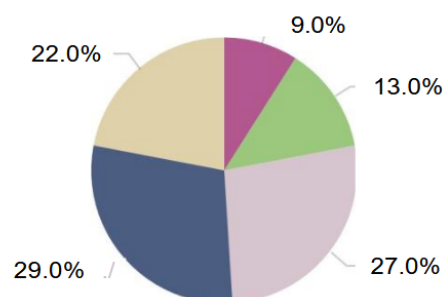
Statistics Department Bhilwara GoR

3. Landholding - No. of Farmers (%)



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

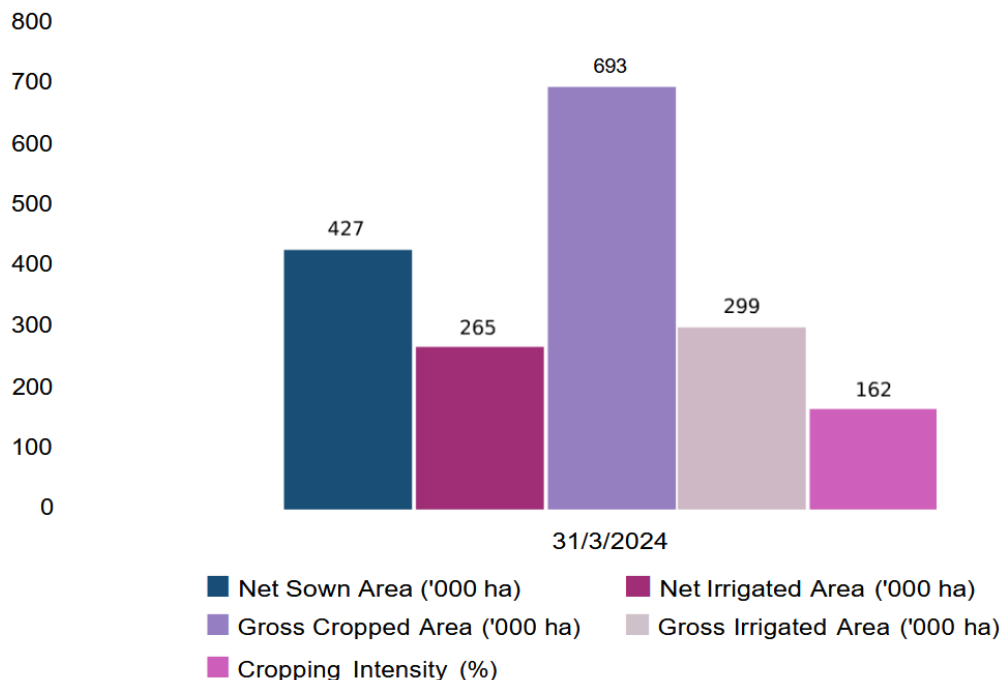
Landholding - Area (%)



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

Statistics Department Bhilwara GoR

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



Key Agricultural and Demographic Indicators

1 Additional Information

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

2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	143.78	44.85	74.48	13.12
2	>1 to <=2 ha	86.59	27.01	122.17	21.52
3	>2 to <=4 ha	59.93	18.69	165.52	29.16
4	>4 to <=10 ha	26.93	8.40	154.72	27.26
5	>10 ha	3.36	1.05	50.76	8.94
6	Total	320.59	100.00	567.65	100.00

3. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2409.00	1221.00	1188.00	1896.00	513.00
2	Scheduled Caste	408.00	206.00	202.00	332.00	76.00
3	Scheduled Tribe	229.00	117.00	112.00	214.00	15.00
4	Literate	1256.00	777.00	479.00	897.00	359.00

Health, Sanitation, Livestock and Agricultural Infrastructure

1. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	140020.00
2	Cattle - Indigenous	565403.00
3	Buffaloes	477272.00
4	Sheep - Cross bred	1124.00
5	Sheep - Indigenous	358777.00
6	Goat	829826.00
7	Pig - Cross bred	155.00
8	Pig - Indigenous	7181.00
9	Horse/Donkey/Camel	5632.00
10	Rabbit	335.00
11	Poultry - Indigenous	416612.00

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)	680	683
Rainfall - Actual (mm)	704	745

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	687.12	692.71
Net sown area ('000 ha)	405.12	427.24
Cropping intensity (%)	169.61	162.14

KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	177483	266083
GLC through KCC (Rs. lakh)	215155.36	321065.00

Soil testing facilities

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

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	243369	252779

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	309	323
Net Irrigated Area (000 ha)	251	265
Gross Irrigated Area (000 ha)	289	299

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024
No. of tractors	2790

Forestry

Area under Forest Cover

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	70	70.41

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.)	11.00	13.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	17.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Particulars	Status
Micro Units (No.)	26710
Small Units (No.)	95
Medium Units (No.)	7
Udyog Aadhar Registrations (No.)	96196

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	32

Status of SHGs

Particulars	31/03/2025
No. of SHGs formed	15521
No. of SHGs credit linked (including repeat finance)	15521
Bank loan disbursed (Rs. lakh)	9069.00
Average loan per SHG (Rs. lakh)	0.58
Percentage of women SHGs %	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

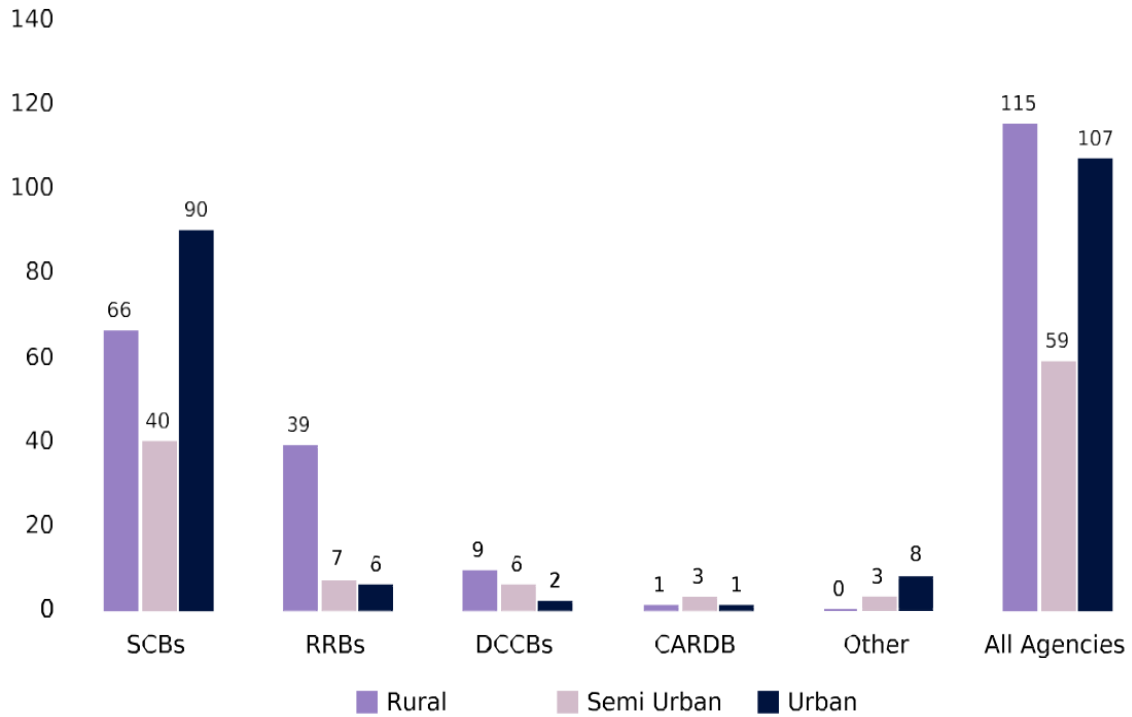
Particulars	31/03/2024	31/03/2025
AH Sector - Milk/ Fisheries/ Poultry (No.)	1155	1155
Consumer Stores (No.)	18	18
Weavers (No.)	32	32
Marketing Societies (No.)	11	11
Labour Societies (No.)	47	47
Others (No.)	288	288
Total (No)%	1551	1551

Details of credit cooperative societies

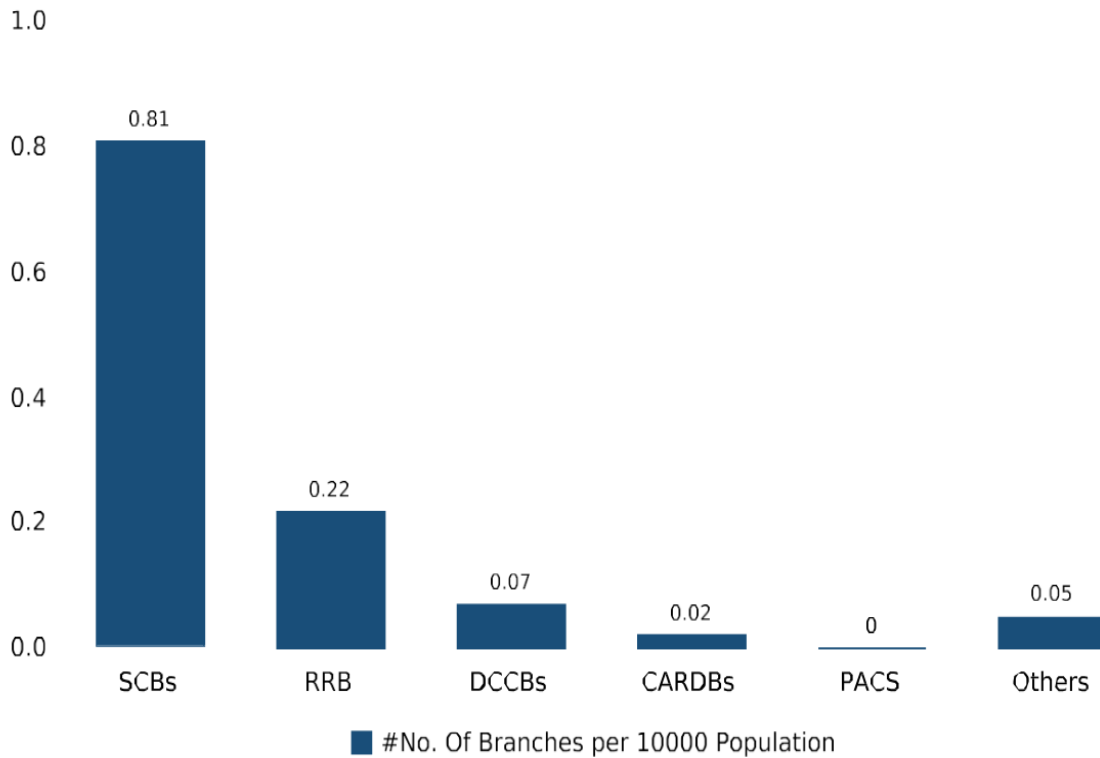
Particulars	31/03/2024	31/03/2025
Primary Agriculture Credit Societies (No.)	250	376

Banking Profile

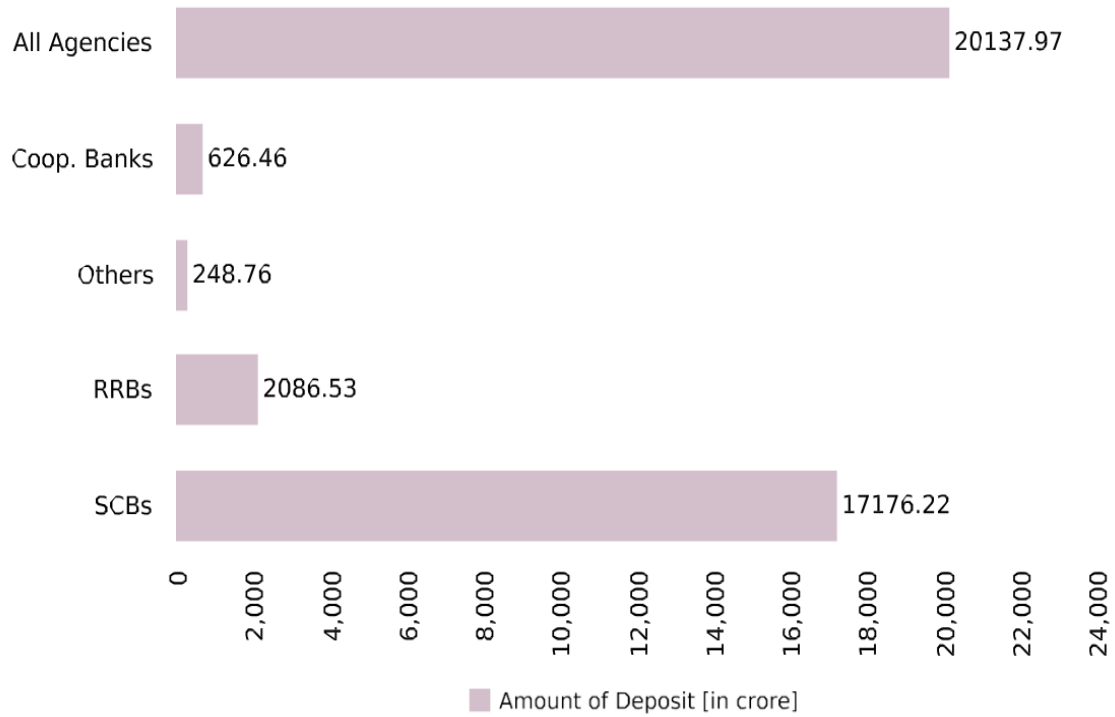
1. Agency wise - Number of branches in the district



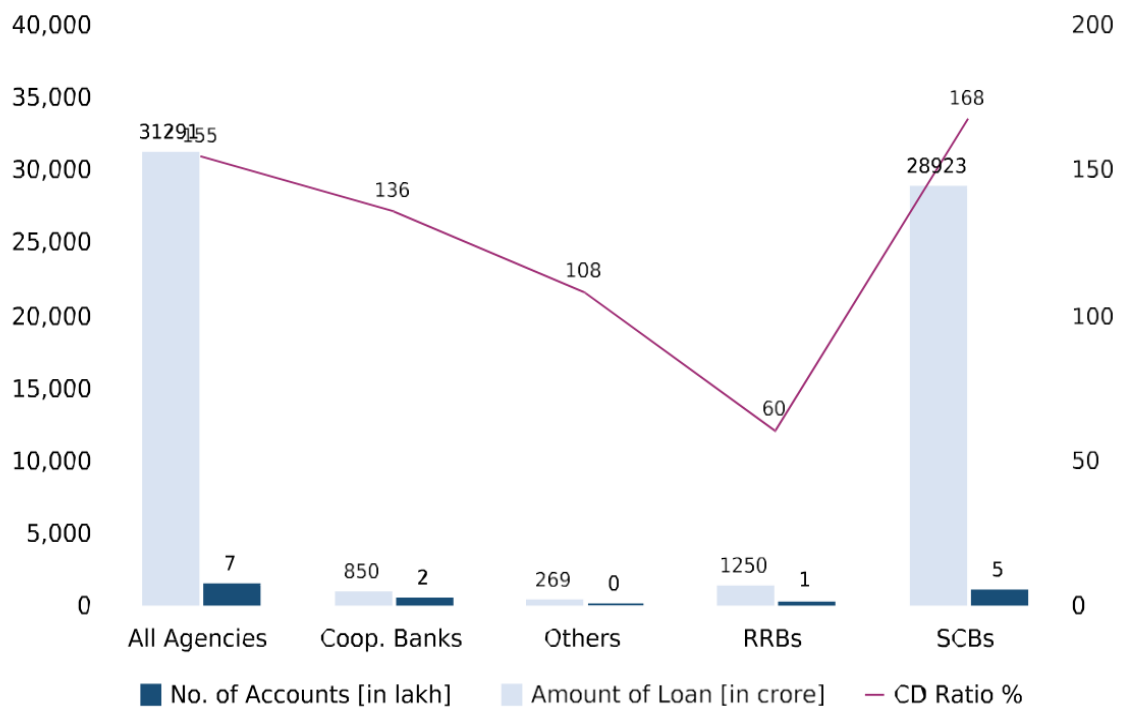
2. Branch Penetration



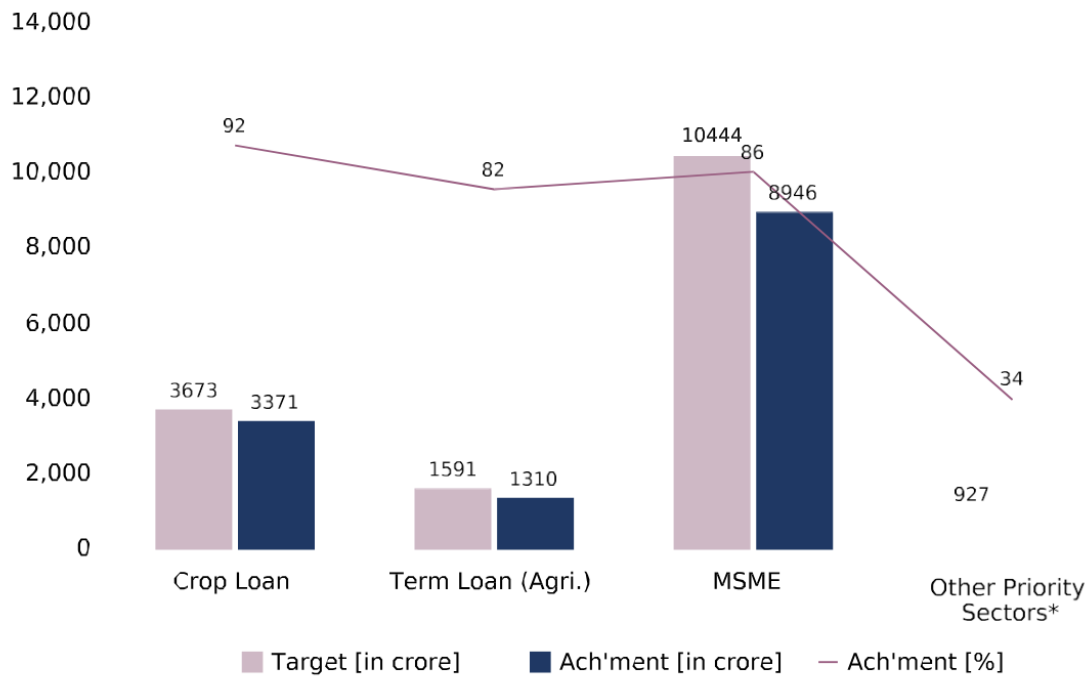
3. Agency wise - Deposit O/s



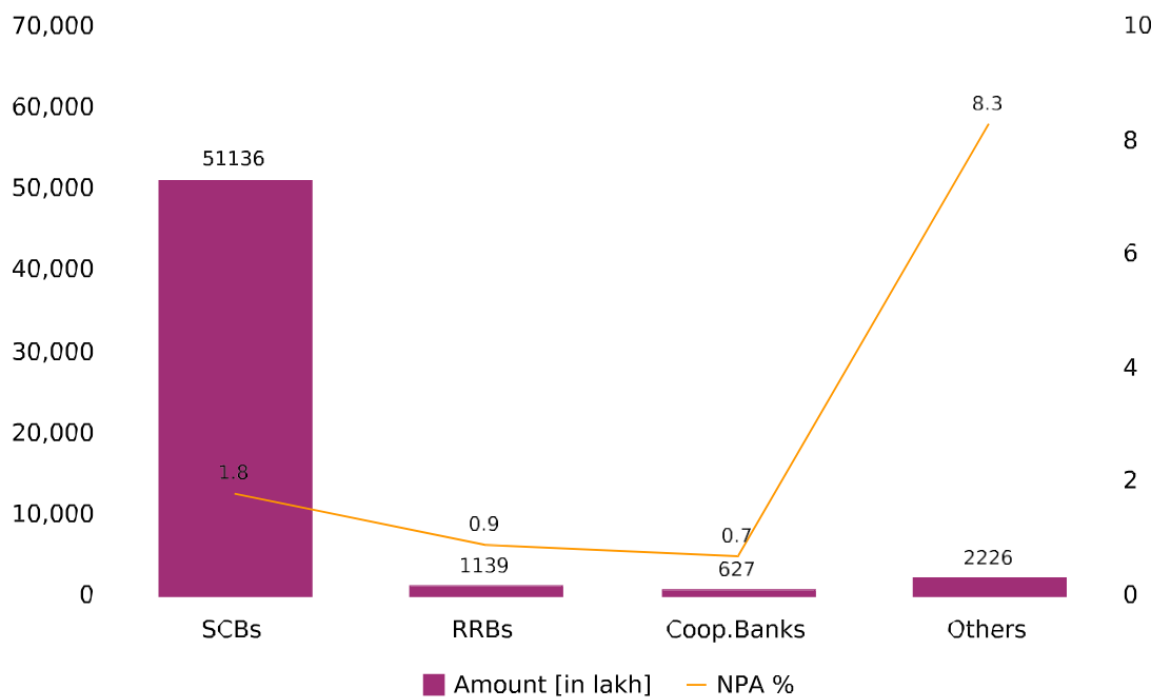
4. Agency wise - Loan O/s and CD ratio



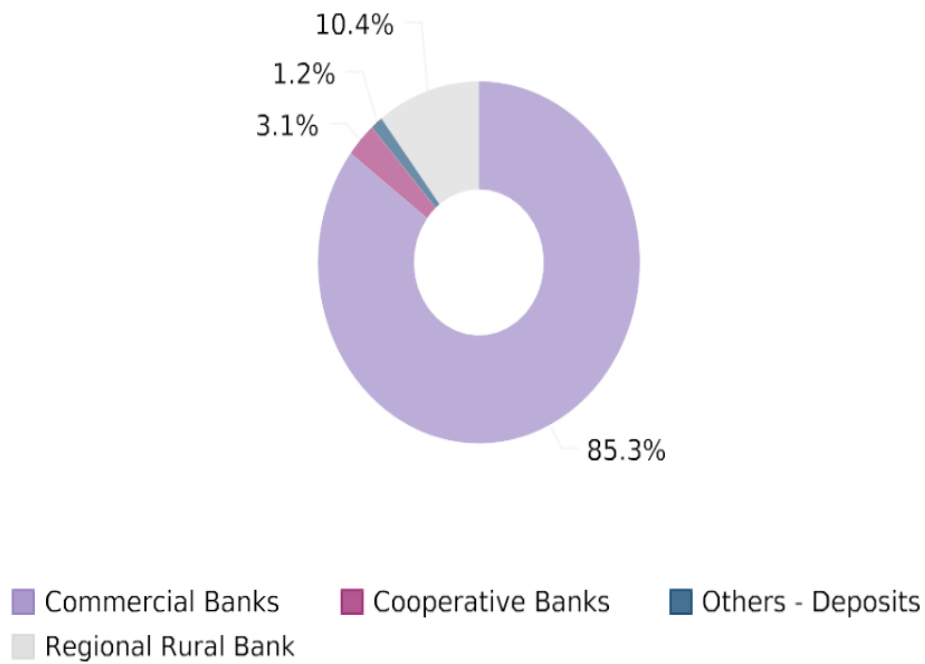
5. Sector-wise Performance under ACP



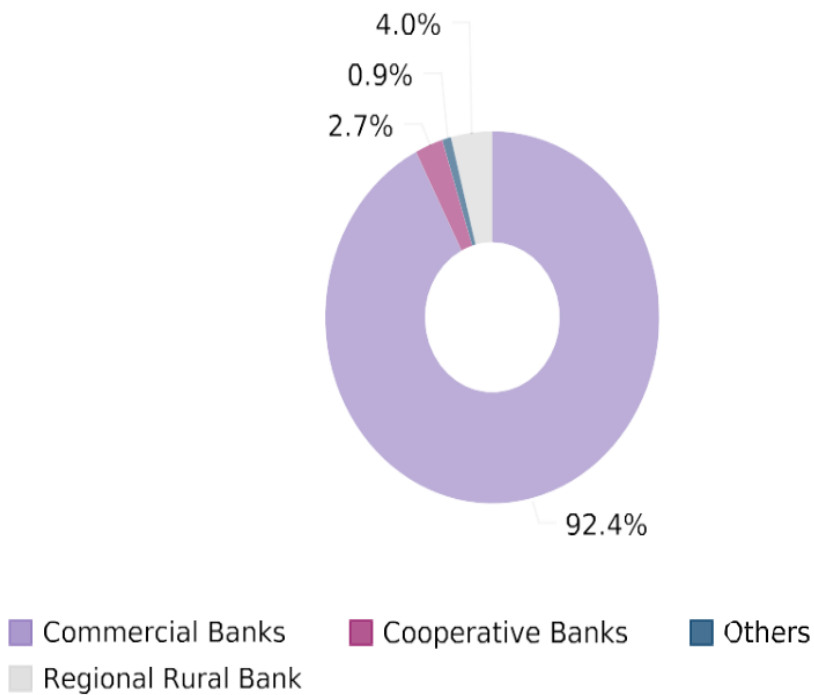
6. NPA position



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

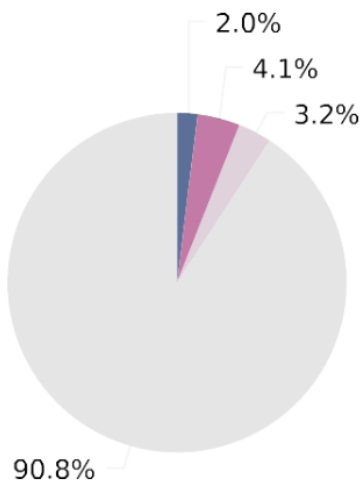


8. Agency wise - Share of Loan O/s Year 2024-25

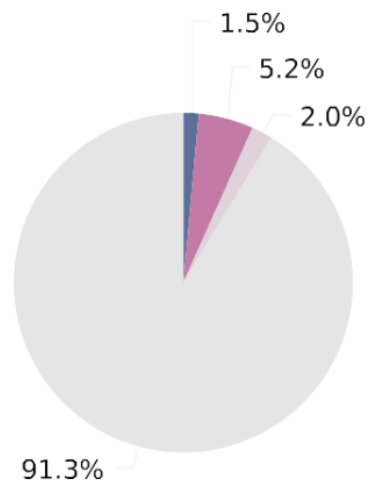


Agency wise - Share of NPA

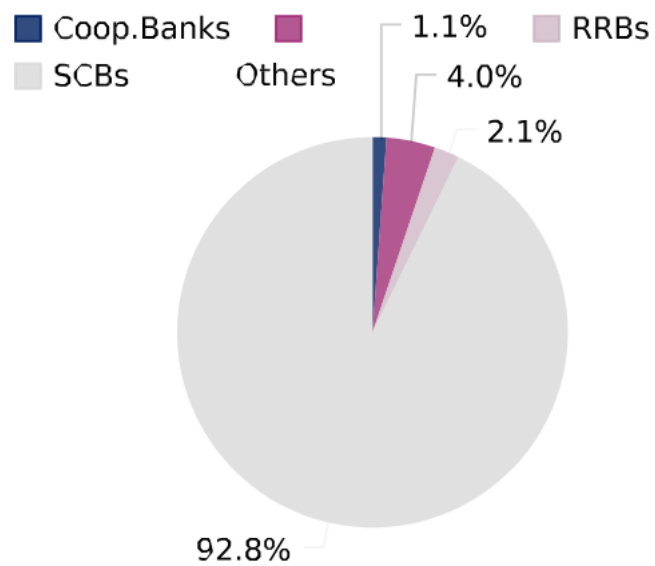
Year 2022-23



Year 2023-24



Year 2024-25





Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	32	196	66	40	90
Regional Rural Bank	1	52	39	7	6
District Central Coop. Bank	1	17	9	6	2
Coop. Agr. & Rural Dev. Bank	1	5	1	3	1
Primary Agr. Coop. Society	0	0	0	0	0
Others	6	11	0	3	8
All Agencies	41	281	115	59	107

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	2401553	2098854	2432612	15.9	78.1	1485224.00	1439528.00	1717621.80	19.3	85.29
Regional Rural Bank	526835	536842	545912	1.7	17.5	172740.00	147843.00	208653.08	41.1	10.36
Cooperative Banks	108612	109824	109882	0.1	3.5	59257.00	43677.00	62646.29	43.4	3.11
Others	26818	26940	27130	0.7	0.9	21606.00	24587.00	24876.00	1.2	1.24
All Agencies	3063818	2772460	3115536	12.4	100.0	1738827.00	1655635.00	2013797.17	21.6	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	681315	735113	738492	0.5	100.0	2302700.00	2524160.00	3129129.44	24.0	100.0
Commercial Banks	474119	520420	521469	0.2	70.6	2122779.00	2373029.00	2892311.67	21.9	92.4
Cooperative Banks	154658	160818	161539	0.4	21.9	69142.00	46502.00	84968.29	82.7	2.7
Others	3615	4425	4527	2.3	0.6	13882.00	23469.00	26880.29	14.5	0.9
Regional Rural Bank	48923	49450	50957	3.0	6.9	96897.00	81160.00	124969.19	54.0	4.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	142.9	164.8	168.4
Regional Rural Bank	56.1	54.9	59.9
Cooperative Banks	116.7	106.5	135.6
Others	64.3	95.5	108.1
All Agencies	132.4	152.5	155.4



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	959001	242716	581671	104452
Regional Rural Bank	352315	69941	204142	37306
Cooperative Banks	0	405	879	36
Others	6918	880	1422	28
All Agencies	1318234	313942	788114	141822

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	1169085.00	40.4	275890.00	9.5	337714.00	11.7	22.00	0.0	370594.00	12.8
Regional Rural Bank	86837.00	69.5	64953.00	52.0	71293.00	57.0	0.00	0.0	19811.00	15.9
Cooperative Banks	127248.00	149.8	127248.00	149.8	48868.00	57.5	0.00	0.0	17121.00	20.1
Others	11325.00	42.1	69.00	0.3	3404.00	12.7	0.00	0.0	1947.00	7.2
All Agencies	1394495.00	44.6	468160.00	15.0	461279.00	14.7	22.00	0.0	409473.00	13.1

**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	876800.00	1134482.00	129.4	819467.00	1294541.74	158.0	1663490.00	1394495.00	83.8	123.7
Commercial Banks	706530.00	951303.22	134.6	694290.00	1164837.94	167.8	1441565.00	1169085.00	81.1	127.8
Cooperative Banks	89900.00	104842.08	116.6	57760.00	66901.65	115.8	115350.00	127248.00	110.3	114.2
Others	7070.00	7297.23	103.2	7663.00	10558.70	137.8	9655.00	11325.00	117.3	119.4
Regional Rural Bank	73300.00	71039.47	96.9	59754.00	52243.45	87.4	96920.00	86837.00	89.6	91.3

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	297575.00	342964.09	115.3	209275.00	198757.22	95.0	367270.00	337111.00	91.8	100.7
Term Loan (Agri.)	98325.00	98810.67	100.5	91899.00	121859.05	132.6	159110.00	131049.00	82.4	105.2
Total Agri. Credit	395900.00	441774.76	111.6	301174.00	320616.27	106.5	526380.00	468160.00	88.9	102.3
MSME	393500.00	642821.72	163.4	434345.00	933259.75	214.9	1044420.00	894589.00	85.7	154.7
Other Priority Sectors*	87400.00	49885.52	57.1	83948.00	40665.42	48.4	92690.00	31746.00	34.2	46.6
Total Priority Sector	876800.00	1134482.00	129.4	819467.00	1294541.44	158.0	1663490.00	1394495.00	83.8	123.7



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	2122779.00	40997.34	1.9	2373029.00	44604.38	1.9	2892311.67	51136.34	1.8	1.9
Regional Rural Bank	96897.00	1455.00	1.5	81160.00	974.92	1.2	124969.19	1138.65	0.9	1.2
Cooperative Banks	69142.00	881.24	1.3	46502.00	717.42	1.5	84968.29	627.11	0.7	1.2
Others	13882.00	1833.20	13.2	23469.00	2554.89	10.9	26880.29	2226.00	8.3	10.8
All Agencies	2302700.00	45166.78	2.0	2524160.00	48851.61	1.9	3129129.44	55128.10	1.8	1.9



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 2016/17 to fasttrack 99 irrigation projects

across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 2019-20 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014-15 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013-14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt-based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.
- 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 Kustum Yojana (Component B) receives ₹400.16 crore, while ₹124.76 crore is allocated for the National Horticulture Mission. Agricultural universities are supported with ₹403.95 crore, and ₹415.76 crore is provided for agricultural marketing, including ₹365.00 crore from the state fund. Furthermore, ₹45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief

Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

The Forest Department is allocated ₹1,475.35 crore, with targeted investments for environmental sustainability. This includes ₹254.94 crore for replanting degraded forests, ₹237.33 crore for the Rajasthan Forestry and Biodiversity Development Project (RFBDP), ₹209.92 crore for the Climate Change and Desert Expansion Project, and ₹151.00 crore for the Rajasthan Climate Change Response and Ecosystem Services Enhancement Project.

Cooperative development receives ₹2,439.64 crore, including ₹1,420.00 crore from the state fund for the Prime Minister's Samman Nidhi Scheme. Additional allocations include ₹500.00 crore for interest subsidies to cooperative society debtors and ₹292.00 crore for grants to cooperative credit institutions. Finally, ₹59.59 crore from the state fund is earmarked for watershed development and soil conservation.

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment.

Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

Further allocations include ₹385.00 crore for the Swachh Bharat Mission (Rural), ₹296.84 crore for assistance to District Councils, and ₹200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive ₹107.00 crore, while ₹61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, ₹50.00 crore is allocated for the Magra Area Development Programme.

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

Gopal Credit Card Loan Scheme: Launched in August 2024, this flagship initiative provides interest-free loans up to ₹1 lakh without collateral to livestock and dairy farmers in Rajasthan. The scheme supports investments in cattle, fodder, equipment, and veterinary care. Applicants must be Rajasthan residents engaged in animal husbandry and registered on the SSO portal. Loans are repayable within one year and require two guarantors. Applications can be made online via the SSO portal, E-Mitra centers, or cooperative banks.

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

The objective of this chapter is to explore the distribution possibilities of crop loans within the district focusing on key factors such as the scale of finance set by the district level technical committee, the number of agricultural holdings potential cropping areas and the gross cropped area. The districts agricultural landscape features a variety of major kharif (monsoon) crops including maize, jowar, pearl millet, moong, urad, sesame, guar and groundnut alongside rabi (winter) crops such as wheat, gram, barley and mustard. Additionally, cash crops like cotton and guar play a significant role in the local economy. Since Kharif 2016 the Prime Ministers Crop Insurance Scheme has been implemented in Bhilwara district providing crucial support to farmers. The geographical area of the district is 1045500 Ha. The cropping intensity of Bhilwara is 1.69 times. The net sown area is 464458 Ha, Gross Cropped area is 787109 Ha and area under irrigation is 299358 Ha. About 35% landholding is of Small and Marginal Farmers and above 2Ha area landholding is 65%. About 72 % farmers by number are small and marginal farmers. This data has been taken from Statistical Department of Bhilwara. The GLC flow in the district in the year 202223, 202324 and 202425 was Rs 342964.09 Lakh, Rs 198757.22 Lakh and Rs 337111 Lakh respectively.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Farmers benefit from interest subsidies through the Government of India's Interest Subvention Scheme which allows for short-term crop loans up to 3 lakhs at an effective interest rate of 4 percent per annum. Further the Rajasthan government provides an additional 4 subventions on crop loans up to Rs. 1.50 lakhs for borrowers of cooperative banks. The Pradhan Mantri Kisan Samman Nidhi is a Central Sector Scheme aimed at providing income support. The CSS 10000 FPOs aims to establish 10000 new Farmers Producer Organizations (FPOs) nationwide enhancing agricultural quality and boosting farmers incomes. This initiative is actively being implemented across all the 13 blocks of the district. Apart from it one FPO on goatery is also being implemented by KVK Bhilwara. One project on Raising nursery and off-season vegetable production under low-cost high- tech horticulture system is under implementation at Sangam University in Bhilwara. There are reportedly four soil testing laboratories in Bhilwara. Given the districts geographical size establishing additional soil testing labs at the block level is necessary for better agricultural support. Banks should cooperate in setting up private Agri Clinics and Agri Business Centers (ACABC) in the district.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Convention	Hectare	0.80	1	65	51.81	51.81
2	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	0.62	1	41470	25736.23	25736.23
3	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional	Hectare	0.87	1	112	96.93	96.93
4	Cereals - Barley/ Jav_Irrigated_Conventional	Hectare	0.55	1	25800	14217.05	14217.05
5	Cereals - Maize/ Makka_Irrigated_Conventional	Hectare	0.57	1	143000	81401.32	81401.32
6	Cereals - Millets_Irrigated_Conventional	Hectare	0.40	1	2600	1043.25	1043.25
7	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.41	1	66950	27580.02	27580.02
8	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.64	1	117000	74613.24	74613.24
9	Fibre Crops - Cotton/ Kapaas_Irrigated - B. T_Conventional_Kharif	Hectare	0.97	1	7800	7594.86	7594.86
10	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Rabi	Hectare	0.24	1	205	48.25	48.25
11	Fodder Forage & Green Manures - Fodder Chari_unIrrigated_Conventional	Hectare	0.31	1	2350	736.75	736.75
12	Medicinal And Aromatic Plants - Poppy/ Opium/ Afeem/ Khaskhas_unIrrigated_Conventional	Hectare	1.08	1	410	444.85	444.85
13	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hectare	0.60	1	10900	6566.29	6566.29
14	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.42	1	24960	10495.94	10495.94
15	Oil Seeds - Sesame/ Til/ Seesamum/ Gingelly_unIrrigated_Conventional	Hectare	0.36	1	4680	1662.57	1662.57
16	Oil Seeds - Soybean/ Soyabean_unIrrigated_Conventional	Hectare	0.54	1	3250	1763.06	1763.06

17	Oil Seeds - Taramira_unIrrigated_Conventional	Hectare	0.30	1	520	155.22	155.22
18	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.46	1	52890	24334.70	24334.70
19	Pulses - Lentil/ Masur/ Masoor_unIrrigated_Conventional	Hectare	0.40	1	2080	834.60	834.60
20	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional	Hectare	0.45	1	6200	2786.34	2786.34
21	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hectare	0.45	1	52500	23593.50	23593.50
22	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional	Hectare	0.91	1	325	295.62	295.62
23	Spices & Condiments - Cumin/ Jeera_unIrrigated_Conventional	Hectare	0.52	1	260	136.37	136.37
24	Spices & Condiments - Garlic/ Lahsun_unIrrigated_Conventional	Hectare	0.83	1	390	321.88	321.88
25	Sugar Crops - Sugarcane/ Ganna_unIrrigated_Conventional	Hectare	0.70	1	6	4.17	4.17
Sub Total					566723	306514.82	306514.82
Post Harvest							30651.48
Maintenance							61302.96
Total							398469.27
Grand Total					566723	306514.82	398469.27

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Development of agriculture sector and allied activities is mainly dependent on irrigation means. Under "Pradhan Mantri Krishi Sinchai Yojana" for radical change in irrigation facilities, medium and long term plans have been made under this scheme based on the concept of "Per Drop More Crop" and Har Khet Ko Pani. Water resources in Bhilwara are divided into two categories: (1) surface water resources and (2) groundwater resources. Water is essential for enhancing agricultural production and supporting economic and social development. Proper moisture conservation is crucial for successful crop growth. The main rivers of the district are Banas, Bedach, Kothari, Mej, Khari, Mainali and Chandrabhaga. There are 222141 wells, 1463 ponds, 9802 canals, other sources of irrigation are 31355 and 264761 ha area is net irrigated area in Bhilwara district. The GLC in the district in the year 2022-23, 2023-24 and 2024-25 was Rs 436.46 Lakh, Rs 65.65 Lakh and Rs 290.00 Lakh respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district hosts various irrigation projects including the Meja Irrigation Project. The normal rainfall is 73.90 cm and actual rainfall is 63.01 cm. The stage of groundwater extraction is 163.3% with all blocks in overexploited category. To address this NABARD has sponsored six watershed projects in the Mandal and Mandalgarh blocks which are vital for water resource development. There is an urgent need for water conservation measures including the construction of ponds and other water retention structures. Although drip irrigation is a highly effective and economical micro-irrigation technique that enhances water efficiency and crop yields its implementation in the district has not progressed as desired. Public groundwater availability varies with the highest levels in the Mandalgarh block and the lowest in Sahada, Hurda and Asind blocks. By adopting water-saving practices, grassroots-level credit flow can be enhanced contributing to both water conservation and increased agricultural production. Improving the credit flow to the water resources sector through financial institutions will further support sustainable agricultural development in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--3m*3mlateral size12mm-1ha model	ha	0.54	90	2925	1584.05	1425.58
2	Drip Irrigation--3m*3mlateral size12mm-1Hectare model	ha	0.41	90	910	376.61	338.91
3	Electric Pump Sets--12.5 HP	No.	0.54	90	650	347.75	313.04
4	Solar PV Pump Sets (AC)--10 to 15 kw	No.	0.40	90	1300	523.64	471.38
5	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	1300	1030.77	927.68
6	Solar PV Pump Sets (DC)--with USPC 10.0 HP	No.	5.02	90	1300	6524.57	5872.10
7	Solar PV Pump Sets (DC)--with USPC 5.0 HP	No.	3.01	90	1300	3916.25	3524.69
8	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1ha	ha	0.01	90	1100	10.25	9.24
9	Sprinkler Irrigation --75 mm D *3m L (1ha model)	ha	0.01	90	1040	6.37	5.72
10	Sprinkler Irrigation --75 mm D *6m L (1.5ha model)	ha	0.25	90	1100	269.79	242.84
11	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	3510	723.19	650.91
12	Sprinkler Irrigation --75 mm dia sprinkler coupler 1ha	ha	0.04	90	1100	40.83	36.74
13	Sprinkler Irrigation --Bend with coupler 1ha	ha	0.01	90	1100	5.85	5.28
14	Sprinkler Irrigation --connecting nipple 1ha	ha	0.00	90	1100	4.71	4.27

15	Sprinkler Irrigation --End plug 75mm 1ha	ha	0.00	90	1300	4.42	4.01
16	Sprinkler Irrigation --sprinkler nozzles 1ha	ha	0.04	90	1150	50.00	44.99
17	Sprinkler Irrigation --Tee with coupler 1ha	ha	0.01	90	1100	7.04	6.38
Total					23285	15426.09	13883.76

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization involves using machinery and equipment to replace traditional farming methods. With the global population projected to reach 1 billion by 2050 ensuring food security and nutrition is a major challenge particularly in developing countries like India. While investments and new technologies have improved agricultural productivity they are not enough to meet future demands. Thus, mechanization is essential for enhancing output. Mechanization offers financial and social benefits reducing fertilizer and seed usage by 15-20 and labor costs by 20-30. It also increases crop density by 5-20 and overall productivity by 10-15. However, India's mechanization level remains low at only 40-50 compared to over 90 in developed countries. Common machinery includes tractors power tillers and combine harvesters which save time and labor while boosting production. In district farmers utilize both new and second-hand tractors. The rising demand for agricultural labor coupled with shortages and rising costs creates opportunities for mechanization. Financial institutions including banks and private lenders provide loans for this purpose. The Indian government supports mechanization through initiatives like the National Mission on Sustainable Agriculture. Although many farmers opt to rent tractors the increasing need for irrigation drives up demand for machinery with institutional loans playing a vital role in this transition.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Sub-Mission on Agricultural Mechanization (SMAM) is being implemented in all the states to promote the use of agricultural mechanization and to increase the ratio of agricultural power to cultivable unit area to 2 kW / hectare. Initiatives of Rajasthan Government:

- Use of technology innovations such as digital soil mapping use of drones for effective input management employing innovative protected cultivation methods zero budget natural farming or technology enabled traceability systems.
- More than 20000 solar power pumps have already been installed in the state to power irrigation systems.
- GoR is planning to open more than 2600 CHCs in next 3 years.
- In the district 28 percent of farmers practice large-scale farming while 72 percent are engaged in small and marginal farming. The average farm size is 1.77 hectares. Agriculture in the district primarily relies on rainfall, cannaal, tube wells and wells.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	37.45	90	28	1048.60	943.75
2	Drones--12 hp	No.	6.96	90	26	180.83	162.76
3	Leveller-Laser Guided-45 HP laser	No.	3.53	90	650	2295.15	2065.70
4	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	260	125.19	112.71
5	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	260	127.92	115.18
6	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	260	403.39	363.09
7	Power Tiller--12-15 hp	No.	2.41	90	1300	3129.75	2816.84
8	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.59	90	390	229.58	206.57
9	Sprayer-Power Sprayer-Electric	No.	0.05	90	650	34.84	31.33
10	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	260	180.83	162.76
11	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1950	9389.25	8450.39
12	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	8.03	90	2730	21908.25	19717.49
13	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	2510	23499.93	21149.91
Total					11274	62553.51	56298.48

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

India's diverse climate and soil create ideal conditions for large-scale horticultural production making horticulture the largest sub-sector of Indian agriculture. It spans 26.22 million hectares accounting for over 18 of the total agricultural area. Horticultural crops can achieve high productivity through drip irrigation. Major crops in the district include Guava, ber, amla, orange and lemon with 3000 ha area under cultivation. Despite rising demand and shifts in land use horticultural development has not met expectations in the district. This highlights the need for strategic time-bound programs aimed at commercializing horticulture. With effective planning and targeted efforts the potential for horticulture in the district remains promising especially with the implementation of irrigation techniques that enhance productivity.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

With a view to focus on horticulture development in the country, Government of India has launched a centrally sponsored scheme namely Mission for Integrated Development of Horticulture (MIDH) for holistic development of horticulture sector covering fruits, vegetables, root and tuber crops, mushrooms, spices, flowers, aromatic plants, coconut,

cashew, cocoa and bamboo.

Construction of greenhouses in the district under protected cultivation is necessary for setting up orchards of spice crops.

Various schemes of central and state govt are under implementation in the district like AIF, NHM, PMKSY but still there is need to upscale production and processing in this sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	260	292.11	262.86
2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	910	623.22	560.82
3	Dryland Horticulture crops-Custard Apple-2.5m*2.5m	ha	1.71	90	650	1112.80	1001.52
4	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	520	1285.31	1156.74
5	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	715	703.82	633.49
6	Floriculture-Gladiolus-0.4 ha	ha	2.17	90	390	847.08	762.45
7	Floriculture--Marigold-0.4 ha	ha	1.05	90	390	408.98	368.03
8	Floriculture-Rose-1 ha	ha	1.58	90	390	617.63	555.88
9	High density plantation-Guava-3m*3m	ha	1.83	90	260	475.67	428.09
10	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	260	397.80	358.02
11	High density plantation-Papaya-1.8m*1.8m	ha	1.55	90	130	201.76	181.48
12	Medicinal & Aromatic Crops-Henna-3m*3m	ha	1.26	90	91	114.92	103.35
13	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	26	69.55	62.66
14	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	65	1579.11	1421.16
15	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	130	129.35	116.48

16	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	130	126.62	113.88
17	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	130	116.87	105.17
18	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-5m*5m	ha	0.93	90	130	121.03	108.94
19	Nursery --Nursery raising	ha	17.44	90	64	1116.19	1004.64
20	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	52	106.21	95.68
21	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	460	6743.14	6068.78
22	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	325	14605.50	13144.95
23	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	26	778.96	701.09
Sub Total					6504	32573.63	29316.16
A.05 Working Capital - Bee Keeping							
1	Apiculture-Others	No.	4.30	1	7	30.10	30.10
Sub Total					7	30.10	30.10
Total					6511	32603.73	29346.26

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests represent the largest local environmental systems on Earth supporting significant biodiversity. Forestry encompasses the science and art of cultivating and managing forest resources for ecological and human benefit. Forests are vital for conserving biodiversity serving as gene pools for food and medicinal crops. As per Rajasthan Forest Annual Report 2024-25, Bhilwara has 2.26% forest cover of its total geographical area. During the last three years in the district, no amount has been distributed in the form of bank loan in this area.

The Rajasthan State Forest Policy 2023 aims to achieve 20% tree cover in the state to maintain ecological balance while fostering socio-economic development. Given Rajasthan's predominantly desert landscape arid climate low rainfall and challenges like biological pressure and termite infestations enhancing forest cover is a top priority. In Bhilwara district the forest area need to be developed to address the districts unique geographical and climatic conditions. Community participation and focused forest initiatives are essential for improving natural forest status.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There is a significant amount of barren and fallow land in the district. Therefore, encouragement and assistance should be provided to farmers to invest in forests that provide economic benefits. Encroachments on common grazing lands should be removed to facilitate its development and banks should be encouraged to distribute loans in the forestry sector. Apart from the State Government and Government of India financial

support is being received from NABARD and Japan International Cooperation Agency (JICA) Japan for forest development. Key agricultural production occurs mainly in the Mandalgarh and Asind regions. The Forest Department actively promotes tree plantation and nursery development through various initiatives including the MGNREGA scheme. There is also good scope for lac cultivation in Mandalgarh block.

Rajasthan Compensatory Afforestation Fund Management and Planning Authority (CAMPA) has been formed and Compensatory Afforestation Fund Act, 2016 and Compensatory Afforestation Fund Rules, 2018 have been made effective by the Government of India from 30.09.2018.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	1235	541.84	487.63
2	Plantation-Bamboo-5m*5m	ha	0.65	90	1235	796.77	717.21
3	Plantation--Khejdi plant-5m*5m	ha	1.11	90	1235	1367.73	1230.97
4	Plantation--Neem-5m*5m	ha	0.45	90	1300	580.06	522.08
5	Plantation--Rohida plant-8m*5m	ha	1.10	90	1235	1361.10	1224.99
6	Plantation--Shisham-6m*6m	ha	0.45	90	1300	580.06	522.08
7	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	1235	543.14	488.80
Total					8775	5770.70	5193.76

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

To enhance the income of farmers it is essential to adopt appropriate technologies in farming implement micro-irrigation practices and utilize crop rotation techniques. In addition to increasing agricultural production diversifying into dairy production can significantly boost income levels. Animal husbandry plays a vital role in the economy of Bhilwara district providing a source of livelihood for small and marginal farmers as well as landless laborers. The benefits of animal husbandry extend beyond just milk and meat production; cow dung serves as an effective organic fertilizer enriching soil fertility and improving its physical properties when applied. This holistic approach not only increases agricultural productivity but also supports sustainable farming practices within the community. There are 705423 cattles and 477272 buffaloes in Bhilwara district. The cattle breeds in the district includes non-descript, Gir, Rathi, HF, Jersey. The buffalo breeds in the district includes non-descript, Murrah and Surti. The GLC flow in the district in the year 2022-23, 2023-24 and 2024-25 was Rs 7101.37 Lakh, Rs 2245.17 Lakh and Rs 12581 Lakh

respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 1155 dairy cooperative societies in Bhilwara. Every day, Bhilwara dairy processes, milk around 3.5 lakh litres from Bhilwara district. The state government distributes free medicines for the veterinary hospital. The public and private sector insurance companies working in the district are not covering the risks of the cattle owners by insuring the animals which is a big hurdle in credit linkage. There is adequate availability of green fodder dry fodder and animal feed in the district but requires further expansion. The breed of milch animals in the district is of low level which needs improvement. The milk producers lack knowledge of scientific maintenance of the dairy. GoI is implementing National Livestock Mission Rashtriya Gokul Mission, AHIDF etc. for promotion of Dairy sector. State Govt. is providing subsidy of Rs 5 per liter to milk producers under Mukhya Mantri Dugdh Utpadak Sambal Yojana. Saras dairy makes direct payment to about 50000 milk farmers of the district. There are 256 veterinary facilities like hospitals, clinics in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Breed Multiplication Farm--Breeding bull-01	200	1.07	90	1300	1391.00	1251.90
2	Buffalo Farming--Buffao male calf rearing-for 1 calf-without shed	1+1	0.47	90	1560	732.42	659.23
3	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.89	90	1560	1383.46	1245.14
4	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	1300	3416.27	3074.63
5	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1560	5601.83	5041.66
6	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed	1+1	2.10	90	1560	3276.65	2948.92
7	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.06	90	1560	4778.93	4301.05
8	Chaff Cutter--02 bullocks driven cart(5*4*6)-without animal	No.	0.56	90	1300	723.32	651.04

9	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	650	322.66	290.42
10	Chaff Cutter-Manual-Manually operated	No.	0.08	90	1130	93.14	83.75
11	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	1690	3600.74	3240.64
12	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1300	3854.76	3469.31
13	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	2600	166.92	150.28
14	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	2600	1196.26	1076.66
15	Indigenous Cattle Farming--Bullock mixed breed-02 animals	1+1	0.69	90	520	359.45	323.44
16	Indigenous Cattle Farming--Camel mixed breed-02 camels	1+1	0.75	90	650	486.85	438.23
17	Indigenous Cattle Farming--Donkey unit	2+2	1.98	90	975	1927.90	1735.11
18	Indigenous Cattle Farming--He buffalos (mixed breed-02)	1+1	0.62	90	195	120.64	108.55
19	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-without shed	1+1	1.45	90	2600	3759.08	3383.12
20	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	3770	10291.32	9262.11
21	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	260	2782.00	2503.80
Sub Total					30640	50265.60	45238.99
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	26300	4755.84	4755.84
2	Cross bred Farming_Others	Per Anim	0.14	1	33200	4618.12	4618.12
3	Draught Animals_Camel	Per Pair	0.35	1	249	86.62	86.62
Sub Total					59749	9460.58	9460.58
Total					90389	59726.18	54699.57

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming offers both employment opportunities and a profitable business model making it an excellent avenue for increasing the income of small and marginal farmers. Eggs serve as a nutritious food source while chicken meat provides essential protein for the community. Additionally, by products such as feathers are utilized as raw materials in various industries further enhancing the significance of poultry farming. This multifaceted

approach not only boosts the local economy but also contributes to food security and sustainable livelihoods for farmers. The GLC flow in the district in the year 2022-23, 2023-24 and 2024-25 was Rs71.36 Lakh, Rs 73.08 Lakh and Rs 680 Lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Poultry farming in Bhilwara district presents a significant opportunity for growth given the current demand for eggs and meat being met primarily by neighboring districts like Ajmer and Udaipur. With most poultry activities concentrated in Hurda and Asind blocks there's potential for expansion in other areas of the district as well. The presence of a poultry training center in Ajmer can facilitate skill development for local farmers helping them to improve production methods and management practices. Additionally, the vaccination services provided by the department can enhance livestock health and productivity making poultry farming more viable and appealing. There are 416612 poultry birds and this presents a strong case for investing in this sector which could lead to increased local employment enhanced food security and greater economic stability in the district.

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
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	460	1415.09	1273.55
Sub Total					460	1415.09	1273.55
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	63	117.99	117.99
Sub Total					63	117.99	117.99
Total					523	1533.08	1391.54

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep goat and pig rearing are indeed important activities for small and marginal farmers as well as farm laborers providing both income and sustenance. Goats in particular offer several advantages: they produce more milk relative to their body weight compared to cows and buffaloes making them a more efficient choice for dairy production. During the summer months when milk production from larger livestock typically declines goats often maintain or even increase their milk yield. This characteristic makes them a reliable source of nutrition and income where feed and water may be limited. Additionally, goats are relatively low-maintenance and can thrive in diverse environments which further supports their appeal to smallholders. The combination of their adaptability efficient milk production and market demand makes goat rearing a promising venture for farmers in the region. Encouraging more farmers to engage in this practice could enhance local livelihoods

and contribute to food security. The rural population actively engages in sheep and goat rearing alongside dairy farming. This practice is often referred to as the farmers' ATM due to its capacity to provide immediate cash when needed. The goat breeds in the district includes non-descript, Sirohi and Jamnpari. Similarly, sheep breeds are Sonadi, Malpura and non-descript. The GLC flow in the district in the year 2022-23, 2023-24 and 2024-25 was Rs 207.23 Lakh, Rs 166.15 Lakh and Rs.281 Lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

a) National Livestock Mission: NLM encompasses various components including breed improvement fodder and feed development health care and insurance for livestock. It promotes the use of advanced technologies and practices to enhance productivity and income while also emphasizing the importance of sustainable practices to protect the environment. Entrepreneurs can receive up to 50 subsidy (maximum 50.00 lakh) for setting up a unit for breed development in small ruminant animals. Self-help groups and cooperative farmers organizations are also eligible.

b) Animal Husbandry Infrastructure Development (AHIDF): AHIDF provides financial support for various infrastructure projects including the establishment of dairy processing units feed manufacturing plants meat processing facilities and other essential amenities. By facilitating access to modern technology and infrastructure the fund aims to strengthen the supply chain and promote value addition in animal products.

Interest subvention of 3 is provided to all eligible entities. The eligible institution shall submit the proposal along with complete DPR through Udyami Mitra portal developed by SIDBI for sanction of 3 interest subvention for loans upto 90 of the TFO for 8 years. The credit guarantee coverage for eligible entities falling under MSME will be 25 percent of the loan after the bank signs a MoU with the Credit Guarantee Trust set up for AHIDF by NABARD.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	8580	28918.89	26027.04
2	Pig Breeding Unit-New Shed-03 breeder female+1 male piglet (with shed)	20+2	3.19	90	715	2279.42	2051.40
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	1560	10349.04	9314.11
Sub Total					10855	41547.35	37392.55

A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	1950	29.25	29.25
2	Sheep Farming_Others	Per Anim	0.01	1	1560	23.40	23.40
Sub Total					3510	52.65	52.65
Total					14365	41600.00	37445.20

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in the district providing both food and employment opportunities. Fish farming is a unique agricultural activity that faces little competition from non-agricultural sectors making it an attractive option for local farmers. The district has valuable fish resources in its ponds dams and rivers which can be effectively utilized for aquaculture. The establishment of the Fisheries Department in 1962 underscores the importance of this sector and its potential for technical development. By focusing on sustainable practices and enhancing the skills of local fish farmers the Fisheries Department can help boost fish production, improve livelihoods and ensure food security in the region. There are 495 pisciculture lakes in Bhilwara. Promoting fish farming can also provide alternative income sources for marginal farmers further diversifying agricultural activities the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Bhilwara district has a dedicated fish seed production center in Guwaradi covering 42 beghas which plays a vital role in supporting local aquaculture. Seasonal fish species such as Rahu, Sanchi, Sambal and Singada are cultivated with a significant portion of the fish produced being exported to markets in Delhi, Faridabad, Gorakhpur and Calcutta Mandis. Fish farming is primarily conducted during the summer cum rainy months typically lasting around six months. However, the sector faces challenges particularly regarding access to credit. Financial institutions have been slow to provide funding for fish farming which limits growth potential. The demand for fish seeds tends to rise during the rainy season presenting an opportunity for farmers to expand production. Additionally, the establishment of private hatcheries could further enhance local fish farming capabilities. The Government of India has initiated a Credit Card (CC) scheme for fish farmers allowing them to secure loans of up to Rs 2 lakh as working capital. This financial support can significantly improve the sustainability and profitability of fish farming in the district encouraging more farmers to invest in this promising sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	18	67.45	60.66
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.49	90	52	389.48	350.48
3	Intensive Fish farming--Fish cum dairy farming-1.0 ha pond & 3CB cows dairy unit	No.	2.12	90	35	74.14	66.73
Sub Total					105	531.07	477.87
A.14 Working Capital - Fisheries							
1	Prawn Culture - Scampi___JHINGA FISH	Hectare	6.42	1	48	308.16	3.10
Sub Total					48	308.16	3.10
Total					153	839.23	480.97

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Mechanised farming can ensure efficiency in agriculture but given the land holding pattern farmers mainly rely on traditional agricultural mechanization as farmers do not have the means to mechanise their fields. Farmers need transportation facilities to take their produce to cold storages, rural godowns or mandis. There is a high demand for agri-produce transport vehicles among farmers for better mobility along with better income levels and rural infrastructure.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Banks should provide information to farmers about various schemes (like gold cards indirect agricultural loans, finance to FPOs etc.) through various platforms and aim to maximize financial inclusion. There is good scope for cooperative farming where small and marginal farmers can pool their land and resources to maximize the benefits from farming through high tech agriculture.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Integrated Farming--1.0 ha (SF/MF)	No.	3.45	90	3900	13473.07	12125.75
2	Integrated Farming--1.75 ha model	No.	9.10	90	2600	23647.00	21282.30
3	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	390	2316.08	2084.42
4	Solar Energy--Solar Agriculture Pump-10 HP Power (without USPC)	No.	4.75	90	1560	7414.55	6673.16
5	Solar Energy--Solarisation of Grid Connected Agri. Pump->6 KW upto 10 KW-Individual	No.	0.47	90	1560	739.44	665.47
6	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.15	90	5070	770.38	693.29
7	Solar Energy--Solar study lamps	No.	0.00	90	1300	5.46	4.94
Total					16380	48365.98	43529.33

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently farmers primarily focus on crop production which can lead to income volatility and job insecurity. In this context integrating various agricultural ventures can not only increase farmers earnings but also create new employment opportunities within their households. The Integrated Farming System (IFS) is defined as utilizing the principles of minimal competition and maximum complementarity by combining two or more components enhanced by advanced agricultural management tools. Its goals include sustainable environmentally friendly development that boosts agricultural income improves family nutrition and provides ecological services. Research shows that diversified farming systems can generate income that is double or more than that of mono-enterprise systems. Therefore, a scientifically designed IFS is essential for achieving these diverse objectives while adhering to the principles of minimal competition and maximum complementarity. The benefits of IFS include: Enhancing soil fertility and productivity by recycling organic residues leading to sustainable agricultural income growth. Meeting the energy and wood needs of rural families through integrated systems while also satisfying the construction sectors wood demand at lower costs. Increasing food production to meet the growing demands of a rising population.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The main components of an Integrated Farming System (IFS) include crops livestock poultry and trees. Crops can involve intercropping and multi-tier cropping systems while the livestock components may include dairy animals goats sheep and poultry. Three components often consist of fruits timber fuelwood and fodder. When selecting an IFS model key factors such as soil type rainfall patterns and the length of the cropping season must be considered. Additionally, there are many farmer producer organizations operating under various schemes enabling many progressive farmers to benefit from integrated

farming systems. These initiatives support sustainable agricultural practices and enhance the livelihoods of local farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The production has surged through modern technology and scientific methods the development of infrastructure for collecting and marketing agricultural produce has not kept pace. As a result farmers often struggle to secure fair prices for their goods frequently falling prey to exploitative intermediaries. To ensure that agricultural and rural development programs effectively benefit producers it is vital to establish adequate market facilities and guarantee fair pricing for their products. Storage facilities are foundational to any economic activity and market yards (Mandis) are crucial for selling grains fruits and vegetables. These markets foster competition among buyers helping to ensure fair prices and protect farmers from trader exploitation. In the district it is essential to develop scientific storage facilities to safeguard farmers produce from losses and deterioration as well as to ensure access to necessary loans. Such measures will help create a more equitable and sustainable agricultural landscape.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Bhilwara district has a total storage capacity of 36000 metric tons distributed among 12 storage centers of the State Warehousing Corporation and 2 centers of the Food Corporation of India. Additionally, there are 4 private warehouses in Bhilwara, Gangapur, Jahajpur and Mandalgarh with a combined capacity of 116080 metric tons. However, this total capacity is insufficient given the crop production. The inadequate storage facilities lead to challenges particularly during the harvest season when warehouses are often full. This situation forces farmers to store excess products in the open making them vulnerable to spoilage especially during the rainy season.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	107.00	80	91	9737.00	7789.60
2	Godown	No.	3.75	80	205	767.78	614.18
3	Market Yard	No.	5.35	80	29	155.15	124.12
Total					325	10659.93	8527.90

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development is essential for maintaining soil fertility and enhancing productivity. Despite its importance land development activities often receive insufficient attention in agricultural initiatives. Land development initiatives aim to boost land productivity including land improvement, leveling, canal construction, bunding, soil conservation, integrated watershed development and vermicomposting. Given the districts vast land and its susceptibility to degradation there is significant potential for land reclamation vermicomposting and bunding activities. By focusing on these initiatives, the district can improve its agricultural viability and promote sustainable land management practices.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The District Agriculture Officer along with the Soil Conservation and Watershed Development department is actively implementing land development projects focused on enhancing agricultural sustainability. Key initiatives include afforestation the construction of dams, ponds and reservoirs as well as rainwater harvesting techniques. In addition to these infrastructure projects efforts are made to train local farmers in effective crop planting techniques. Demonstrations are conducted to showcase best practices and farmers are provided with various types of plants and agricultural machinery at subsidized rates. These initiatives aim to empower local farmers improve land productivity and promote sustainable agricultural practices in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	4150	9693.57	8724.26
2	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	2470	6993.09	6293.82
Total					6620	16686.66	15018.08

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Modern agriculture is focusing on activities such as tissue culture agricultural biomechanics seed production and using organic fertilizers and pesticides to increase productivity and reduce costs while maintaining environmental balance. Quality seeds can increase productivity by about 25 percent. Seed production ensures benefits such as seed availability adequate germination capacity fixed yield quantity and species and weed control. To

increase agricultural production and productivity it is essential for farmers to get their soil tested. Vermicompost should be promoted as an alternative to chemical fertilizers to encourage organic farming. Farmers can prepare vermicompost from agricultural waste and cow dung. This process called vermicomposting produces a nutrient- rich fertilizer that is often referred to as ""black gold."" Promoting vermicompost manure for agricultural use and sale to other farmers is important. Additionally physical and financial loan requirements have been assessed for essential agricultural basic services.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the National Program for Organic Farming grants are available for composting fruit and vegetable waste biofertilizers bio-pesticides and investment in soil testing laboratories. There is a lack of provision for certification of organic products to promote organic farming. Cooperative societies and Self-Help Groups are expected to educate their members and other farmers about the benefits of these fertilizers and increase their income. There should be arrangements for the certification of organic production with the Agricultural Department (Soil Conservation Division) taking the lead. Organic farming should be promoted and farmers should be encouraged to make vermicompost from crop residues and cow dung.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	560	5992.00	5392.80
2	Tissue Culture	No.	16.05	90	7	112.35	101.14
Total					567	6104.35	5493.94

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Technical and managerial roles are essential for boosting crop production and creating additional employment opportunities in the agro and food processing sectors. Both the Government of India and state governments prioritize the advancement of the Agro/Food Processing industry. Initiatives such as agricultural export zones food parks and contract farming are actively promoted to develop this sector in India. However, despite the significant investment potential in agriculture and food processing actual implementation and operations have not fully tapped into the available opportunities. Challenges in production post-harvest management processing and marketing remain underdeveloped even with substantial agricultural output in the district. Work on it would enhance employment prospects and ensure fair returns for farmers ultimately contributing to a

more robust agricultural economy.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Government of India is supporting the sector by liberalized Foreign Direct Investment Policy National Food Processing Policy 2019 Agricultural Export Policy 2018 Agricultural Exchange (Trade Portal by APEDA) Agricultural Infrastructure Fund and various schemes. Major schemes of Government of India are as under:

- The Pradhan Mantri Kisan Sampada Yojana is a 6000 crore scheme that includes sub-schemes for various aspects of food processing and preservation such as Mega Food Parks Integrated Cold Chain and Preservation Infrastructure and Food Safety and Quality Assurance Infrastructure.
- The PM-FME Scheme aims to support food processing industries in the country. For upgradation of individual micro food processing units a credit-linked capital subsidy of 35 percent of the eligible project cost can be availed with a maximum limit of 10 lakh per unit. For SHGs engaged in food processing seed capital of 40000/- per SHG member will be provided as grant for working capital and purchase of small equipment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	5.35	80	260	1391.00	1112.80
2	Cotton processing	No.	53.50	80	13	695.50	556.40
3	Dairy Processing Unit	No.	5.35	80	390	2086.50	1669.20
4	Dal/ Pulses Mill	No.	5.35	80	390	2086.50	1669.20
5	Fruit Processing	No.	10.70	80	130	1391.00	1112.80
6	Honey & Honey Products	No.	5.35	80	70	374.50	299.60
7	Meat & Poultry Processing	No.	10.70	80	26	278.20	222.56
8	Oil Extraction	No.	5.35	80	260	1391.00	1112.80
9	Packaging Unit	No.	53.50	80	260	13910.00	11128.00
10	Spice Processing	No.	10.70	80	8	85.60	68.48
11	Vegetable Processing	No.	53.50	80	56	2996.00	2396.80
Total					1863	26685.80	21348.64

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As agricultural activities diversify the demand for support and extension services is on the rise. Agri Clinics and Agri Business Centers are essential offering farmers vital information on cropping techniques modern technologies pest management market trends and pricing

along with veterinary services. These resources can greatly improve crop and livestock productivity. Additionally, Agri Business Centers supply agricultural inputs rental equipment and other essential services. Formation and promotion of Self-Help Groups and Joint Liability Groups is vital. These groups can connect small landholders and landless farmers enabling them to act collectively and access bank loans which helps secure fair prices for their crops. There is considerable potential for Agri Clinics and Agri Business Centers in the district. These initiatives not only foster self-employment but also empower farmers with knowledge of new agricultural practices and technologies.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Implemented by the Ministry of Agriculture and Farmers Welfare aims to enhance agricultural productivity and create self-employment for agricultural graduates. NABARD serves as the subsidy channeling agency. Key objectives include providing extension services tailored to local needs supporting agricultural development and creating job opportunities for graduates and diploma holders. Agri-Clinics offer expert advice on Soil health Harvesting methods Plant protection Crop insurance and Animal clinical services. Agri-Business Centers are commercial units run by trained experts providing maintenance equipment hiring product sales and post-harvesting management. The scheme includes financial assistance and credit subsidies. New Agricultural Marketing Infrastructure Sub-Scheme (AMI): The AMI sub-scheme part of the Integrated Scheme for Agricultural Marketing (ISAM) promotes new credit-linked projects with subsidies of 25 % to 33.33 %. Extended until 31 March 2027, it aims to reduce middlemen and post-harvest losses strengthening agricultural marketing infrastructure. Objectives include developing robust marketing systems promoting innovative technologies enhancing direct marketing increasing storage capacity and supporting integrated value chains. Training is provided to raise awareness of best practices in agricultural marketing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	80	1712.00	1540.80
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	260	2782.00	2225.60
3	Loans to Agri. Start-ups	No.	26.75	80	26	695.50	556.40
4	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	27	1444.50	1155.60
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	107.00	80	29	3103.00	2482.40
6	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	286	11406.20	9124.96
Total					708	21143.20	17085.76

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Government of India has notified new criteria for classifying enterprises as micro small and medium enterprises through a gazette notification dated 21 March 2025. An enterprise will be classified as a micro, small or medium enterprise based on the following criteria:

- Micro: Investment \leq ₹2.5 crore; Turnover \leq ₹10 crore.
- Small: Investment \leq ₹25 crore; Turnover \leq ₹100 crore.
- Medium: Investment \leq ₹125 crore; Turnover \leq ₹500 crore

There will be no distinction between manufacturing and service sector units for classification purposes and exports by MSME units will also not be counted towards the turnover limit.

Bhilwara is a key textile hub—termed as the Manchester of Rajasthan—specializing in synthetic fabrics, PV suiting, yarn, and more. Apart from textile industries there are mining and minerals, metals and engineering units, agro processing industries, etc., are functioning. As per Statistical Department, Bhilwara, there are 28568 registered micro units, 176 small registered units and 8 medium registered units which have 169555 employees. There are 11 industrial areas which are under developed. The district is also known for export of about Rs 6000Cr mainly from textiles. The GLC flow in the district in the year 2022-23, 2023-24 and 2024-25 was Rs 642821.72 Lakh, Rs 933259.75 Lakh and Rs 894589.00 Lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

1. Prime Minister's Employment Generation Program (PMEGP) This scheme is a flagship scheme of the Ministry of Micro, Small and Medium Enterprises, Government of India, which has been prepared by merging the Prime Minister's Employment Generation Program and the Rural Employment Generation Programme.

2. Pradhan Mantri Mudra Yojana This scheme has been implemented from 8 April 2015 in which the responsibility of development of cottage industries will be of Pradhan Mantri Mudra Yojana. Small cottage industries do not easily get financial help from the bank because they are not able to fulfil the rules of the bank and hence are unable to expand the industries. Under Mudra Yojana, the facility of loan without collateral security to youth, small industries and traders has been divided into three categories namely Shishu Yojana (loan up to Rs. 50 thousand), Kishore Yojana (loan from Rs. 50 thousand to Rs. 5 lakh) and Tarun Yojana Scheme (Rs. 5 lakhs to Rs. 10 lakh loan). Under Tarun category the limit had been increased to Rs 20 Lakh for those entrepreneurs who have availed and successfully repaid previous loans under the Tarun category. The guaranteed coverage of PMMY loans upto Rs. 20 lakh will be provided under the Credit Guarantee Fund for Micro Units (CGFMU).

3. Stand Up India Scheme This is a scheme of the Central Government under which loans ranging from Rs 10 lakh to a maximum of Rs 100 lakh are provided to at least one Scheduled Caste or Scheduled Caste entrepreneur and one-woman entrepreneur through each branch of the banks.

4. Online loan facility to MSMEs in 59 minutes (PSBloansin59minutes.com) is an online

marketplace developed by SIDBI, Govt of India, which enables inprinciple approval for MSME business in 59 minutes.

5.State governments act on MSME also provides concessional facilities to MSMEs and RIPS 2024 also have more enabling feature to promote MSMEs in the district. 6. New CGTMSME cover will boost the MSME credit growth.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	210	525000.00	420000.00
2	Manufacturing Sector - Term Loan-Micro	No.	250.00	80	266	66500.00	53200.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	130	130000.00	104000.00
Sub Total					606	721500.00	577200.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	520	260000.00	208000.00
2	Manufacturing Sector - Working Capital-Micro	No.	50.00	80	660	33000.00	26400.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	80	260	26000.00	20800.00
Sub Total					1440	319000.00	255200.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	3900	25350.00	20280.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	4160	4160.00	4160.00
3	Loans to MSME Start-ups	No.	500.00	80	18	9000.00	7200.00
Sub Total					8078	38510.00	31640.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2500.00	80	0	0.00	0.00
2	Service Sector - Term Loan-Micro	No.	200.00	80	0	0.00	0.00
3	Service Sector - Term Loan-Small	No.	300.00	80	13	3900.00	3120.00



4	Trading Units - Term Loan-Medium	No.	2500.00	80	130	325000.00	260000.00
5	Trading Units - Term Loan-Micro	No.	250.00	80	130	32500.00	26000.00
6	Trading Units - Term Loan-Small	No.	500.00	80	130	65000.00	52000.00
Sub Total					403	426400.00	341120.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	500.00	80	16	8000.00	6400.00
2	Service Sector - Working Capital-Micro	No.	10.00	80	65	650.00	520.00
3	Service Sector - Working Capital-Small	No.	400.00	80	68	27200.00	21760.00
4	Trading Units - Working Capital-Medium	No.	500.00	80	13	6500.00	5200.00
5	Trading Units - Working Capital-Micro	No.	50.00	80	130	6500.00	5200.00
6	Trading Units - Working Capital-Small	No.	100.00	80	52	5200.00	4160.00
Sub Total					344	54050.00	43240.00
Total					10871	1559460.00	1248400.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export Promotion Cell has been established in the State Industries Commissionerate. Rajasthan Small Industries Corporation Limited (RSIC) has been recognized as an export house. Promotional efforts are also being made by the Bureau of Industrial Promotion and Rajasthan State Industrial Development and Investment Corporation Limited (RIICO) to increase exports. DIC plays a critical role in promoting export in the district in coordination with State level bodies. Bhilwara's recognition as a "Town of Export Excellence" highlights its pivotal role in enhancing India's global trade footprint, particularly in textiles. Apart from it, Bhilwara exports, marble and other stones, agriculture products, etc. There is reported export of about Rs 6000 crore from Bhilwara. Export credit up to Rs 50 crore reckon under priority sector credit.

4.1.2 Infrastructure and linkage support available, planned and gaps

Exporters may be encouraged to avail export credit insurance facilities offered by ECGC. Micro small and medium exporters should be given proper training by MSME/export organizations so that they can fill the form correctly. Technical assistance can be taken from banks in this regard. To enhance the capacity of exporters of the district training programs should be organized from time to time in collaboration with Rajasthan Export Promotion Council and Exim Bank and it would be beneficial to organize buyer-seller meets with foreign importers to understand their quality-related needs. district. There is lot of scope for promotion of export from the district through agriculture and non-agriculture products. The farmers and artisans should be linked with export houses for better outcome.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	82	4100.00	3075.00
2	Export Credit -Pre Shipment Export Credit	No.	100.00	75	110	11000.00	8250.00
Total					192	15100.00	11325.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per the 2011 Census, the literacy rate in Bhilwara district is 61.4%, which is slightly below the Rajasthan state average of 66.11%. The male literacy rate in Bhilwara stands at 75.3%, while the female literacy rate is 47.2%, indicating a significant gender gap in literacy levels.

- Urban Areas: The literacy rate is notably higher at 80.7%, with male literacy at 89.04% and female literacy at 71.79%.

- Rural Areas: The literacy rate is lower, at 56%, with male literacy at 71.32% and female literacy at 40.58%, reflecting disparities between urban and rural education levels.

- Mandal block has least literacy with 45% among other blocks of Bhilwara.

- The literacy rate in Scheduled Caste is 54.8% and in Scheduled Tribe, it is 43.8%.

Loan up to Rs.25.00 lakh to a single individual for educational purposes including professional courses as per the norms prescribed by Reserve Bank of India irrespective of the sanctioned amount will be considered eligible under priority sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

Bhilwara has got one 2889 schools, 01 private university, 02 Law Colleges (private and govt, one each), 38 Graduate Colleges (both public and private), 9 post graduate colleges (both public and private). Bhilwara have 27 ITIs, one PM Shri Kendriya Vidyalaya and 01 Jawahar Navodaya Vidyalaya. Banks insist on third party guarantee in education loans. Whereas as per the rules of Reserve Bank of India, collateral or third-party guarantee is not necessary on education loans up to Rs 4 lakh. There is a need to provide adequate credit in this sector by banks. Recently, PM has launched a new Central Sector Scheme, PM Vidyalaxmi, which seeks to provide financial support to meritorious students in their pursuit of higher education.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	5.00	90	1205	6675.00	6007.50
Total					1205	6675.00	6007.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental necessity and remains a top priority for individuals governments and societies. Adequate housing goes beyond mere shelter; it encompasses access to essential services such as water sanitation clean energy electricity health care education

and livelihoods. To ensure comprehensive housing development it is vital to integrate these services through collaborative planning and coordinated efforts among all stakeholders. The Ministry of Rural Development has articulated a vision for rural housing that emphasizes "adequate and affordable housing for all." This vision aims to foster sustainable and inclusive housing solutions in rural areas by leveraging government support community participation under the Panchayati Raj system self-help initiatives and public-private partnerships. However, a significant gap persists between the demand for housing units and the availability of affordable housing finance which remains a critical policy challenge in India. The housing sector is among the fastest-growing industries in the country driven by a large population increasing income levels and rapid urbanization. Addressing these issues is essential for promoting housing accessibility and ensuring that all citizens have the opportunity to secure adequate living conditions. There are 107415 Houses under all central government schemes for housing in Bhilwara.

4.3.2 Infrastructure and linkage support available, planned and gaps

Rapid urbanization is taking place in the district. The urban and rural housing landscape has seen significant improvement which entails greater demand for housing loans. Recent data of banks suggests higher disbursement under retail housing loans particularly by the private sector banks. New housing finance NBFC are opening their branches in the district. Under affordable housing schemes the government should promote the scheme of interest subsidy for low-income groups. By developing basic facilities in the peripheral areas of big towns and establishing small towns the possibility of credit expansion in the housing sector can further increase.

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.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Metropolitan Centre	No.	25.00	90	3900	97500.00	87750.00
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	20.00	90	910	18200.00	16380.00
3	Repair of Dwelling Units- Metropolitan Centre	No.	5.00	90	1560	7800.00	7020.00
Total					6370	123500.00	111150.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The development of infrastructure is pre-requisite for sustained economic growth. Infrastructure plays a vital role in socio-economic upliftment and standard of living providing impetus to inclusive economic growth. They are like wheels of development without which the economy will not be able to function properly. The planned development programmes in India had acknowledged that not only growth in incomes but also provisions of basic minimum amenities such as primary health care education drinking water supply etc. enhance the living conditions of the population. Thus, improving infrastructures has remained and continues to remain one of the prime development goals of successive governments for accelerating socio-economic development in the country. Rural infrastructure has direct and strong relationship with farmers' access to institutional finance and markets and increasing crop yields thereby promoting agricultural growth. Agricultural infrastructure has the potential to transform the existing traditional agriculture or subsistence farming into a modern commercial and viable farming system in India. NABARD supports rural public infrastructure development by extending support to State Government under RIDF, NIDA, CFF etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

The infrastructure requirement of the district is huge and requires massive investments for creation and maintenance of economic and social infrastructure particularly in rural areas. It has been long perceived that inadequacy in the availability of infrastructures could become a serious impediment in the progress as well as efficient functioning of several socio-economic activities thereby adversely affecting the levels of living of the population at large. Better infrastructure is crucial for the development of the district. The district has a total of 1948 villages majority of them are reportedly connected by pucca roads. The power supply situation in the district is not satisfactory particularly in the rural areas. However, all villages in the district have been reportedly electrified.

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

RIDF support agriculture sector by creating physical infrastructure and thereby increasing absorbing capacity and capital formation in the rural economy, generates employment, reverse migration from rural to urban areas. The support of RIDF for construction/renovation of schools in the rural areas provide quality infrastructure in the rural areas. Similarly, support to Health infrastructure like construction of hospital PHC and veterinary centres knowledge centers, etc., under RIDF support social infrastructure in the district. It has been observed that public investment in infrastructure under RIDF not only offers the largest poverty reduction per unit of spending but also leads to the higher economic returns.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Considering the importance of social infrastructure for the development of rural and urban areas a loan of Rs. 10 crore per borrower for creation of social infrastructure for schools,

health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI areas. Bank loans up to this limit will be considered in the category of loans given to the priority sector as per the new instructions. Considering the importance of social facilities, the Government of India has started programs like National Rural Drinking Water Programme Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India is striving to provide education house toilet drinking water to all.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Bank is required to fulfill its obligations on a priority basis for financing social infrastructure activities like drinking water sanitation projects construction of toilets etc. In water supply schemes participation of women can be ensured. The Village water and sanitation committees can be formed and their capacity building and strengthening may be done. There is a need for public toilets in the main markets of the district. Private participation with bank credit expected in the health and education sector and PPP mode can be an effective channel for education sector also. Vast infrastructure under education sector for schools colleges and technical institutions has been created in the district. Private funding can play a major role in bridging the gap in education sector and industry skill ecosystem.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	2.00	80	650	1820.00	1456.00
2	Education-Coaching Centres	No.	50.00	80	28	1400.00	1120.00
3	Education-Colleges	No.	100.00	80	13	1300.00	1040.00
4	Education-Hostels	No.	50.00	80	325	16250.00	13000.00
5	Education-Schools	No.	50.00	80	61	3050.00	2440.00
6	Healthcare-Hospital	No.	50.00	80	91	4550.00	3640.00
7	Healthcare-Pathological Lab	No.	20.00	80	39	780.00	624.00
8	Healthcare-Veterinary Clinic	No.	50.00	80	13	650.00	520.00
9	Loans to MFIs for Onlending	No.	100.00	90	53	5300.00	4770.00
10	Sanitation-Pay & Use Toilets	No.	2.00	80	195	390.00	312.00
11	Sanitation-Toilets	No.	0.25	80	4160	1040.00	832.00
Total					5628	36530.00	29754.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Amidst the current energy crisis the imperative lies in harnessing unconventional and renewable sources of energy. Nature provides abundant resources such as solar energy wind energy and other known and undiscovered sources. The key is to utilize these resources effectively. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate the risk of environmental pollution. The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like solar energy is gaining popularity in the district due to its sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. Rajasthan has a huge potential for solar energy; the climatic conditions of the state makes it ideal for capturing the solar rays in sufficiency. Rajasthan has 300-330 clear sunny days in a year and 6-6.4 kwh/m2/ sun radiation per day, which is the second-highest amount of solar radiation all over the world. Rajasthan is one of India's leading state in tapping wind energy for power generation. The wind energy potential in the State is estimated to be about 2,84,000 MW at 150 M hub height as per the assessment of the National Institute of Wind Energy (NIWE) and MNRE, GoI. Rajasthan has installed a total capacity of 5.21 GW generation from Wind Power as on 30 June 2025.

5.3.2 Infrastructure and linkage support available, planned and gaps

Electricity availability has risen significantly increasing from an average of 6-8 hours per day to 20-22 hours per day in rural areas and from 10-12 hours per day to 23-24 hours per day in urban areas. The per capita electricity availability in the state has also seen an increase rising from 785 kWh in 2012-13 to 1556.4 kWh in 2023-24. [Source: RBI Handbook of Statistics on Indian States 2023-24]. India receives a solar energy potential of 5000 trillion kWh/m2 annually averaging 4-7 kWh/m2 daily which significantly surpasses the country's total energy consumption. Rajasthan experiences 300-330 clear sunny days annually with 6-7 kWh/m2/day of solar radiation ranking among the highest globally. The Government of Rajasthan introduced the " Rajasthan Biomass and Waste to Energy Policy, 2023" to encourage electricity generation from biomass sources.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1.00	90	78	78.00	70.20
2	Biomass Energy-Home	No.	0.40	90	3900	2340.00	2106.00
3	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	1300	5200.00	4680.00

4	Solar Energy-Roof Top Solar PV System without Battery	No.	3.00	90	390	1170.00	1053.00
5	Solar Energy-Solar Pump Sets	No.	6.00	90	195	1170.00	1053.00
Total					5863	9958.00	8962.20

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	1485	1550.430000	863.2659
B	Ongoing tranches	165	607.070000	299.1835
	Total (A + B)	1650	2157.500000	1162.4494

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	434	1638.747800	739.4350
B	Rural roads & bridges	910	389.258000	309.7466
C	Social Sector	306	129.497600	113.2678
	Total (A + B + C)	1650	2157.503400	1162.4494

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	

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the extensive presence of banks in rural areas many vulnerable groups such as small and marginal farmers agricultural labourers, rural artisans, small traders and individuals from scheduled castes and tribes still rely on informal credit sources for their consumption and production needs.

Self-help groups empower individuals to save, deposit their funds in banks and access loans. This collaboration benefits both the groups and the banks. The Self-help Group Bank Linkage (SHGBLP) program has evolved into a comprehensive initiative recognized for enhancing financial, economic and social capital in rural areas nationwide. It has proven to be an effective strategy for microcredit distribution and promoting financial inclusion globally.

Joint Liability Groups (JLGs) are small groups of individuals typically farmers or rural entrepreneurs who come together to share financial responsibility for loans. Each member guarantees the repayment of the loan reducing the risk for lenders and facilitating access to credit for those who might not qualify individually.

JLGs encourage collective decision-making, enhance savings habits and foster a sense of community among members. By pooling resources they can invest in better agricultural practices machinery or small businesses. This model not only promotes financial inclusion but also strengthens social bonds and empowers marginalized groups making it a valuable tool for economic development in rural areas. There are 15521 SHGs in Bhilwara with Bank loan of Rs 9069 Lakhs and average loan of Rs 0.58 lakh per SHGs. There is huge potential to cover the gap as average current pan India average of per SHG is Rs 3.35 Lakh. Also, good number of NBFCs are working in the district with main model of lending as JLG formation and lending.

6.2 Infrastructure and linkage support available, planned and gaps

- a) There is needs to re-invent the programme to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels.
- b) Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training.
- c) The Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) Scheme provides financial support to SHGs which take up food processing activities.
- d) There is adequate potential in the district for conduct of skill development programmes on Food processing Garment Making Dairy Poultry and Goat/Sheep rearing activity honeybee-rearing sericulture and sugarcane/horticulture nurseries.
- e) The members of Animal Husbandry activity based SHGs can be aggregated to form FPOs and work towards breed improvement collectivisation and marketing of their livestock /products. The good functioning Village Level/Cluster level organisations/federations can be considered for promoting to FPOs.
- f) Considering the Ground level Portfolio of NBFC MFIs in the district potential for financing JLGs formed out of SHGs with women having entrepreneurial capabilities need to be explored by banks. At the same time focus may be given on financing individual SHG members under schemes such as MUDRA to support entrepreneurial capabilities in women.

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
VIII. Others							
1	Differential Rate of Interest Scheme	No.	0.15	100	260	39.00	39.00
2	Individuals/ Individual members of JLGs	No.	0.40	100	2600	1560.00	1560.00
3	Individuals/ Individual members of SHGs	No.	2.00	100	3250	6500.00	6500.00
4	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	2600	2600.00	2600.00
5	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	100.00	100	28	2800.00	2800.00
6	SHGs/ JLGs-Others	No.	2.00	100	650	1300.00	1300.00
7	SHGs/ JLGs-Social Needs	No.	2.00	100	935	1870.00	1870.00
8	Start-ups-Other than Agri. & MSME	No.	100.00	90	89	8900.00	8010.00
Total					10412	25569.00	24679.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Excessive use of chemical fertilizers and pesticides is adversely affecting the fertility of the land. It is necessary to increase the rate of seed replacement in various crops.
2. Ensuring the timely availability of quality seeds in adequate quantity at reasonable rates so that productivity can be increased.
3. There is a lack of arrangements for safe storage of fertilizers seeds and produced crops at the village level due to which farmers have to sell the crops at low prices as soon as it is produced due to which they do not get a fair price for their produce. Banks should provide loans to as many farmers as possible to build warehouses under the new Agricultural Marketing Infrastructure, AIF schemes of the Government of India.
4. Small and marginal landless farmers play an important role in crop production but many small and marginal landless farmers are deprived of crop loan facility. There is a need to increase agricultural production and productivity by providing crop loan to such farmers through joint liability group.
5. Banks should promote loan scheme on warehouse receipt so that farmers can get fair price for their production.
6. Promote climate friendly smart agriculture system.
7. Efforts should be increased by agricultural universities, KVKs and farmer producer organizations to promote integrated agriculture system.
8. Promotion of FPOs to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).
9. The concept of Seed Village should be replicated through various means in the state.
10. There is a need to promote crop diversification.
11. Banks can explore the possibility of cluster mode for financing IFS model.
12. Publicity should be done to issue more soil testing cards to the farmers and more labs may be set up for the same.

2. Water Resources

1. Promote drip and sprinkler irrigation.
2. Institutional finance should be made available for the construction of rainwater harvesting structures.
3. While estimating the loan requirement all the investment items like inlet pitching pipeline (PVC & HDPE) should be taken into consideration.
4. Water harvesting and soil conservation programmes need to be implemented through NGOs or through public private partnership so that maximum area can be covered.
5. Organic farming and natural farming has good potential, but it needs to be integrated with

bank loans by the banks and the concerned department.

3. Farm Mechanisation

1. Custom Hiring Centres may be established at Gram Panchayat level with the help of Panchayati Raj Department and FPOs.
2. Agriculture Department should support PACS and FPOs in setting up of Custom Hiring Centres.
3. There is a need to establish agriclincs and agribusiness centers in the district.
4. There is a need to promote improved seeds rotavators, crop grading solar dryers drills etc. among farmers.
5. Banks should make it easier for farmers to obtain loans for new and used tractors allowing them to avoid the high-interest loans from private companies and banks.

4. Plantation and Horticulture

1. The Horticulture Department and KVKs should collaborate to improve farmers' technical skills in producing export-quality fruits and vegetables.
2. In addition to post-harvest management there should be a focus on adopting value-added technologies. Contract farming for medicinal plants can provide farmers with on-site marketing opportunities ensuring they receive a fair price.
3. Efforts should be made to set up processing units for vegetables and horticultural crops to utilize local raw materials. Additionally, banks need to provide term loans to support this initiative.
4. Banks should offer financial support for establishing units that convert fruit and vegetable waste into compost.
5. Horticulture department should focus on ensuring the timely availability of high-quality planting materials. To meet demand an adequate number of nurseries should be established in the district.
6. The absence of processing units is hindering the development of horticulture in the district. Therefore, the government should incentivize private sector entrepreneurs to establish these units by offering special concessions
7. The government should work to set up vermicompost units at the panchayat level allowing organic waste to be transformed into valuable nutrients within the village.

5. Forestry/ Waste Land Development

1. Promoting farm forestry models in the district is crucial. This initiative will not only support environmental sustainability but also enable farmers to increase their income through complementary activities
2. Non-governmental organizations should collaborate with government departments and banks to promote forest development in line with the National Forest Policy.

6. Animal Husbandry - Dairy



1. Dairy is set to play a key role in animal husbandry and in enhancing farmer's incomes. In such and such regions more than 50 percent of farmers' income comes from animal husbandry. Thus it is crucial to adopt an integrated approach to animal husbandry.
2. Climate change has a detrimental effect on animal productivity and reproductive health. To address this issue, indigenous breeds should be promoted which are resistant to disease and naturally equipped to cope with the challenges of climate change.
3. Self-help groups and joint liability groups should be granted bank loans to support their dairy activities.
4. It is essential to raise awareness among farmers and bank employees in the district about the National Livestock Mission National, Gokul Mission and dairy processing initiatives.

7. Animal Husbandry - Poultry

1. Climate change negatively impacts the productivity and reproductive health of animals. To address this, native bird breeds should be promoted that are disease-resistant and naturally capable of withstanding the effects of climate change.
2. To enhance farmers' incomes small and marginal farmers can engage in activities such as backyard poultry farming. This approach can provide an effective way to enhance their earnings.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Sheep and goat rearing is expected to play a significant role in enhance farmers' incomes. In this region over 50 percent of farmers income is derived from animal husbandry making it essential to adopt an integrated model for animal husbandry.
2. Marketing linkages for goats can be established with major markets like Mumbai and Delhi.

9. Fisheries

1. There is good potential for promotion of fisheries by farmers and promotion of FPOs on fisheries.
2. The open cast mining areas of Bijoliya may be used for promotion of fisheries activities.

10. Construction of Storage and Marketing Infrastructure

1. Financing for different aspects of agricultural produce aggregation is not provided simultaneously or in parallel. Additionally, small farmers often have limited marketable surplus making aggregation essential.
2. A directory of all available warehouses in the district should be created and shared with farmers. Additionally, extensive awareness programs should be conducted at the block level to highlight the importance of scientific storage and the advantages of primary processing.
3. Banks should provide financing to individual entrepreneurs and small farmers for constructing warehouses within the cooperative sector.
4. The government should establish adequate market yards and warehouses in the district

allowing farmers to store their produce and sell their crops at the right time for a fair price.

11. Land Development, Soil Conservation and Watershed Development

1. Banks should provide financial support to farmers for land development activities including land leveling, reclamation, drainage, soil conservation and watershed management.
2. Government departments should encourage farmers to seek bank loans by offering timely technical assistance. The Land and Water Conservation Department should work to enhance the effectiveness of this initiative.

12. Agriculture Infrastructure: Others

1. The Government of India announced the Agriculture Infrastructure Fund in August 2020 allocating Rs. 1 lakh crore for the next 10 years. This fund offers a 3 percent interest relief to agricultural entrepreneurs, village service cooperative societies and farmer producer organizations on bank loans for post-harvest management activities. This scheme should be actively promoted, and loan accounts should be linked to it.
2. Bankers require regular training on various agro-processing schemes and aspects related to it.

13. Food and Agro. Processing

1. Banks should give priority to lending for food and agro-processing activities.
2. All scheduled commercial banks, regional rural banks, small finance banks and state cooperative banks are eligible for concessional refinance on PM-FME loans. Banks should leverage this opportunity effectively.

14. Agri. Ancillary Activities: Others

1. Processing activities enhance value and minimize post-harvest losses. They also boost income and generate employment opportunities.
2. As activities diversify the demand for support and extension services continues to increase each year. Therefore, it is crucial to establish Agri Clinics and Agri Business Centers led by agriculture graduates or those from related fields such as horticulture, animal husbandry, veterinary, forestry, dairy poultry and fisheries.
3. Climate change is anticipated to decrease productivity in both agricultural and non-agricultural sectors. In this context Agri Business Centers can strengthen extension services by offering high-quality guidance.

15. Micro, Small and Medium Enterprises (MSME)

1. The District Industries Center should identify potential activities in the non-agricultural sector and establish appropriate arrangements for training rural entrepreneurs providing extension services supplying raw materials and marketing manufactured goods.
2. To create new employment opportunities in the district banks should enhance direct lending to micro small and medium enterprises in the manufacturing and service sectors alongside government-sponsored schemes.
3. Banks should support entrepreneurs by leveraging the credit guarantee scheme.

16. Export Credit

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. Dedicated bank branches should be established to support export activities.
3. Farmers to be linked with export houses to promote export.
4. A user-friendly guide should be provided to beneficiaries to help them understand the policies schemes and regulations of the banks.

17. Education

1. Efforts should be made to increase awareness about educational loans.
2. The process for obtaining education loans should be streamlined and decision-making should be decentralized.

18. Housing

1. Attention is needed to address issues like the challenges farmers face in securing loans for building houses on agricultural land and the lengthy process of converting land use from agricultural to non-agricultural. This will help farmer families obtain housing loans more easily.
2. Arrangements should be made for online applications to approve house maps along with establishing a fixed timeframe for processing these requests. This will help in timely disbursement of loans.

19. Social Infrastructure

1. Banks should provide financing to entrepreneurs for establishing schools, drinking water facilities and sanitation services including the construction or refurbishment of household toilets and improvements to water access at the household level.
2. Banks should provide financing for healthcare facilities including private clinics and pathological labs.

20. Renewable Energy

1. Banks should explore opportunities to finance captive and other solar projects under the PM-KUSUM scheme.
2. Banks should promote and provide financing to households under the PM Surya Ghar Muft Bijli Yojana.

21. Informal Credit Delivery System

1. The District Central Cooperative Bank should diversify its operations into the non-agricultural sector by developing a specific action plan.
2. Banks should prioritize increasing credit flow for activities related to rural industrialization specifically targeting entrepreneurs trained by RUDSETI.
3. Banks should establish a control and reporting system to ensure that pending loan applications are processed within the specified time limits.



4. Banks in the district are reluctant to lend to self-help groups and joint liability groups. They should follow the Reserve Bank of India's guidelines for lending under the Pradhan Mantri Jan Dhan Yojana as well as for self-help and joint liability groups.
5. Banks should offer training on Self Help Groups (SHGs) and Joint Liability Groups (JLGs) to branch managers and field staff. All banks in the district should actively cooperate in credit linkages for SHGs and JLGs

Chapter 8



Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'. b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

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

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

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

4. Status of Cooperatives in the District

1. Bhilwara have a good network profile of cooperative societies covering all the 13 blocks of the district.
2. There are 17 branches of The Bhilwara Central Cooperative Bank Ltd. and 6 branches of the Bhilwara Primary Land Development Bank operating. Additionally, there are a total of 376 Primary Agricultural Cooperative Societies (PACS) functioning across all the 13 development blocks of the Bhilwara.
3. Besides PACS there are 1155 Dairy Cooperatives and total societies are 1873 which includes PACS, Dairy, Women Welfare, Housing Labour, Marketing, Handloom, Textile & Weavers etc.

5. Potential for formation of cooperatives

1. There is good potential for cooperative activity in the district as the distribution of the operational area of cooperative societies in the district is not uniform. There is potential for the formation of more credit cooperative societies in which economic activities can be promoted.
2. Further there is requirement for strengthening of existing cooperative societies in the district as there are societies which are not fully active.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Awareness Creation	Organizing visit of Block Level Bankers Committee to SHGs	Bhilwara district	Conduct of one day programme.	Convergence with State Government - Gram Choupal	150	Developing a better understanding of BLBC members regarding SHG formation operations credit needs and its impact on livelihoods and also for developmental and infrastructural works of village were addressed.
2	Women Empowerment	Micro Enterprise Development Programmes on GodhanArtificial Jewellery and Medicinal Soap Making	Bhilwara district	Grant support of Rs. 1.50 lakhs for capacity building 30 SHG members.	Nil	90	Development of enterprise for SHG women.
3	Collectivisation	Formation and Promotion of FPOs under Central	Bhilwara district	Grant support under CSS on FPO scheme for 10 FPOs sanctioned in 10 blocks (Asind, Hurda, Kareda,Mandal,	PODF-ID through KVK Bhilwara	10000	The primary operations of the FPOs include the supply of agri-inputs like seed market linkages



		Sector Scheme on FPOs and PODF-ID Fund		Mandalgarh, Suvana, Shahara, Raipur, Banera and Shahpura). Handholding of FPO promoted under PODF-ID fund (Mandal and kotri blocks).			and fertilizer machinery training financial networking and technical advice procurement and marketing activities. The main aim of the FPOs is to increase the income for the producers through an organization of their own.
4	Sensitisation	Sensitisation workshop of Bankers about Financial Inclusion Fund activities of NABARD and Govt. schemes.	Bhilwara district	Organization of workshops with NABARD support	Nil	100	Capacity building of bankers on govt. scheme and convergence.



5	Banking Technology	Support to Regional Rural Bank for adoption of micro-ATMs at its branches	Bhilwara district	Grant support of 80 percent of cost of equipment.	Nil	10000	Better technology adoption by the bank customers and access to payment channels to rural households.
6	Institution Development	PACS Computerisation	Bhilwara district	Grant (funded 90 percent by GoI and 10 percent by NABARD) of Rs. 3.91 Lakh to each PACS for computerization of its operations.	Nil	20000	Hardware support. Software support. Integration with national PACS portal. CSC service centre. Digital transactions accounting and monitoring of PACS.
7	Promotional Activity	Capacity building workshop for SHG members and leaders - 2 workshops in a year.	Bhilwara district	Conduct of workshops with NABARD support	Nil	60	Capacity building of SHG members for livelihood activities bank linkage marketing activities.
8	Promotional Activity	Capacity building workshop for NGO staff.	Bhilwara district	Conduct of workshops with NABARD support	Nil	10	Capacity building of NGO staff for developmental initiatives.



9	Skill Training	Imparting skill training to youths and assist in employment of setting up their enterprise.	Bhilwara district	Grant support to train youths in various trades	CSR collaboration with Ambuja Cement Foundation	25	Employment of the trainees or in form of establishing own enterprise thereby enhancing their livelihood.
10	Women Empowerment	MEDP training to women of SHGs on various skills like making millet products and jute products.	Bhilwara district	Grant Support	Convergence with State Government - Rajeevika	60	Enhanced avenues of income generation to women of SHGs.

Success Story



Project Implementing Agency	Green World Foundation
Duration of the project	Six months to one year
1. No. of beneficiaries	30
2. Community	General and OBC
3. State	Rajasthan
4. District	Bhilwara
5. Block	Suwana
6. Village	Dholikheda
Scheme	MEDP

1.1 Support provided

A complete training programme was conducted for the women beneficiaries in which they were taught about manufacturing, procurement of raw material, marketing, improvement in products in terms of size and quality, etc., so that marketing and sale could be further enhanced. Online and offline market

1.2 Pre-implementation status

Before the project, there was lack of employment opportunity and awareness about opportunity and women were dependent on agriculture mainly

1.3 Challenges faced

Women were facing social and cultural barriers, technical knowhow, access to raw material, marketing skills.

1.4 Impact

The women beneficiaries have seen increase in their income and have become role models within their community. They are active participants in various exhibitions/melas to showcase and sale their products. Their success has inspired others, and one of the women has even taken the initiative to train

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.

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.

1.3 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.

1.4 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.

1.5 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 CO₂ 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

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).

2. 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

4. 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

Bhilwara District lies on 28th rank (relatively low vulnerability) out of 41 districts based on socio-economic vulnerability as per Rajasthan State Action Plan on Climate Change 2022. SAPCC 2022 had recommended to reduce houseless population improve literacy rate reduce the number of marginal cultivators / workers to address socio-economic vulnerability. The district has been placed at 20th position in case of agriculture vulnerability index and at 18th position in hazard index as per SAPCC 2022. SAPCC 2022 had recommended Increase fertilizer consumption (organic) in kharif irrigated area in rabi net area sown cropped area area sown more than once irrigation intensity and number of tube wells to tackle impact on agriculture sector. The district has 21 population residing in urban centres i.e. at very low level in urbanisation.

3.2 Any specific Climate Change initiative in the District by

There is Central Research Institute for Dryland Agriculture in Bhilwara which is also working on Climate Change.

State Government has prepared SAPCC to address issues on climate change.

Some watershed development projects were implemented by NABARD in the district. Currently CSS -FPOs and PODF ID FPO on Goatery projects which may address some of the issues of climate change.

Krishi Vigyan Kendra is implementing various capacity building programs on climate resilient seeds agriculture techniques and natural farming.

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. Application of Phad Painting for the GI registration was submitted and the same is currently in the pre-examination stage with Intellectual Property India

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Statistics Department Bhilwara GoR
Soil & Climate	GoR report
Land Utilisation [Ha]	Statistics Department Bhilwara GoR
Ground Water Scenario (No. of blocks)	Statistics Department Bhilwara GoR
Distribution of Land Holding	Statistics Department Bhilwara GoR
Workers Profile [In 000]	Statistics Department Bhilwara GoR
Demographic Profile [In 000]	Statistics Department Bhilwara GoR
Households [In 000]	Statistics Department Bhilwara GoR
Village-Level Infrastructure [Nos.]	Previous PLP and Statistics Department Bhilwara GoR
Additional Information	Climate Vulnerability Assessment for Adaptation Planning in India Using a Common Framework
Infrastructure Relating To Health & Sanitation [Nos.]	Statistics Department Bhilwara GoR
Infrastructure & Support Services For Agriculture[Nos.]	Statistics Department Bhilwara GoR
Irrigation Coverage [000 Ha]	Statistics Department Bhilwara GoR
Infrastructure For Storage, Transport & Marketing	Statistics Department Bhilwara GoR
Animal Population as per Census [Nos.]	20th Livestock census and Statistics Department Bhilwara GoR
Infrastructure for Development of Allied Activities [Nos.]	Statistics Department Bhilwara
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistics Department Bhilwara GoR and MoC
Status	Statistics Department Bhilwara GoR
Irrigated Area, Cropping Intensity	Statistics Department Bhilwara GoR
KCC Coverage	LDM Bhilwara
Soil testing facilities	Agriculture Dept. Bhilwara
Crop Insurance	AICL
Irrigated Area & Potential	Statistics Department Bhilwara
Mechanisation in District	Statistics Department Bhilwara
Area under Forest Cover & Waste Land	Statistics Department Bhilwara GoR
Processing Infrastructure	NaPanta Smart Kisan App
Agri Storage Infrastructure	APMC Mandi Directory and
MSME units - Cumulative	District at a glance Statistics Dept. Bhilwara
Traditional activities	MoC GOI
Status of SHGs	Rajeevika
Details of non-credit cooperative societies	Ministry of Cooperation GOI

Name and address of DDM

Name	Manish Kumar Sharma
Designation	DDM, NABARD
Address 1	30 Jamuna Vihar
Address 2	
Post Office	Kashipuri Bhilwara S.O
District	BHILWARA
State	Rajasthan
Pincode	311001
Telephone No.	01482315760
Mobile No.	8619055259
Email ID	bhilwara@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
|--|--|

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



N A B FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT