



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bundi 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: Bundi**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

## **PLP Document Prepared by:**

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NABARD Bundi

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 Bundi has projected a credit potential of ₹654440.78 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 NABARD's 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 Bundi district of Rajasthan.

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



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## Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
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

Primary occupation	The main activity of the district is agriculture; However, a large section of the population is also employed in artisans, family cottage industries and allied activities of agriculture.
Land holding structure	The number of land holdings for agriculture is 1,33,721 in the district. Out of these, the number of land holdings of small and marginal farmers is 67%.
Primary occupation	The main activity of the district is agriculture; However, a large section of the population is also employed in artisans, family cottage industries and allied activities of agriculture.
Land holding structure	The number of land holdings for agriculture is 1,33,721 in the district. Out of these, the number of land holdings of small and marginal farmers is 67%.



### 3. Sectoral trends in credit flow

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

Crop Loan- Rs.286511.00 lakh (93%), Term loan- Rs.125649.00 lakh ( 111% ), Total Agricultural credit - Rs. 412160.00 lakh (98%), MSME- Rs.86095.00 ( 98%), OPS- Rs. 6848.00 lakh(27%), Total ACP achievement- Rs.505103.00 lakh (95%). Overall, the achievements of the priority sector were near to its target.

#### 2. Investment credit in agriculture

Investment credit shows increasing trend as a percentage of total agriculture credit from 26.91% in 2024 to 30.48% 2025.

#### 3. Credit flow to MSMEs

The MSME sector's GLC flow grew from Rs. 71910.00 lakh in 2024 to Rs 86095.00 lakh in 2025. Growth driven by supportive policies and enhanced credit accessibility.

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

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

#### 1. Projection for the year

The PLP projection of the year is Rs. 654440.78 lakh

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

Total Agriculture Credit Projections arrived at Rs.524507.28 lakh which comprises of Rs.377262.32 lakh for Farm Credit /crop production, Rs. 147244.96 lakh for Term lending.

#### 3. Projection for MSMEs

Total MSME projection arrived at Rs. 102790.00 lakh.

#### 4. Projection for other purposes

Total projection in Other Priority Sector arrived at Rs.27143.50 lakh which comprises of Rs.750.00 lakh to Export, Rs.2947.50 lakh to Education, Rs. 5647.50 lakh to Housing, Rs.3970.00 lakh to Social Infrastructure, Rs.891.00 lakh to Renewable Energy and Others- Rs. 12937.50 lakh

## 5. Developmental Initiatives

- 1 The PACS computerization scheme enhances efficiency, transparency, and governance in rural credit systems. It improves financial inclusion by streamlining loan processes, linking with banks, and aiding farmers in accessing credit quickly, boosting agricultural productivity and rural development.
- 2 LEDP-MEDP schemes for imparting skill based training to SHG women in Hindoli and Talera block. Leveraging collectivisation of benefit of farmers through FPO formed under PODF-ID and CSS FPO.
- 3 Enhancing financial literacy is crucial for boosting demand for financial services. To facilitate this, CFL is working in three blocks with support from NABARD, along with one established by the lead bank and another by BRKGB.
- 4 In the district, gram panchayats are segmented into sub-service areas where banking services are extended through branches. Business Correspondents from various banks are also providing banking services in these sub-service areas.

## 6. Thrust Areas

- 1 Conducting field-oriented research and development and ensuring effective transfer of technologies to provide timely technical guidance on crop management.
- 2 Emphasizing natural resource management, particularly focusing on sustaining soil fertility and enhancing water availability in a sustainable manner.
- 3 Lowering input costs by improving input efficiency, including seeds, fertilizers, pesticides, water, labor, and machinery.
- 4 Enhancing productivity through the adoption of advanced agricultural technologies such as integrated nutrition and pest management, improved breeds/varieties, while ensuring consistent output value.
- 5 Promoting crop/activity diversification through methods like intercropping, mixed cropping, crop rotation, multi-stage cropping, and integrated farming systems where suitable
- 6 Ensuring access to credit that is adequate and timely.
- 7 Developing a robust post-harvest handling system, including storage facilities.

## 7. Major Constraints and Suggested Action Points

- 1 Increasing rural infrastructure is essential to create more employment opportunities, foster new economic prospects, provide essential services, and enhance the borrowing capacity.
- 2 To bolster the agricultural sector in the district, emphasis should be placed on investing in warehouses, cold storage facilities, and other marketing infrastructure.
- 3 Simplifying access to financial services such as savings, loans, insurance, and money transfers for underserved populations with minimal paperwork and convenience is crucial.

- 4 To implement these potential loan estimates and give them a realistic shape, the district banks will have to work together with the government departments. Credit flow can be increased only by linking the schemes run through government departments with bank loans.
- 5 There is a need to provide adequate loans on time by the banks and intensive efforts are required in this direction by all the participating agencies.

## 8. Way Forward

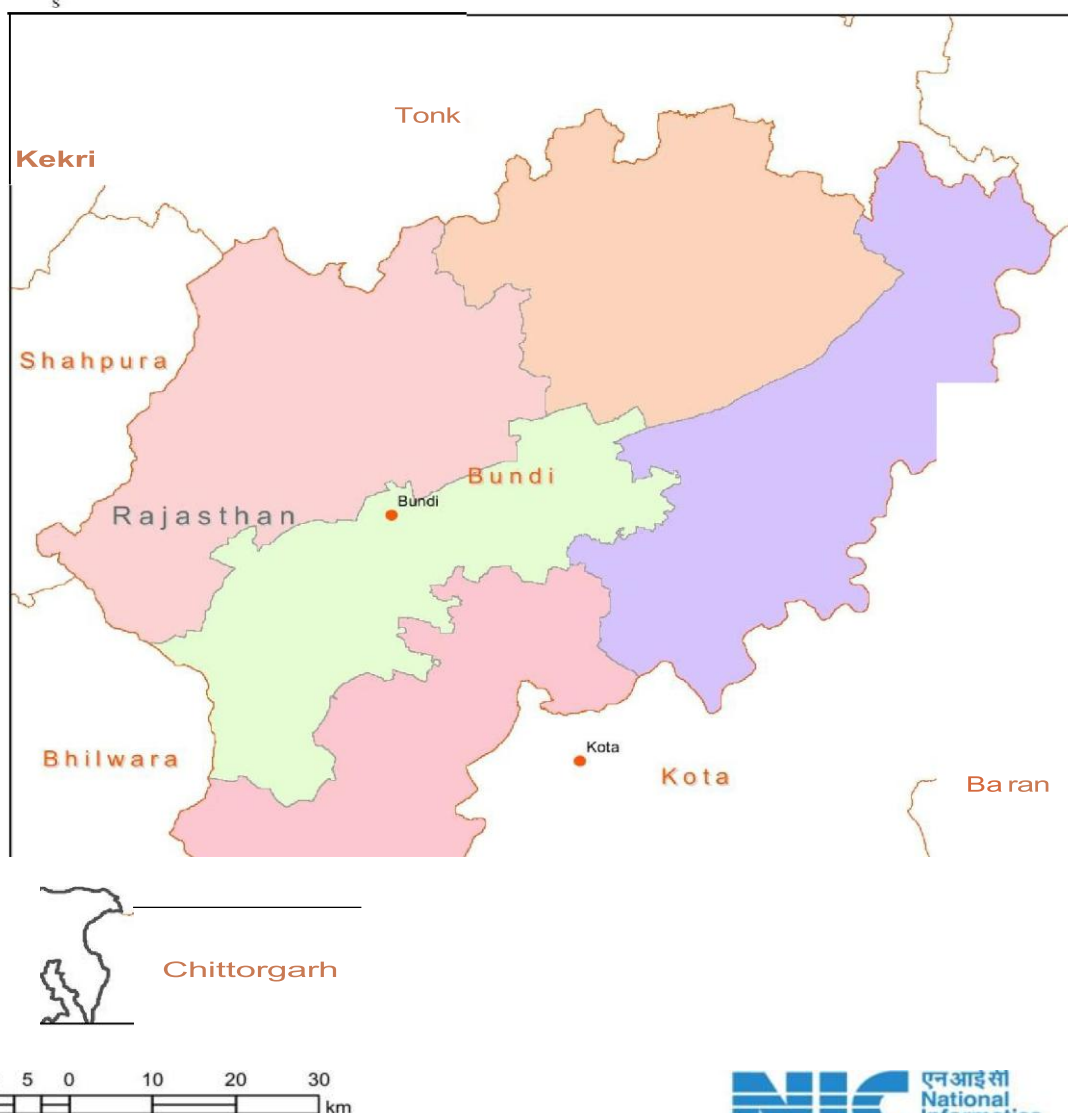
- 1 Incrementally increasing investment credit in agriculture from the current 28% to 40%, focusing on enhancing infrastructure for agricultural storage, processing, the forestry sector, animal husbandry, and minor irrigation components.
- 2 Ensuring comprehensive coverage of eligible beneficiaries through various microfinance models such as Joint Liability Groups and Self Help Groups in the district.
- 3 Implementing crucial interventions in agriculture, allied sectors, social sectors, and rural connectivity roads/bridges in a phased manner to ensure sustainable development and significant impact on the district.
- 4 Water is a vitally important resource for life and is central to all development activities. Therefore, there is a need to determine the optimal use of water for water conservation agriculture and agricultural practices in accordance with climate change.
- 5 For the overall development of the district, all the development agencies should work in such a way that the income of the farmers can be doubled. Along with this, skill development in agricultural and non-agricultural work will have to be given special impetus.

# Part A

## District Map



### Block Map - Bundi



**NIC** एनआईसी  
National Informatics Centre



#### Legend

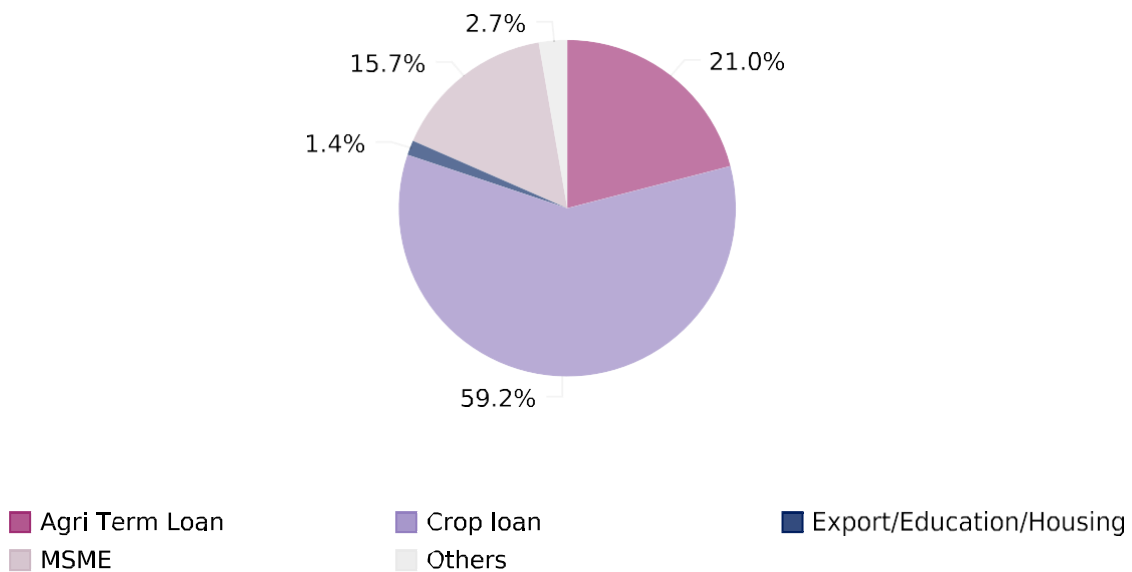
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	455875.07
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	387269.82
2	Term Loan for agriculture and allied activities	68605.25
B	Agriculture Infrastructure	34959.31
C	Ancillary activities	33672.9
I	Credit Potential for Agriculture A+B+C)	524507.28
II	Micro, Small and Medium Enterprises	102790
III	Export Credit	750
IV	Education	2947.5
V	Housing	5647.5
VI	Social Infrastructure	3970
VII	Renewable energy	891
VIII	Others	12937.5
	<b>Total Priority Sector</b>	<b>654440.78</b>



Sources

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

(₹ lakh)

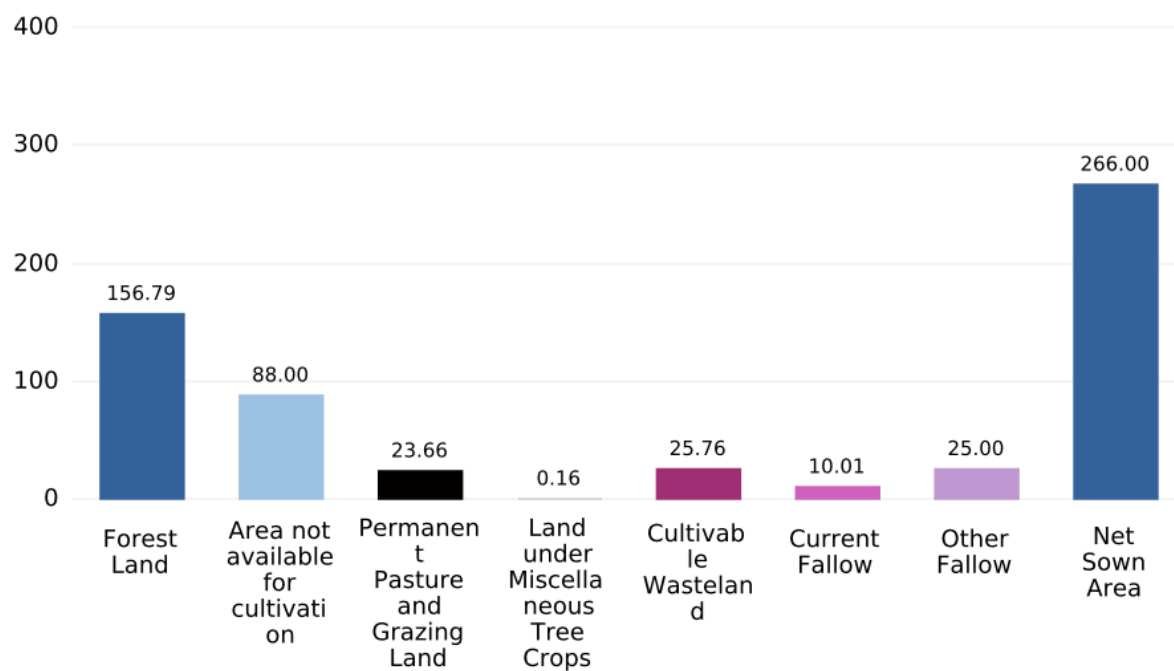
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	377262.32
2	Water Resources	14563.24
3	Farm Mechanisation	19151.76
4	Plantation & Horticulture with Sericulture	9709.31
5	Forestry & Waste Land Development	600.34
6	Animal Husbandry - Dairy	23030.4
7	Animal Husbandry - Poultry	1397.41
8	Animal Husbandry - Sheep, Goat, Piggery	7922.67
9	Fisheries	474.57
10	Farm Credit- Others	1763.05
	Sub total	455875.07
B	Agriculture Infrastructure	
1	Construction of storage	30259.6
2	Land development, Soil conservation, Wasteland development	2244.06
3	Agriculture Infrastructure - Others	2455.65
	Sub total	34959.31
C	Ancillary activities	
1	Food & Agro. Processing	32977.4
2	Ancillary activities - Others	695.5
	Sub Total	33672.9
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	20000
II	B Service Sector - Term Loan	60480
II	C Manufacturing Sector - WC	8480
II	D Service Sector - WC	10280
II	E MSME - Others	3550
	Total MSME	102790
III	Export Credit	750
IV	Education	2947.5
V	Housing	5647.5
VI	Social Infrastructure	3970
VII	Renewable energy	891
VIII	Others	12937.5
	<b>Total Priority Sector</b>	<b>654440.78</b>

# **District Profile**



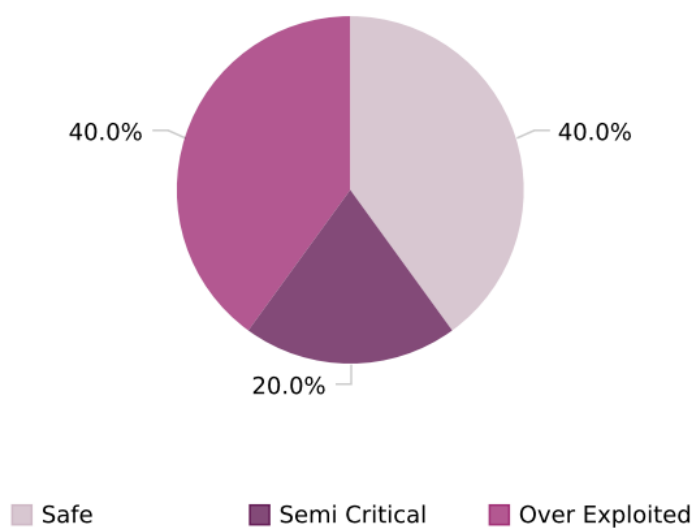
## Land Utilisation ('000 hectares)

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



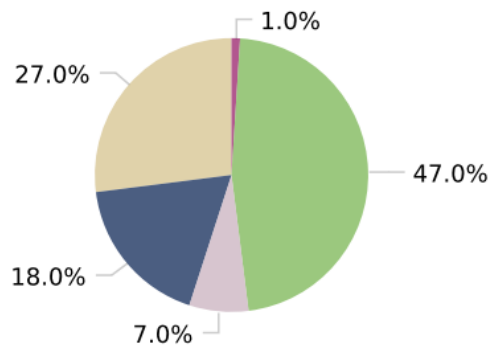
Census-2011 District Statistics 2024-25

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



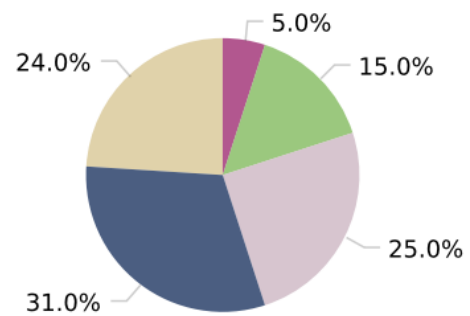
CGWB

### 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)

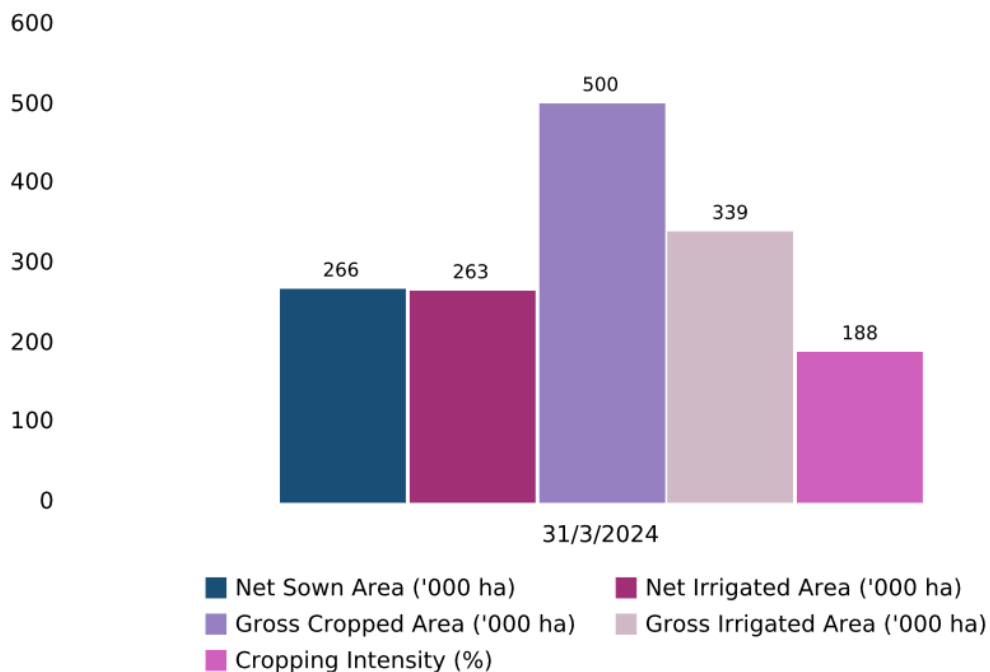
### Landholding - Area (%)



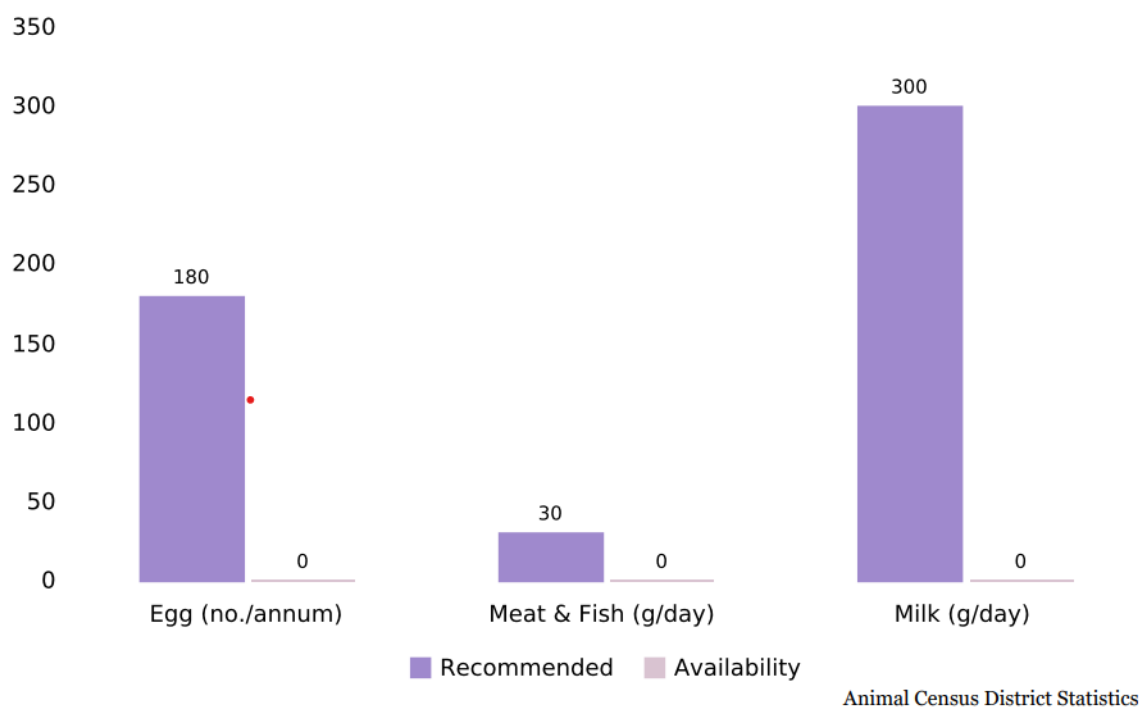
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Agri. Census-2015-16

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



### 5. Per-capita availability



## Key Agricultural and Demographic Indicators

### 1.a Additional Information

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	75.68	46.65	40.40	15.26
2	>1 to <=2 ha	44.23	27.26	63.75	24.08
3	>2 to <=4 ha	29.80	18.37	82.08	31.00
4	>4 to <=10 ha	11.59	7.14	65.55	24.76
5	>10 ha	0.93	0.57	12.98	4.90
6	Total	162.23	99.99	264.76	100.00

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1110.91	577.16	533.75	888.21	222.70
2	Scheduled Caste	210.78	109.33	101.45	168.31	42.47
3	Scheduled Tribe	228.54	119.45	109.09	217.00	11.54
4	Literate	585.03	371.70	213.33	433.51	151.52
5	BPL	151.10	0.00	0.00	123.30	27.80

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Male	Female
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	280.00		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	19255.00		
2	Cattle - Indigenous	174254.00		
3	Buffaloes	325032.00		
4	Sheep - Cross bred	305.00		
5	Sheep - Indigenous	5564.00		
6	Goat	309638.00		
7	Pig - Cross bred	77.00		
8	Pig - Indigenous	11575.00		
9	Horse/Donkey/Camel	3056.00		
11	Poultry - Improved	240.00		
12	Poultry - Indigenous	9259.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	3920.00		0.00	
2	Egg	70.99		0.00	
3	Milk	127208.00		0.00	
4	Meat	5.00		0.00	
5	Wool	1.87			

## 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)	644	644
Rainfall - Actual (mm)	921	1053

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	493.00	500.00
Net sown area ('000 ha)	267.00	266.00
Cropping intensity (%)	18464.00	187.97

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	166.01	166.01
Fertilizer consumption - Rabi (kg/ha)	156.68	156.68

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	2	2

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		162978	163965
GLC through KCC (Rs. lakh)		279900.00	2.86

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	156109	128729

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

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	56.00	201.00	201.00	80.00	275.00	3589.29
Wheat	150.00	608.00	608.00	152.00	611.00	4053.33
Maize	30.00	65.00	65.00	37.00	60.00	2166.67
Urdbean	118.00	50.00	50.00	88.00	52.00	423.73
Soybean	36.00	11.00	11.00	40.00	39.00	305.56
Horse Gram	11.00	19.00	19.00	20.00	32.00	1727.27
Indian Mustard	94.00	16.00	16.00	90.00	140.00	170.21

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	282	
Net Irrigated Area (000 ha)	268	263
Gross Irrigated Area (000 ha)	494	339

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Bundi	Bundi	Semi-critical
2	Rajasthan	Bundi	Hindoli	Over Exploited
3	Rajasthan	Bundi	Keshoraipatan	Safe
4	Rajasthan	Bundi	Nainwa	Over Exploited
5	Rajasthan	Bundi	Talera	Safe

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		20

**Production and Productivity**

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Guava			1.00	4.80
Okra	0.02	1.10	1.00	2.50
Tomato	0.02	0.06		

## Forestry & Waste Land Development

### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	156	156
Waste Land (ooo ha)	25	36
Degraded Land (ooo ha)	50	10

### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery		4
2	Temporary Nursery		5



## 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.)	2.00	3.00

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	25.00	30.00
Hatcheries (No.)	12	15.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	0.00
Rainfall - Actual (mm)Reservoirs (No.)	39.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

##### Marine Fisheries (No.)

Particulars	Status
Mechanised/ non-mechanised boats	20.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

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

**Land Development, Soil Conservation & Watershed Development****NABARD's interventions**

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

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	79443.00	85248.00

##### MSME

Particulars	Status
MSME Clusters (No.)	5
Micro Units (No.)	24457
Small Units (No.)	323
Medium Units (No.)	26
Udyog Aadhar Registrations (No.)	24806

##### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.50	1.50

##### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		5
No. of SHGs formed		7762
No. of SHGs credit linked (including repeat finance)		4809
Bank loan disbursed (Rs. lakh)		12022.50
Average loan per SHG (Rs. lakh)		2.50
Percentage of women SHGs %		100.00

##### Status and Prospects of Cooperatives

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	591	595

Consumer Stores (No.)	1	1
Housing Societies (No.)	1	1
Marketing Societies (No.)	4	4
Industrial Societies (No.)	1	1
Sugar Societies (No.)	1	1
Agro Processing Societies (No.)	46	46
Others (No.)	355	360
Total (No)%	1000	1009

#### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	167	167

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societ	Spread	Sector	No. of Societ	Spread
1	Rajasthan	Bundi	Hindoli					262	
2	Rajasthan	Bundi	Keshoraipatan					232	
3	Rajasthan	Bundi	Bundi					206	
4	Rajasthan	Bundi	Nainwa					154	
5	Rajasthan	Bundi	Talera					112	

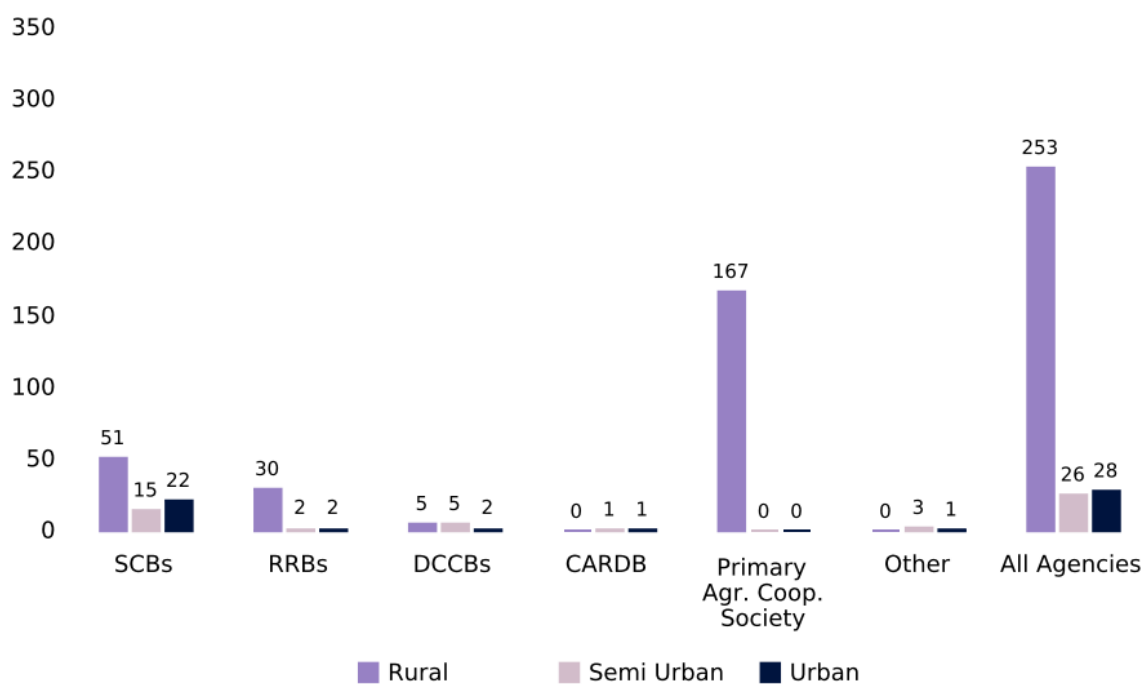
#### Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	167	
2	Potential for formation of new MPACS	5	
3	PACS Computerisation	158	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	5	
a	PACS sanctioned with warehousing facility & other related infrastructure	2	
b	Capacity of the grain storage godowns sanctioned	500	

7	PACS as Common Service Centres (CSCs)	137	
8	PACS as Kisan Samridhi Kendras (KSKs)	120	
9	PACS as Jan Aushadi Kendras (JAK)	1	
a	Membership in Multi State Cooperative Society on Seeds	142	
b	Membership in Multi State Cooperative Society on Organic farming & products	24	
c	Membership in Multi State Cooperative Society on Agri-exports	26	

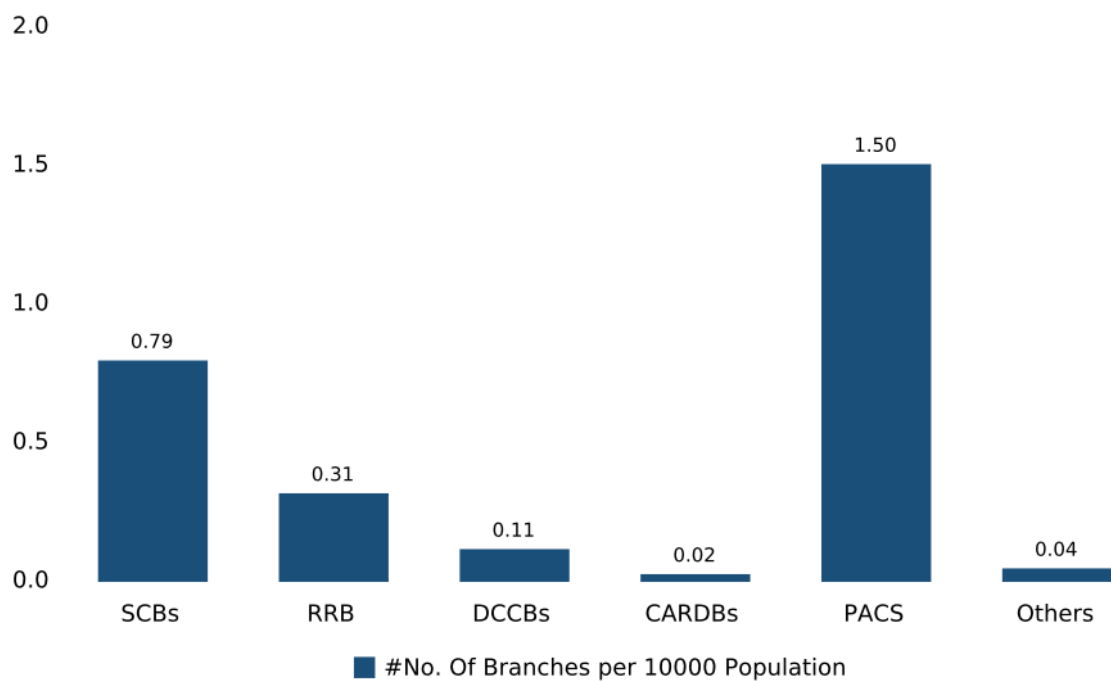
# **Banking Profile**

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



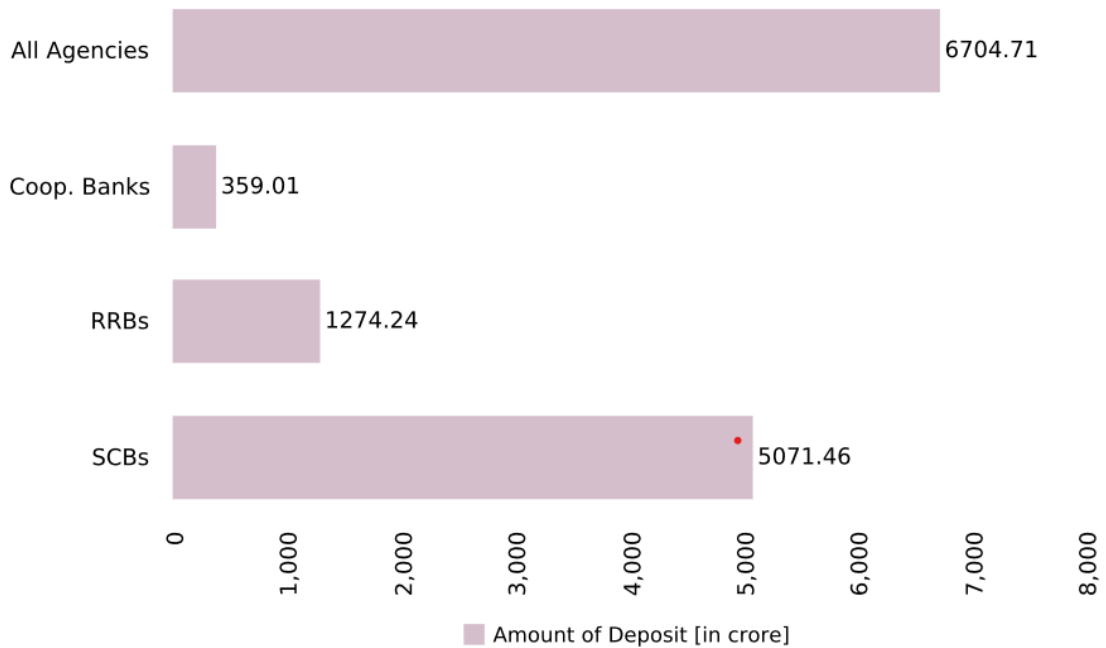
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### 2. Branch Penetration



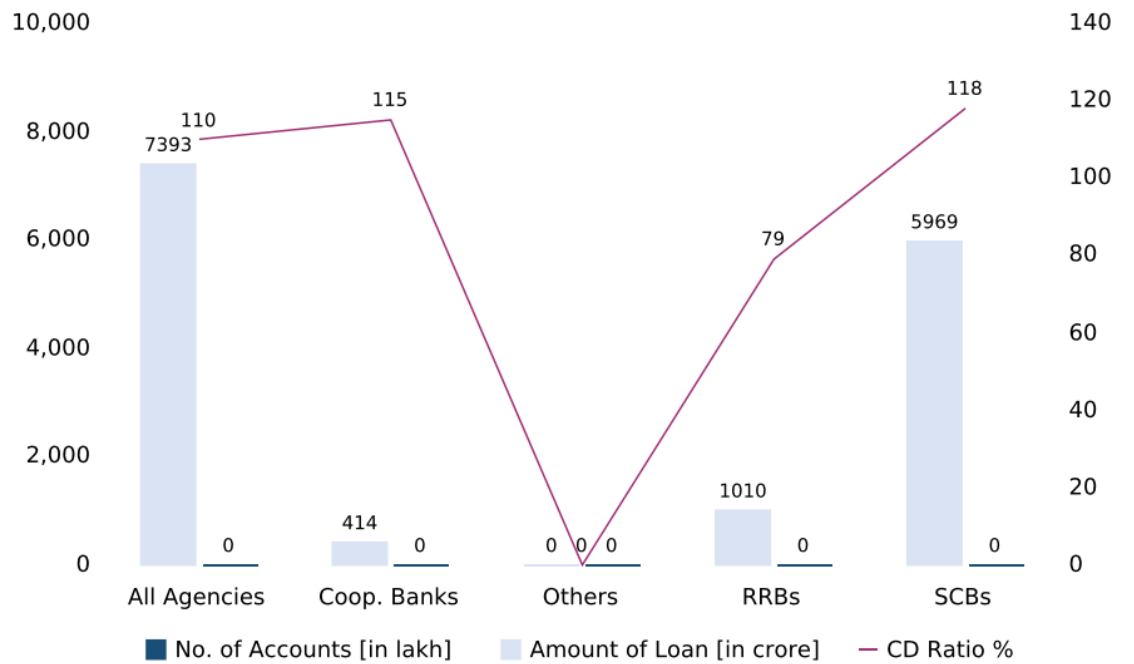
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### 3. Agency wise - Deposit O/s



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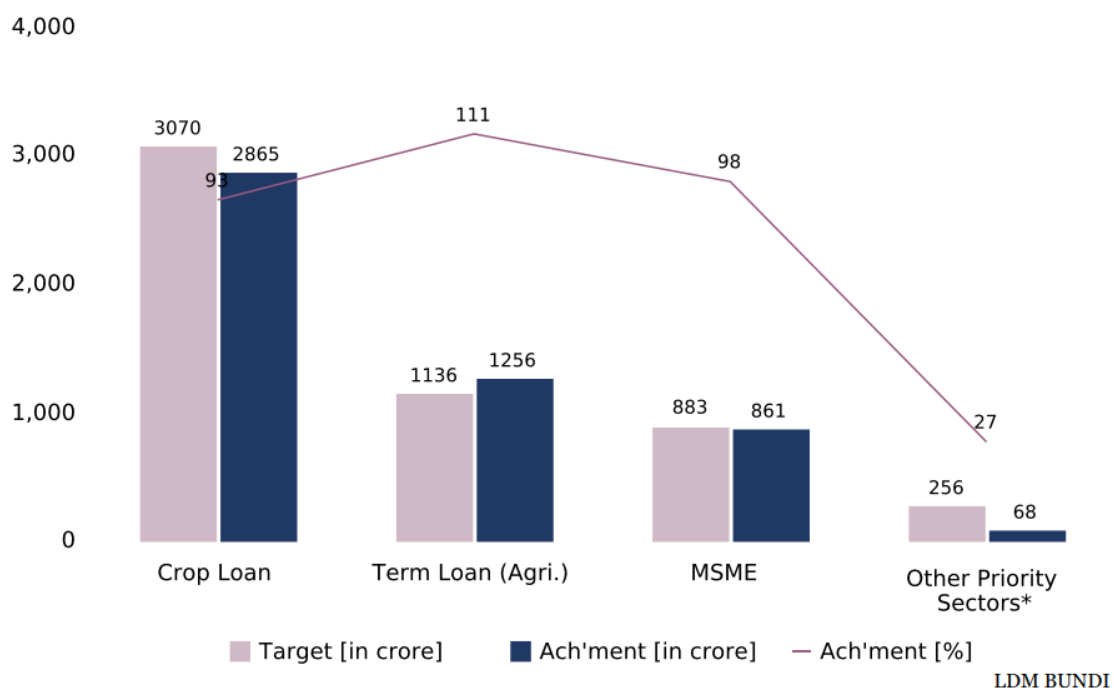
### 4. Agency wise - Loan O/s and CD ratio



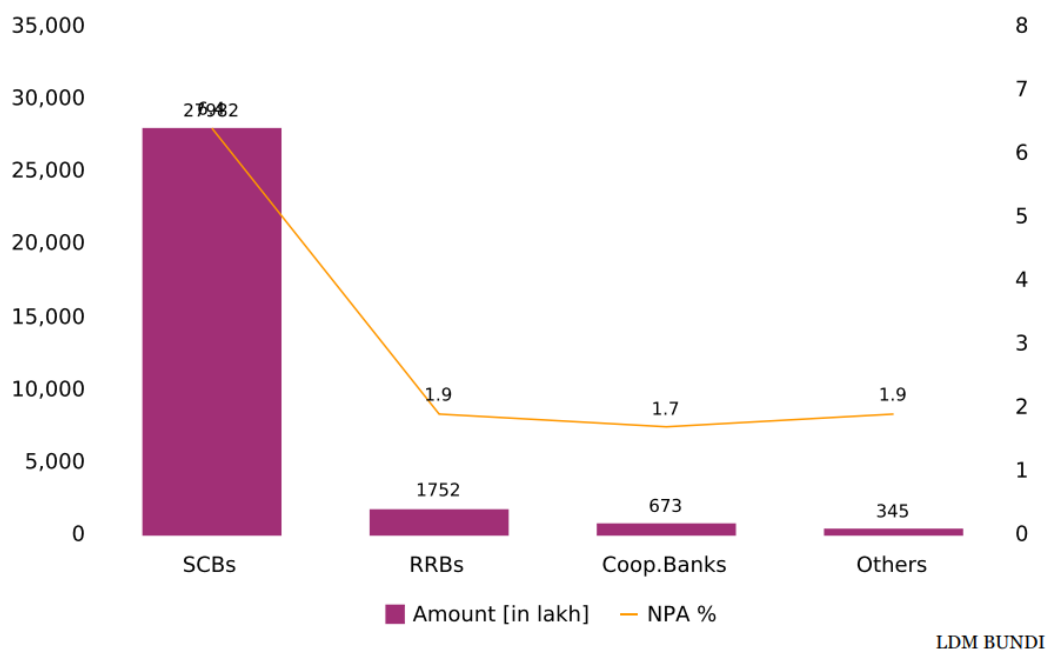
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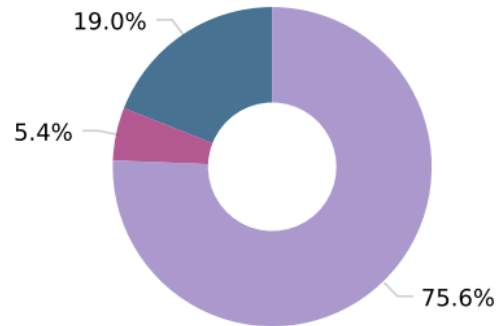
### 6. Sector-wise Performance under ACP



### 7. NPA position



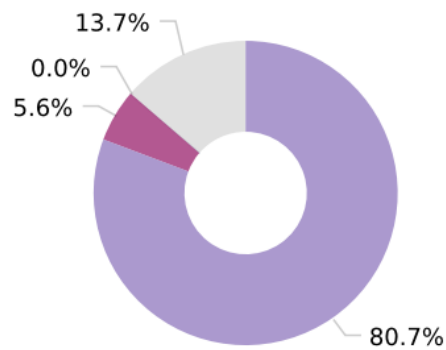
### 8. Agency wise - Share of Deposit O/s Year 2024-25



Commercial Banks   Cooperative Banks   Regional Rural Bank

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

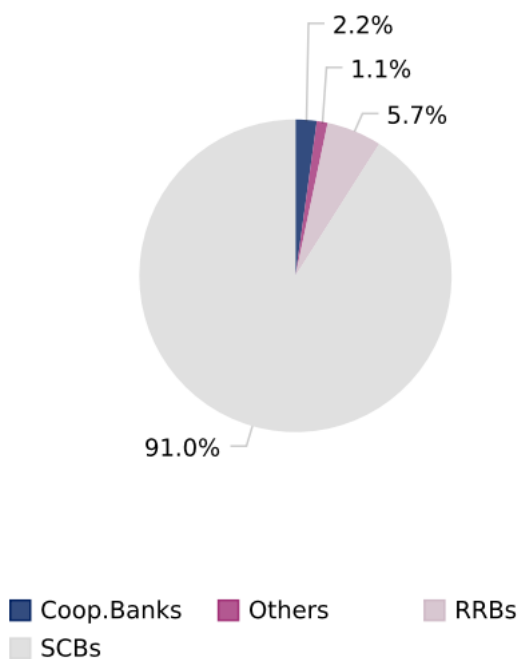


Commercial Banks   Cooperative Banks   Others  
Regional Rural Bank

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### 10. Agency wise - Share of NPA

Year 2024-25



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	22	88	51	15	22		1193	60		
Regional Rural Bank	1	34	30	2	2		1694	33		
District Central Coop. Bank	1	12	5	5	2		314	0		
Coop. Agr. & Rural Dev. Bank	1	2	0	1	1		0	0		
Primary Agr. Coop. Society	0	167	167	0	0		0	0		
Others	4	4	0	3	1		0	0		
All Agencies	29	307	253	26	28	0	3201	93	0	0

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	469140.00	507146.00	507146.00	0.0	75.64
Regional Rural Bank	0	0	0	0	0	115245.00	127424.00	127424.00	0.0	19.01



Cooperative Banks	0	0	0	0	0	32873.00	35901.00	35901.00	0.0	5.35
Others	0	0	0	0	0				0.0	0.00
All Agencies	0	0	0	0	0	617258.00	670471.00	670471.00	0.0	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	680097.00	739319.00	739319.00	0.0	100.0
Commercial Banks	0	0	0	0.0	0	550703.00	596879.00	596879.00	0.0	80.7
Cooperative Banks	0	0	0	0.0	0	39035.00	41427.00	41427.00	0.0	5.6
Others	0	0	0	0.0	0	0.00	0.00	0.00	0.0	0.0
Regional Rural Bank	0	0	0	0.0	0	90359.00	101013.00	101013.00	0.0	13.7

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	117.4	117.7	117.7
Regional Rural Bank	78.4	79.3	79.3
Cooperative Banks	118.7	115.4	115.4
Others	0.0	0.0	0.0
All Agencies	110.2	110.3	110.3

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJB	APY
Commercial Banks	370403	264875	112427	36731
Regional Rural Bank	186400	144198	72139	16757
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	556803	409073	184566	53488

**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	362065.00	60.7	276292.00	46.3	279798.00	46.9	0.00	0.0	98468.00	16.5
Regional Rural Bank	77560.00	76.8	70415.00	69.7	69806.00	69.1	0.00	0.0	15773.00	15.6
Cooperative Banks	65477.00	158.1	65453.00	158.0	27860.00	67.3	0.00	0.0	3900.00	9.4
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	505102.00	68.3	412160.00	55.7	377464.00	51.1	0.00	0.0	118141.00	16.0



### 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	466500.00	485316.00	104.0	521997.00	505102.00	96.8	521997.00	505102.00	96.8	99.2
Commercial Banks	336900.00	343839.00	102.1	388617.00	362065.00	93.2	388617.00	362065.00	93.2	96.2
Cooperative Banks	49800.00	60710.00	121.9	60040.00	65477.00	109.1	60040.00	65477.00	109.1	113.4
Others			0			0			0	0.0
Regional Rural Bank	79800.00	80767.00	101.2	73340.00	77560.00	105.8	73340.00	77560.00	105.8	104.3

### 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	314560.00	294223.00	93.5	306972.00	286511.00	93.3	306972.00	286511.00	93.3	93.4
Term Loan (Agri.)	82540.00	108331.00	131.2	113555.00	125648.00	110.6	113555.00	125648.00	110.6	117.5
Total Agri. Credit	397100.00	402554.00	101.4	420527.00	412159.00	98.0	420527.00	412159.00	98.0	99.1
MSME	51400.00	71910.00	139.9	88291.00	86095.00	97.5	88291.00	86095.00	97.5	111.6
Other Priority Sectors*	18000.00	10852.00	60.3	25619.00	6848.00	26.7	25619.00	6848.00	26.7	37.9
Total Priority Sector	466500.00	485316.00	104.0	534437.00	505102.00	94.5	534437.00	505102.00	94.5	97.7

**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	0.00	0.00	0.0	0.00	0	0.0	440085.27	27981.54	6.4	2.1
Regional Rural Bank	0.00	0.00	0.0	0.00	0	0.0	93669.72	1752.03	1.9	0.6
Cooperative Banks	0.00	0.00	0.0	0.00	0	0.0	40457.54	673.48	1.7	0.6
Others	0.00	0.00	0.0	0.00	0	0.0	18617.82	345.09	1.9	0.6
All Agencies	0.00	0.00	0.0	0.00	0.00	0.0	592830.35	30752.14	5.2	1.7



# 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

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

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

- PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
- Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

Sub targets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

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

The other major master directions issued by RBI:

- Lead Bank Scheme
- Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- SHG Bank Linkage Programme
- Basel III Capital Regulations
- Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- 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<sup>15</sup> with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013<sup>14</sup> with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt-based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

### **Climate Change:**

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

### **Institutional Development:**

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDDB, 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 2023/24 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 2023/24 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.

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



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

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

## **6.State Budget**

### **6.1.Important Announcements**

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

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health, while ₹4,915.86 crore is directed toward the National Rural Health Mission. The Family Welfare Department receives ₹1,698.85 crore, and ₹3,721.95 crore is set aside for Medical Education. Furthermore, ₹43.92 crore (including a state share of ₹43.58 crore) is provided for



the Commissionerate of Food Safety and Drug Control, which includes ₹26.52 crore for the War Campaign for Cleanliness. Urban local bodies will receive ₹1,818.47 crore as grants under the Central Finance Commission. For water supply schemes in urban and rural areas, ₹8,761.04 crore has been allocated.

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

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

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

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

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

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

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

Shala Scheme.

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

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

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

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

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

## **7. Govt Sponsored Programmes linked with Bank Credit**

### **Government of India Schemes**

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

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

### **Government of Rajasthan Schemes**

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

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

**Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasi Udyam Protsahan Yojana :** This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*. **Rajasthan Investment Promotion Scheme (RIPS) 2024:** Valid till March 2029, RIPS 2024 aims to boost industrial growth and attract investments through incentives like capital subsidies, SGST reimbursements, interest subventions, and exemptions on electricity and stamp duty. It focuses on Green Growth, Export Promotion, and MSME development, with special benefits for women entrepreneurs, SC/ST FPOs, and tourism units.

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

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

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

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## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

Bundi is an agricultural district. Agriculture is the mainstay of the economy of the district. According to Census 2011, the total population of the district is 11.11 Lakh. The occupation of 80% of the population of the district is agriculture-based activities. Of the total geographical area of the district, the net sown area is 2,66,400 hectares and the total or gross sown area is 5,00,464 hectares. Thus, the cropping intensity of the district stands to 187.97. The soil is generally red and black, which is very useful and fertile for agricultural work. Out of the total land available for agriculture, 2,30,422 hectares of land is irrigated, which is irrigated through canals (55.6%), wells (41.15%), and ponds (3.25%). The average rainfall in the district is 644.40 mm. The average size of agricultural land in the district is 2 hectares. The main crops of the district are wheat, mustard, gram in Rabi and soybean, paddy, maize, urad in Kharif. The flow of crop loans has been a mixed trend for the last several years. In the last 3 years, crop loan for the years 2022-23, 2023-24 and 2024-25 was Rs 2832.39 crore, Rs 2942.23 crore and Rs 2864.11 crore respectively. The total active KCC as on 31.03.2025 was 1,63,965 in the district.

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

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

The agriculture department is working at the district level. In the district, about 65 percent of the seeds are provided to farmers by private dealers and other agencies. Krishi Vigyan Kendra, ATMA, CoE is providing guidance and support services in technology transfer to the farmers in Bundi district. Farmer Production Organizations is being promoted by NABARD in the district. The primary factors contributing to the slow growth or stagnation of agricultural productivity include declining soil fertility, water scarcity in non irrigated areas, limited progress in farm mechanization, and inadequate extension services. There is a need to increase agricultural production and productivity by providing crop loans to such farmers through joint liability groups. Banks should cooperate in setting up private Agri Clinics and Agri Business Centers (ACABC) in the district. In the Budget 2025\_26, the loan limit for the Kisan Credit Card (KCC) under the Modified Interest Subvention Scheme (MISS) was increased from ₹3 lakh to ₹5 lakh. This would improve credit access to farmers involved in agriculture, fisheries, and dairy farming.

##### 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)

Va C Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Other Vegetables_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.91	1	1700	1546.15	1546.15
2	Cereals - Barley/Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	3970	1677.93	1677.93
3	Cereals - Maize/Makka_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.38	1	30500	11487.52	11487.52
4	Cereals - Millets_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.33	1	1950	646.82	646.82
5	Cereals - Rice/ Chaval/Dhan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.75	1	98000	73402.00	73402.00
6	Cereals - Sorghum/Jowar_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.35	1	815	283.42	283.42
7	Cereals - Wheat/Gehu_UnIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.52	1	160000	83888.00	83888.00
8	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.51	1	2150	1092.75	1092.75
9	Fruits - Guava/Amrood_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.92	1	500	457.95	457.95
10	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.46	1	38600	17759.86	17759.86
11	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.37	1	7475	2791.40	2791.40
12	Oil Seeds - Sesame/ Til/Seasamum/Gingelly_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.28	1	3950	1111.56	1111.56
13	Oil Seeds - Soybean/Soyabean_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.52	1	74000	38798.20	38798.20

14	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.34	1	18150	6214.56	6214.56
15	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.37	1	365	135.52	135.52
16	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.75	1	2600	1947.40	1947.40
17	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.34	1	102700	34944.70	34944.70
18	Spices & Condiments - Coriander/ Dhaniya_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.34	1	5720	1946.29	1946.29
19	Sugar Crops - Sugarcane/ Ganna_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.07	1	6200	6634.00	6634.00
<b>Sub Total</b>					<b>559345</b>	<b>286766.03</b>	<b>286766.03</b>
<b>Post Harvest</b>							<b>28676.60</b>
<b>Maintenance</b>							<b>57353.21</b>
<b>Total</b>							<b>372795.84</b>
<b>Grand Total</b>					<b>559345</b>	<b>286766.03</b>	<b>372795.84</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The total land area of the district is 581938 hectares. Out of which, 156786 hectares ( 26.94%) is forest area and 266400 hectares ( 45.77 %) is used for agriculture. Of the total sown area of 266400 hectares in the district, 230422 hectares (86.49%) is irrigated area. Chambal Irrigation Project is an effective means of irrigation to Kesoraipatan Taleda and Bundi blocks of the district ( 44% of the total irrigated area is under Chambal Command Area). There are 162 Water Users Associations working in the command area for optimum use of canal water. Apart from this irrigation is also provided in the district through wells, ponds etc. Out of the five development blocks of the district, 2 have been kept in over-exploited and 1 in semi-critical category.

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

There is a need of cleaning, repair and maintenance of the canal system in the district. Shortage of power supply at the time of need is a major hindrance in irrigation through electrified pumps. There is a shortage of Bureau of Energy Efficiency star rated electric pump sets in the district. The use of local and inferior pump sets is rampant in the district which has increased the cost of repairs for the farmers. NABARD has sanctioned a project under NIDA to CAD for repair, renovation of old structures of Chambal Command Area in Bundi and Kota districts Recently, ERCP project is sanctioned to Govt. of Rajasthan for augmenting water infrastructure in the district. it is suggested to increase in credit flow for efficient irrigation methods viz. drip irrigation, sprinkler set etc.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	500	246.10	221.50
2	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	1250	517.30	465.60
3	Dug Well-Deepening-Bundi-Alluvial-depth per meter	No.	0.06	90	50	2.95	2.65
4	Dug Well-Deepening-Bundi-hardrock-depth per meter	No.	0.06	90	250	14.20	12.75
5	Electric Pump Sets--7.5 HP	No.	0.39	90	2500	973.70	876.35
6	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	4000	3171.50	2854.35
7	Solar PV Pump Sets (DC)--submersible pump set 7.5 HP	No.	0.46	90	2500	1144.90	1030.40
9	Solar PV Pump Sets (DC)--without USPC 7.5 HP	No.	3.49	90	25	87.25	78.50
8	Solar PV Pump Sets (DC)--with USPC 7.5 HP	No.	4.01	90	1000	4011.75	3610.60
10	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	12000	3532.32	3179.09
11	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	5000	2207.70	1986.95
12	Sprinkler Irrigation --sprinkler nozzles 4ha	ha	0.11	90	2500	271.65	244.50
<b>Total</b>					<b>31575</b>	<b>16181.32</b>	<b>14563.24</b>

### 2.1.3 Farm Mechanization

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

About 33 percent of the total holding area is more than 2 hectares in size, the number of small and marginal farmers in the district is high who use rented tractors, the demand for tractors is increasing with the increase in irrigation facilities. Under the NFSM, NMOOP, SMSA and NMAET schemes run by the Agriculture Department and ATMA in the district, grant assistance is available to the farmers on agricultural equipment. There are 5 custom hiring centers operating in the district, the number of which needs to be increased. To promote this sector, the Government of India has made provisions for promoting agricultural mechanization in the National Mission on Sustainable Farming and other missions.

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

Adequate infrastructure facilities are available for agricultural mechanization in Bundi district. Dealers of all tractors and thresher companies are available at the block headquarters. Also, trained mechanics and parts are available in the entire district for the

company's workshops and repairs. Krishi Vigyan Kendra, ITI and tractor companies have also been given training for tractor maintenance so that they can get good profits from the tractor services. There is a very little use of power tiller in the district whereas it is good for small and medium farmers. Sub-mission on Agricultural mechanization (SMAM): The scheme has been implemented in all the states to promote the use of farm mechanization and increase the ratio of agricultural power to cultivable unit area to 2.5 kW/hectare. 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. State Govt. has planned to open over 2,600 custom hiring centers at the Panchayat Samiti level during 2024-26 to enable the state's farmers to rent farming equipment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	37.45	90	125	4681.25	4213.15
2	Drones--12 hp	No.	6.96	90	25	173.90	156.50
3	Other machinery-Other Machinery & Equipments- Rotavator- 8 feet	No.	1.71	90	250	428.00	385.20
4	Power Tiller--12-15 hp	No.	2.41	90	500	1203.75	1083.40
5	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	500	347.75	313.00
6	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1250	6018.75	5416.90
7	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	900	8426.26	7583.61
<b>Total</b>					<b>3550</b>	<b>21279.66</b>	<b>19151.76</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

The climate and environment of the district are favorable for horticultural crops. Major horticultural crops in the district include fruits like guava, papaya, pomegranate and lemon. Among the vegetables, okra, arbi, cabbage, tomato and vine-grown vegetables are prominent. Rose, Hazara and Mogra flowers are cultivated in the district. Mehndi and Sonamukhi are also cultivated among aromatic and medicinal crops. Horticulture crops are grown in an area of 4505 hectares in the district, in which guava and lemon have been included in the National Horticulture Mission for development.

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

A separate horticulture department has been opened in the district in 2016-17. There is a



good network of roads in the city for transportation of fruits and vegetables. Various schemes are being implemented by Horticulture Department under Horticulture Mission to increase the income of farmers. Programme are being conducted for the farmers of the district by DoH. Provision of greenhouse in the district under protected cultivation is necessary under establishment of orchards. Efforts should be made to set up processing units for guava, lemon, garlic, and honey etc. so that the available raw material can be used locally only. Cold chain infrastructure is in short supply in the district. Shortage of skilled manpower and Commercially unviable, huge investment and power consumption.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	250	668.75	601.90
2	Nursery --Nursery raising	ha	17.44	90	450	7848.45	7063.61
3	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	50	2247.00	2022.30
<b>Sub Total</b>					<b>750</b>	<b>10764.20</b>	<b>9687.81</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	No.	4.30	1	5	21.50	21.50
<b>Sub Total</b>					<b>5</b>	<b>21.50</b>	<b>21.50</b>
<b>Total</b>					<b>755</b>	<b>10785.70</b>	<b>9709.31</b>

#### 2.1.5 Forestry & Waste Land Development

##### 2.1.5.1 Status of the Sector in the District

Bundi district has 24 percent forest area as compared to 33 percent forest area prescribed in the National Forest Policy 1998. The total forest area in Bundi district is 143395 hectares. In this, reserved forest is 58898 hectares, protected forest is 61184 hectares, unclassified forest is 1199 hectares and Ramgarh sanctuary area is 22222 hectares. Availability of loan facility from banks for tree plantation and barren land development in the district will give impetus to the development of this area. Efforts are being made by the state government for forestry and wasteland development under the Social Forestry Programme. Self-help group members are also joining this work.

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

Necessary plant transportation, extension and marketing facilities are available in the district

for the development of this sector. Forestry and barren land development programs are being run under Mahatma Gandhi NREGA. The major obstacles to the development of this sector are encroachment on public land, mining operations, ownership disputes over barren land and lack of forestry education and awareness. Notified forest area and mining area should be marked by erecting boundaries/pillars.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	300	131.63	118.44
2	Plantation--Neem-5m*5m	ha	0.45	90	700	312.34	281.10
3	Plantation--Shisham-6m*6m	ha	0.45	90	500	223.10	200.80
<b>Total</b>					<b>1500</b>	<b>667.07</b>	<b>600.34</b>

### 2.1.6 Animal Husbandry - Dairy

#### 2.1.6.1 Status of the Sector in the District

Dairy is an important and major allied agricultural activity to increase employment and income in the rural areas of the district. Under the Livestock Development Policy of the Government of India and the State Government, continuous efforts are being made for breed improvement of milch animals, free medicines, artificial insemination and expansion of health services. In the district, mainly indigenous cows are Gir, Malvi, hybrid cows and Murrah breed of Buffaloes are found. AHIDF has been established by the Government of India in the year 2020-21. A provision of Rs. 15000 crore has been made and it will provide infrastructure for dairy and meat processing as well as value addition and animal feed production in the private sector. As per 20th Livestock Census - 2019, total population of cattle, Buffalo and goat in the district is 193509, 325032 and 306938 respectively.

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

Milk production in the district is approx. 1,00,000 tonnes. To increase dairy entrepreneurship and business by providing bank loans. All the backward and forward links required for this sector are available in the district. Banks have not been able to ensure the achievement of set targets in this sector, due to which credit distribution in the animal husbandry sector has reduced. An area-based plan has also been made with the aim of giving impetus to the dairy business and increasing the flow of bank credit.

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

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

financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Breed Multiplication Farm-- Breeding bull-01	200	1.07	90	25	26.75	24.10
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1500	5386.39	4847.75
3	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	500	248.25	223.40
4	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1500	4447.75	4003.00
5	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	200	92.00	82.80
6	Indigenous Cattle Faming-- Bullock mixed breed-02 animals	1+1	0.69	90	2500	1728.05	1555.25
7	Indigenous Cattle Faming-- He buffalos (mixed breed-02)	1+1	0.62	90	1000	618.45	556.60
8	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	100	273.00	245.70
9	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	175	1872.50	1685.25
<b>Sub Total</b>					<b>7500</b>	<b>14693.14</b>	<b>13223.85</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	51000	9222.33	9222.33
2	Cross bred Farming_Others	Per Anim	0.14	1	4200	584.22	584.22
<b>Sub Total</b>					<b>55200</b>	<b>9806.55</b>	<b>9806.55</b>
<b>Total</b>					<b>62700</b>	<b>24499.69</b>	<b>23030.40</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

The climate of the district is suitable for poultry farming and adequate market is also available but due to certain reasons the expected development of poultry farming business has not taken place in the district. Chickens have been developed by Maharana Pratap University, Udaipur under the name of Pratapdhan. It lays eggs for more days than normal chickens. These are being reared as backyard poultry by members of self-help groups in the district. In this, chicken chicks have been made available at low prices by providing subsidy under the ATMA scheme.

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

Necessary facilities for poultry farming in the district are provided by the Livestock Development Department. According to the census of the year 2019, there were 32935 native and hybrid hens in the district and about 58.89 lakh eggs are produced in a year (year 201819), which is only 0.40% of the total egg production of the state (14547.86 lakh). In the district, advanced breed chickens (day old chicks) can be procured from Ajmer, Ujjain and Indore. Poultry Farming Training Institute, Ajmer provides practical training for starting poultry farming business. Poultry feed manufacturing facility is not available in the district. Producer organizations of poultry farmers should be formed, and poultry farming and related activities should be promoted through them. Broiler dressing unit can be installed in private sector. There is also a need for a training center at the divisional level to promote poultry farming. Poultry farmers also face difficulty in getting insurance cover for poultry farming from insurance companies. KCC (AH) provides short term working capital loans for activities like poultry, dairy, and fishing up to Rs. 2 lakh for exclusive KCCs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	500	1538.14	1384.31
<b>Sub Total</b>					<b>500</b>	<b>1538.14</b>	<b>1384.31</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	5	9.35	9.35
2	Layer Farming_Others	1000	0.75	1	5	3.75	3.75
<b>Sub Total</b>					<b>10</b>	<b>13.10</b>	<b>13.10</b>
<b>Total</b>					<b>510</b>	<b>1551.24</b>	<b>1397.41</b>

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

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

Animal husbandry is an important business in the district. Hindoli and Nainwa development blocks of the district with hilly and plateau areas are suitable for sheep and goat rearing. According to the Livestock census of 2019, 55769 sheep, 306938 goats and 11652 pigs are available in the district. Hence, there is immense potential for its development from the economic point of view. Most of the sheep, goat and pig rearing are financed mainly under government sponsored programme. Mainly Sirohi breed of goat and Malpura breed of sheep are found in the district.

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

The work of sheep, goat and pig development is looked after by the Joint Director of Animal Husbandry Department. Assistant directors, veterinarians and other support staff are available. Necessary services and markets are available for the development of the area. Since there is no wool processing unit in the district, the wool is sent to Tonk district for processing. There is a need for a breeding farm in the district for Sirohi breed goats. Under the National Livelihood Mission, marketing linkages of goats can be developed with good markets like Mumbai, Surat etc. So that goat farmers can get good prices. There is a need for a modern slaughterhouse in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	2500	8426.25	7583.65
2	Pig Rearing Unit--Pig fattener unit-150/sqft@Rs.600/sqft-without shed-10pigs	3+1	2.04	90	5	10.20	9.20
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	41	272.00	244.79
<b>Sub Total</b>					<b>2546</b>	<b>8708.45</b>	<b>7837.64</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	4200	62.91	62.91
2	Pig Farming_Others	10+1	0.10	1	65	6.37	6.37
3	Sheep Farming_Others	Per Anim	0.01	1	1050	15.75	15.75
<b>Sub Total</b>					<b>5315</b>	<b>85.03</b>	<b>85.03</b>
<b>Total</b>					<b>7861</b>	<b>8793.48</b>	<b>7922.67</b>

### 2.1.9 Fisheries

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

There are good possibilities of fisheries in the district due to availability of surface water, ponds, reservoirs and strong canal system. At present, the fish produced in the district is not only sold locally but is also supplied to Delhi and other cities. To increase awareness about fisheries, many types of training programs/workshops etc. are organized by the government. 1040 metric tons of fish is caught annually in 28 river bank reservoirs spread over an area of 4996 hectares in the district. From the year 2019-20, the Government of India has started KCC to provide working capital up to Rs. 2.00 lakh to fish farmers through banks at subsidized interest rate.

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

The state government office is working to promote fish farming business in the district but due to lack of sufficient staff, the development of the sector is being affected. There is a need to provide free and forward links regarding the fish farming business. Lack of proper seed germination and extension services in the district is the main reason. Demonstration plants should be established at every block level so that information about fisheries can be obtained. There is a need to establish centers for seed production with public participation.

Under this, the desired land for seed production will have to be made available and the request for the center will be made as per the prescribed criteria.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	125	436.95	393.25
<b>Sub Total</b>					<b>125</b>	<b>436.95</b>	<b>393.25</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hectare	4.28	1	19	81.32	0.81
<b>Sub Total</b>					<b>19</b>	<b>81.32</b>	<b>0.81</b>
<b>Total</b>					<b>144</b>	<b>518.27</b>	<b>394.06</b>

### 2.1.10 Farm Credit - Others

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

The use of bullock cart as a means of transport is decreasing in rural areas. The possibility of bank loan for bullock cart has not been assessed for this year. Due to the promotion of agricultural mechanization activity, the interest of the villagers has gradually shifted from animal-driven means to other mechanized means, yet due to the versatility of this activity, its importance cannot be denied. Even if the number of tractors and power tillers has increased significantly, it is estimated that draught animals would still command about 20% of sown area. Camel carts are still being used to some extent in the major markets of the district, keeping this feasibility in mind, the feasibility has been assessed. Gradually, there is an increase demand for two-wheelers in the rural areas of the district.

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

Farmers are increasingly inclined towards commercial crops. Use of mechanised means for transportation of goods become a visible trend in the district. With an increase in the disposable income of the farmers, there is a huge demand of two wheelers in the rural areas.

Availability of good breed camels must be ensured at the district level. Mostly small and marginal farmers have camel carts. Therefore, there is a need for an incentive scheme by the government in this sector. Incentive schemes should be formulated for this sector. Area Development schemes should be introduced for overall development of the sector. Few banks have scheme for “two wheeler loan to farmers”, this scheme needs to be popularized and implemented by all the lending institutions.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	75	642.00	513.60
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	1.07	80	25	26.75	21.40
3	Integrated Farming--1.75 ha Model	No.	9.10	90	25	227.40	204.65
4	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	5	29.70	26.70
5	Soil Testing Lab	No.	5.35	80	5	26.75	21.40
6	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.80	90	250	949.90	854.90
7	Two Wheeler Loans	No.	0.54	90	250	133.75	120.40
<b>Total</b>					<b>635</b>	<b>2036.25</b>	<b>1763.05</b>

### 2.1.11 Sustainable Agricultural Practices

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

Majority of the farmers in the district practice monocropping along with animal husbandry. With the extensive support from institutions like, KVK, ATMA, CoE and NABARD progressive farmers and some of the FPOs had started IFS model in the district. There is an increasing trend towards organic farming. Further, sustainable agriculture practices like IPM, crop rotation, microirrigation, crop diversification have gradually been adopted by farmers in the district. NABARD with the support of AUs and KVKs have prepared a bankable IFS model for small and marginal farmers of the district.

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

Some challenges to sustainable agriculture in the district are capital intensive technology, specialized labour force, limited production potential, time consumption and storage and marketing issues. NABARD, KVK, ATMA, CoE and Department of Agriculture and Horticulture has started intensive training programme for farmers to understand and adopt



sustainable agriculture practices in the district.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Bundi is an agricultural district. Paddy, soybean and maize are the main crops in Kharif and wheat and mustard in Rabi season. There is a huge demand for warehouses in the district for storage purposes. The district currently has a storage capacity of about 2,25,000 metric tons whereas the agriculture production is approximately 1401900 metric tons. There is a scope of construction of more warehouses in the district. It is observed that there has been more development of large capacity warehouses in the district which are taken on rent by companies or institutions involved in trading, marketing, processing and export of agricultural products. There is a lot of potential and demand for medium size warehouses at village level in the district. With the aim of increasing agriculture-based infrastructure facilities, a capital incentive subsidy scheme (AMI) is being run by the Ministry of Agriculture, Government of India. Recently, GoI has started the "World's Largest Grain Storage scheme in Cooperative Sector" to boost village level storage capacity in the country.

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

All backward and forward linkages required for developing storage capacity are available in the district. Bundi district is connected by road to Kota and Jaipur for transportation of materials required for warehouse construction. The Agricultural Produce Market Committee of the district is in "A" category. According to the policy of the state government, simplifying the process of land conversion of agricultural land for warehouse construction will give impetus to the development of this area. Adequate market yards and warehouses should be constructed by the government in the districts so that farmers can store their products and get a fair price by selling their crops at the right time.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	107.00	80	160	17120.00	13696.00
2	Godown	No.	3.75	80	4100	15354.50	12283.60
3	Market Yard	No.	10.70	80	500	5350.00	4280.00
<b>Total</b>					<b>4760</b>	<b>37824.50</b>	<b>30259.60</b>

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

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



Of the total area of 581938 hectares of the district, 262664 hectares of area is cultivable. The remaining land is forest or cultivable waste land. For land conservation and better utilization in the district, there is a need for desilting of soil in ponds. There is a deficiency of nutrients in the soil due to the excessive use of chemical fertilizers and pesticides and less adoption of crop rotation and intercropping system. Soil fertility has to be increased through soil testing, use of vermicompost and appropriate doses of chemical fertilizers. The permanent and active fallow land in the district is approx. 34062 hectares. Therefore, these lands would be made cultivable through improvement programs like land levelling, bunding, etc.

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

Soil conservation and watershed development work in the district is done by the District Council and adequate technical means are available for this work and necessary advice and training is provided to the farmers from time to time. Apart from this, Panchayat Samiti and NGO have been included in this campaign by the Zilla Parishad to improve the watershed. This campaign of the district has also been linked to self-help groups. Dealers of seeds and pesticides in the private sector should be encouraged. There is no Agri clinic/agribusiness center in the district so that farmers can get information about scientific farming methods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	405	946.01	851.41
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	250	1476.60	1328.95
3	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	25	70.80	63.70
<b>Total</b>					<b>680</b>	<b>2493.41</b>	<b>2244.06</b>

#### 2.2.3 Agri. Infrastructure - Others

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

The other agricultural infrastructure that improves the productivity of agriculture and allied activities include eNAM, tissue culture, agricultural biotechnology, seed production, biopesticides/fertilizers, vermi compost etc. . Bundi and Keshoraipatan mandis of the district are connected to the eNAM platform. A total of 12 Farmer Producer Associations are registered in eNAM in the district. Other farmer producer associations and progressive farmers will have to be motivated to get themselves registered through eNAM. The

Agriculture and Horticulture Department provides improved seeds of crops to the farmers every year, but its quantity is only a few percent of the total seed requirement of the district, the remaining requirement is met by purchasing seeds from the market and quality is a big problem.

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

Agriculture Department and Krishi Vigyan Kendra are providing services to farmers by organizing free camps for making vermi compost from time to time. The state government is also providing grants for setting up a vermicompost unit with a concrete structure of 30 feet x 8 feet x 2.5 feet size for organic production, 50 percent of the cost, a maximum of Rs 50,000/- per unit, will be issued as a proportionate grant as per the size. There is a lack of system for certification of organic products to promote organic farming. The government should make efforts at the Panchayat level to establish commercial scale vermicompost units. So that organic waste in the village can be converted into nutrients.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.70	90	5	53.50	48.15
2	Tissue Culture	No.	26.75	90	100	2675.00	2407.50
<b>Total</b>					<b>105</b>	<b>2728.50</b>	<b>2455.65</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Bundi being an agricultural district, there is immense potential for setting up units of oil mill, roller flour mill, pulse mill, food processing, etc. There are a total of 113 registered industrial units in the district including 28 agrobased industries, 76 stone/mining, 1 cement and others. There are a total of 35 small and cottage industry units in the district, 11 are metal based, 2 are agriculture based and 11 are repair based. Fish collection and distribution worth about Rs 110 lakh is done in Bundi district. Fish production in the district is Rs 2000 MT annually which is done in a total of 46 small and big lakes/ponds. Due to the presence of about 23 rice mills, paddy from other states like MP also transported to Bundi Mandi. GoI has created a dedicated fund (AIF) of Rs. 1 lakh crore for consolidation of agricultural and horticultural produce to increase the income of farmers. The focus can be on storage and processing or value addition. ODOP, PMFME and PMKSY are other GOI schemes supporting processing sector of the country.

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

Necessary facilities for processing and food processing such as cold storage, technical support and power supply is the available in the district. Keeping in view the possibilities of the area, a food park should be established in the district. 'Training cum Production Centres' to be established by District Industries Center/Khadi Village Industries Board. Also, exhibitions of processed products can be organized with the help of voluntary organizations.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	53.50	80	500	26750.00	21400.00
2	Dairy Processing Unit	No.	5.35	80	480	2568.00	2054.40
3	Dal/ Pulses Mill	No.	5.35	80	200	1070.00	856.00
4	Fruit Processing	No.	26.75	80	95	2541.25	2033.00
5	Meat & Poultry Processing	No.	26.75	80	25	668.75	535.00
6	Oil Extraction	No.	5.35	80	250	1337.50	1070.00
7	Packaging Unit	No.	5.35	80	250	1337.50	1070.00
8	Spice Processing	No.	26.75	80	85	2273.75	1819.00
9	Vegetable Processing	No.	5.35	80	500	2675.00	2140.00
<b>Total</b>					<b>2385</b>	<b>41221.75</b>	<b>32977.40</b>

### 2.3.2 Agri Ancillary Activities - Others

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

Agricultural institutions have an important contribution in implementing agri-ancillary activities. These institutions include primary cooperative societies, agri clinics, agri business, micro finance institutions and farmer producer organizations. The district has around 186 PACS covering 188 GPs. The ACABC training is imparted by MANAGE. The nearest MANAGE centre is located in Kota.

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

In L.B.R. there is no separate code available for this activity. Hence, base level credit flow data is not available. There is a need to encourage private investment in the field of agricultural extension services. Along with agricultural input and equipment manufacturing companies, it also includes agricultural universities, agricultural colleges and KVKs. Agriculture/horticulture and animal husbandry departments will also have to make coordinated efforts. Banks to support funding support to ACABC trained candidates.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	5	535.00	481.50
2	Loans to Agri. Start-ups	No.	10.70	80	25	267.50	214.00
<b>Total</b>					<b>30</b>	<b>802.50</b>	<b>695.50</b>

### GI for Bundi Rice



GI for Bundi Rice Rice is produced in an area of more than 80,000 hectares in Bundi and is exported extensively to Kuwait, Oman, Qatar and Saudi Arabia and supplied to other parts of the country. In the year 202425, a turnover of Rs.1,900 crore was recorded , including Rs.1,500 crore through exports (Bundi Rice Union). More than 6,000 people are directly or indirectly employed in rice production in the district. Production in Bundi, known as 'Rice Bowl' of the State, has increased from 52.00 lakh quintals in 202021 to 125.00 lakh quintals in the year 202425. Bundi rice has similar properties and quality to the popular Basmati varieties available in the country. There are currently 26 millers working in Bundi. Due to the absence of geographical indication, local millers are unable to export the product directly and have to depend on exporters from Delhi, thereby reducing the brand value. NABARD has sanctioned a project for GI for Bundi rice in the year 202122 and is under process.

### National Project of Eastern Rajasthan Canal Project (ERCP)



Eastern Rajasthan Canal Project (ERCP) envisages intra basin transfer of water within the Chambal Basin by utilising surplus monsoon water available in Kalisindh, Parvati, Mej and Chakan sub basins and diverting it into water deficit subbasins of Banas, Gambhiri, Banganga and Parbati to provide drinking and industrial water to 13 districts of eastern Rajasthan. The project also envisages irrigation in about 2.82 lakh hectare area (new culturable command area of 2,02,498 hectare and stabilization of irrigation in 80,000 hectare). In Bundi the tender work has been started by the ERCP corporation Ltd.

## **Chapter 3**

### **Credit Potential for MSMEs**

#### **3. Credit Potential for MSMEs**

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

To boost the MSME sector, in line with Make in India initiatives, the Ministry of Micro, Small and Medium Enterprises (MSME) has revised MSME classification guidelines by significantly increasing the investment and turnover limits wef 01 April 2025. This change aims to encourage MSMEs to grow and expand without losing the benefits available to them. According to Census 2011, the population of the district is 11.11 lakh, out of which the rural population is 8.88 lakh and the urban population is 2.22 lakh. 32.5% of the total population in the district is working, 14.9% is marginal and 52.6% is non working. Thus, there are sufficient workers in the district. Most of the workers in the district are employed in the unorganized sector. Small land holdings in the district are able to provide employment only for about 05 months in a year. According to the District Statistics Magazine 2024 25, there are a total of 6 industrial areas in the district. The number of factories registered under the Factories Act in the district is 110 and the number of workers and employees working in these factories is 6489. The number of small industrial units operating in the district is 1494 and the number of workers employed in them is 5913. The number of large and medium industries operating in the district is 6, in which the average number of persons employed is 576. Mainly these units are mineral based unit related to cement, rice mill, agricultural machinery, wood furniture and other miscellaneous. In the last 3 years 2022 23, 2023 24 and 2024 25, loan disbursement under MSME was Rs 48261.00 lakh, Rs 71910 .00 lakh and Rs 86095 .00 lakh respectively.

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

Around 15% of the total workers in the district are employed in micro, small and medium enterprises. Weavers are facing difficulties in getting raw material, new designs and patterns, training and marketing. Most of the craftsmen making lac bangles and other items in Bundi city are becoming job workers due to lack of necessary facilities like raw material, coal, and new technology. Same is the situation of the weavers of Nainwa block. There is a need to organize the craftsmen/artisans/weavers of the district as a producer union and provide them facilities like a common service center. There is a need to expand the stone mining industry of the district, for this, businessmen need training and other support to run a profitable industry while maintaining the functioning as per the standards of the National Green Tribunal. To promote tourism in Bundi district, if the state government makes a concrete plan and encourages investment, then many jobs can be generated in the district. The production cost of these industries can be reduced by setting up a common service center equipped with modern machines for micro and small industries. RIPS 2024 provides support to industries. The CGTMSME cover for micro and small enterprises has been increased to Rs. 10 crore, up from the previous limit of Rs.5 crore. Pradhan Mantri Mudra Yojana (PMMY) facilitates microcredit of up to ₹20 lakh for non corporate, non farm enterprises for income generating activities. It has four categories: Shishu, Kishore, Tarun, and Tarun Plus.

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

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



financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	2600.00	80	5	13000.00	10400.00
2	Manufacturing Sector - Term Loan-Micro	No.	90.00	80	50	4500.00	3600.00
3	Manufacturing Sector - Term Loan-Small	No.	300.00	80	25	7500.00	6000.00
<b>Sub Total</b>					<b>80</b>	<b>25000.00</b>	<b>20000.00</b>
<b>II. Manufacturing Sector – WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	520.00	80	5	2600.00	2080.00
2	Manufacturing Sector - Working Capital-Micro	No.	1.00	80	500	500.00	400.00
3	Manufacturing Sector - Working Capital-Small	No.	300.00	80	25	7500.00	6000.00
<b>Sub Total</b>					<b>530</b>	<b>10600.00</b>	<b>8480.00</b>
<b>II. MSME – Others</b>							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	500	1500.00	1200.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	250	250.00	250.00
3	Loans to MSME Start-ups	No.	500.00	80	5	2500.00	2000.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	1000	100.00	100.00
<b>Sub Total</b>					<b>1755</b>	<b>4350.00</b>	<b>3550.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	2500.00	80	5	12500.00	10000.00
2	Service Sector - Term Loan-Micro	No.	4.00	80	1250	5000.00	4000.00
3	Service Sector - Term Loan-Small	No.	500.00	80	50	25000.00	20000.00
4	Trading Units - Term Loan-Medium	No.	5000.00	80	5	25000.00	20000.00
5	Trading Units - Term Loan-Micro	No.	12.00	80	50	600.00	480.00
6	Trading Units - Term Loan-Small	No.	300.00	80	25	7500.00	6000.00
<b>Sub Total</b>					<b>1385</b>	<b>75600.00</b>	<b>60480.00</b>
<b>II. Service Sector – WC</b>							
1	Service Sector - Working Capital-Medium	No.	500.00	80	5	2500.00	2000.00
2	Service Sector - Working Capital-Micro	No.	26.00	80	100	2600.00	2080.00
3	Service Sector - Working Capital-Small	No.	60.00	80	75	4500.00	3600.00



4	Trading Units - Working Capital-Medium	No.	500.00	80	5	2500.00	2000.00
5	Trading Units - Working Capital-Micro	No.	15.00	80	10	150.00	120.00
6	Trading Units - Working Capital-Small	No.	60.00	80	10	600.00	480.00
<b>Sub Total</b>					<b>205</b>	<b>12850.00</b>	<b>10280.00</b>
<b>Total</b>					<b>3955</b>	<b>128400.00</b>	<b>102790.00</b>

## **Chapter 4**

### **Credit Potential for Export Credit, Education & Housing**

#### **4.1 Credit Potential for Export Credit**

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

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. High quality rice and Stone industries are the main export items from Bundi. The entire value chain of rice is available in the district. DIC plays a critical role in promoting export in the district in coordination with State level bodies. Export credit up to Rs 50 crore reckon under priority sector credit.

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

It should be ensured that pre-shipment debts are settled or converted into post-shipment debts within the stipulated time after departure of the goods. Due to lack of foreign exchange branches in the district and operation of work outside the district, availability of credit becomes difficult for the exporter. Appropriate precautions should be taken in case of export of agricultural products, especially in the context of domestic and international demand and supply conditions, price competition, quality concerns, sanitary requirements and relevant rules and regulations of the importing countries. Due to non-compliance of any of these standards, temporary restrictions are imposed by the importing countries due to which the concerned units are ruined. 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. Information was received from local bank branches that export credit is negligible in Bundi district. The main reason for this is that local units export rice after processing through other agents or through Kota/Jaipur branches. In this area, efforts are being made by NABARD to get GI tag for Bundi rice.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	10	500.00	375.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	10	500.00	375.00
<b>Total</b>					<b>20</b>	<b>1000.00</b>	<b>750.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

According to the District Statistics booklet 2024, the total number of schools in the district is 1445, out of which the number of primary schools is 602 and 843 are upper primary, higher secondary and secondary schools and there are 13 colleges for general education in which there were a total of 213048 students. Banks insist on third party guarantee in education loans. Whereas as per the rules of Reserve Bank of India, Third party is not necessary on education loans up to Rs 4 lakh. There is a need to provide adequate credit in this sector by banks. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per Master direction on PSL issued by RBI. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

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

The GoI has introduced new education policy ,the National Education Policy 2020, reforming education from early childhood to higher education to create a holistic, inclusive, and equitable system. Key aspects include a new 5+3+3+4 school structure, a focus on Foundational Literacy and Numeracy, multilingual education, the integration of the Indian Knowledge System (IKS), and flexible higher education with multiple exit options. The policy also emphasizes teacher development, competency based assessment, and increased Gross Enrolment Ratios. The Budget 2025 26 allocated ₹500 crore to establish an AI Centre of Excellence in Education, expansion of digital platforms like DIKSHA and SWAYAM to serve more students with free, AI based personalized learning modules. Under the BharatNet project, the government also plans to provide broadband connectivity to all government secondary schools in rural areas. From 2025 onwards, hybrid learning infrastructure, including smart classrooms and digital boards, is being made mandatory in all secondary schools. The State Government is in the process of implementing the National Education Policy (NEP) 2020 across its school and higher education systems, with actions including curriculum reforms, new textbook development, and committees to guide the process.

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

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

## Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	2.50	90	1310	3275.00	2947.50
<b>Total</b>					<b>1310</b>	<b>3275.00</b>	<b>2947.50</b>

### 4.3 Credit Potential for Housing

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

Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. In Phase I (201617 to 201819), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029. There is a provision of assistance of Rs.1.20 lakh per house in the plain areas. Efforts will be made under this scheme to provide bank loan of up to Rs.70 thousand to the interested beneficiaries of the scheme. As per Census 2011, Bundi has total 2.21 lakh households, out of which 1.98 lakh households were in rural area. BPL households were 3.4 lakh in number.

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

Rapid urbanization is taking place in the district and there is a lot of progress in the field of housing construction due to which the demand for housing loans is increasing rapidly. Necessary basic facilities for housing loans are available. There is a need to provide adequate credit in this sector by banks. 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 cities 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
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	130	3250.00	2925.00
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	605	3025.00	2722.50
<b>Total</b>					<b>735</b>	<b>6275.00</b>	<b>5647.50</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infra`structure 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. Bundi being an agrarian district requires more investment in irrigation projects, Chambal Command Area needs renovation, construction of more rural roads, minor irrigation projects etc. NABARD provides support under RIDF and NIDA in the district.

##### 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 centres 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. 5 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. Village water and sanitation committees can be formed and their capacity building and strengthening. There is a need for public toilets in the main markets of the districts. 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
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	2.00	80	250	500.00	400.00
2	Education-Schools	No.	50.00	80	5	250.00	200.00
3	Healthcare-Hospital	No.	200.00	80	5	1000.00	800.00
4	Healthcare-Pathological Lab	No.	120.00	80	24	1360.00	1088.00
5	Loans to MFIs for Onlending	No.	100.00	90	5	500.00	450.00
6	Sanitation-Pay & Use Toilets	No.	7.00	80	160	1120.00	896.00
7	Sanitation-Toilets	No.	1.00	80	170	170.00	136.00
<b>Total</b>					<b>619</b>	<b>4900.00</b>	<b>3970.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

In the present era of energy crisis, the only option is to use unconventional and renewable sources of energy. There is a provision of 40 percent subsidy under the Solar Mission of the Government of India. The state government is providing 60 percent subsidy on solar pump sets to the farmers growing horticulture crops. With the Pradhan Mantri Ujala Yojana implemented by the government, India is going to take the highest position in the global LED market. World's largest LED distribution program by the government in which more than 10 crore LED bulbs have been distributed. Pradhan Mantri Kusum Yojana (PM Kusum Yojana): Under this scheme, solar and other renewable capacity in the country is to be increased to 34.8 GW by the year 2026 with a total central financial assistance of Rs 34,422 crore. The plan consists of three components:

Component A: 10,000 MW of decentralized ground mounted grid connected renewable power plants with individual plant sizes up to 2 MW.

Component B: Installation of 17.50 lakh standalone solar powered agricultural pumps of varying pump capacity up to 7.5 HP.

Component C: Solarization of 35 lakh grid connected agricultural pumps, individual pump capacity up to 7.5 HP

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

Dealers of all big companies in the district are available for sale of solar powered pump sets and lights. There is abundant sunlight throughout the year in the district, hence solar energy can be exploited domestically and commercially. There is a need to give wide publicity to the solar home lighting model. Arrangements for repair of solar equipment should be available at the district level. There is a need to set up large capacity solar power plants in the private sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	3.00	90	275	825.00	742.50
2	Solar Energy-Solar Pump Sets	No.	15.00	90	11	165.00	148.50
<b>Total</b>					<b>286</b>	<b>990.00</b>	<b>891.00</b>



**RIDF**

1. Details of RIDF projects sanctioned in the district are given below:

( ₹ crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	968	255.400000	1965.0000
B	Ongoing tranches	94	1332.110000	692.6826
	Total (A + B)	1062	1587.510000	2657.6826

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	8	344.072000	289.6429
B	Rural roads & bridges	50	37.498000	29.9522
C	Social Sector	36	959.535000	373.0875
	Total (A + B + C)	94	1341.105000	692.6826

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

According to the census of 2011, there are about 197934 rural families in the district, out of which about 40526 families are in BPL category. There is potential for formation of about 9500 Self Help Groups in the district to cover all eligible rural families under the Self Help Group – Bank Linkage Program (SHG-BLP). So far 5209 self-help groups have been promoted, considering that 4000-4300 more self-help groups can be promoted in the next 5-7 years. The possibility of formation of 500 groups and bank affiliation during the coming year (2025-26) has been assessed. Similarly, the potential for credit linkage (fresh and repeat) of 2000 self-help groups has been assessed for the coming year.

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

Apart from the Self-Help Group Bank Linkage Programme, Joint Liability Group Programme, LEDP and MEDP are being implemented by NABARD in the district. The details of the available grant amount are as follows -

1. LEDP: Farm Sector – 150 participants, 5 batches of 30 women each and Non-Farm Sector – 90 participants – 3 batches of 30 women each, Cluster Based Livelihood Linked Training Program – Funding is available on project basis.
2. MEDP: Entrepreneurship Program for Mature Groups – Maximum grant amount Rs. 1,50,000.00 Training duration 15 days, 30 participants.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	0.60	100	10000	6000.00	6000.00
2	Individuals/ Individual members of SHGs	No.	0.60	100	10000	6000.00	6000.00
3	SHGs/ JLGs-Others	No.	1.50	100	625	937.50	937.50
<b>Total</b>					<b>20625</b>	<b>12937.50</b>	<b>12937.50</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Seed Village- The climatic conditions of the district are suitable for wheat, paddy, urad, soybean and mustard. Local demand for quality seeds. Availability of quality seeds, increase in production and productivity and increase in income of farmers.
2. Seed processing Units-Availability of raw material for seeds in the district and this will meet the local demand for quality seeds. Availability of quality seeds, Increase in use of certified seeds, Crop production and productivity.
3. Mini Food Park-Rice, Urad, Maize, Mustard, Soyabean production in abundance. Establishment of processing units and export oriented infrastructure.
4. Quality Testing Lab-Quality testing agriculture labs to be established in the district, preferably at Mandi level. It will facilitate testing and ensure quality of produce. Farmer would get fair price for their produce.
5. High Tech Lab- Apart from soil testing, to test the germination rate of seeds, quality of fertilizers, pesticides.
6. New Agriculture production Mandi in Nainwa Block -To meet the demand of marketing facilities to the farmer of Nainwa block.

#### 2. Water Resources

1. Minor Irrigation structure- Water harvesting structures will be promoted in the district. Major needs and potentiality in lakheri area of K.Patan district on river Mej.
2. Ground water data should be presented as per the new classification recommended by the task force constituted by the Government of India so that the entire block should not be known as 'Dark'.
3. Groundwater recharge & pond revival in overexploited blocks through percolation tanks, check dams, and desilting of traditional ponds/stepwells.
4. Micro irrigation (drip/sprinkler) and crop diversification to reduce groundwater stress and improve water use efficiency.

#### 3. Farm Mechanisation

1. Promote custom hiring among small and marginal farmers by promoting agri business for repairs and custom hiring.
2. Support under ACABC scheme for establishment of Custom hiring centres in the block level by the agri professionals

#### 4. Plantation and Horticulture

1. Strengthen and ensure proper use of market information system and market intervention plan to support prices.
2. Guava processing plants in Nainwa block as the area has seen increase plantation of guava.

3. Promotion of FPO to support processing/ storage of perishable commodities- There is a great scope of cold storage infrastructure in Hindoli block of Bundi, being large producer of vegetables.

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

1. There is a scope of reclamation of fallow lands in the district. Support to forestation efforts through people participation as the coverage of forest is less than 33% in the district.

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

1. There is a need to open semen collection centers and clinics. Most of the existing 68 AI centers are inactive due to lack of various infrastructure facilities.

2. Existing veterinary hospitals should be strengthened.

3. Polyclinic facility at Bundi.

4. FPO on dairy to support entire value chain in dairy, establishing all the backward and forward linkages.

5. Bulk Milk Cooler-Safe preservation of milk and reducing transportation costs.

6. Establishing Dairy Cooperative at village level by PACS.

7. Slaughterhouse- There is a need of modern abattoir in the district. This will give boost to leather industry and export of meat.

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

1. Breed improvement- Availability of good breed animals and increase in egg production and productivity." Karaknath " to be promoted in the district as the meat fetches premium rates in the market.

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

1. Systematic method of purchasing and marketing system of wool- At present, there is no official mechanism of purchase and marketing of wools in the district. The industry is mainly in the hands of traders and farmers has a little say in the price discovery, thereby leading to exploitation of farmers.

2. There is lack of breeder farms of goats, sheep and Pigs in the district. The farmers are purchasing stocks from outside the district. There is a need for good breeder farms of Sirohi goats, Malpura Sheep etc.

3. There is a scope of formation of FPO in goatry in the district, particularly in Hindoli and Nainwa blocks.

### **9. Fisheries**

1. Improve value chain: Provide training and financial assistance for fish processing, packaging, and branding. Promote the development of innovative fish products like fish leather, collagen products, fish oil supplements, and ready-to-eat snacks.

2. Establishment of fisheries Societies at the village level- Department of fisheries in coordination with DR, Cooperative may establish new fisheries societies for promotion and

employment generation at the local level.

3. There is a scope for improvement of mechanised boats.

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

1. Construction of godowns at PACS level to support post harvest infrastructure utilizing the benefits of AMI, AIF schemes of GoI.

2. To provide support to marketing federation established in the Cooperative sector.

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

1. The Soil Conservation Department can create awareness and train farmers on land development schemes.

Preparation of an Integrated Flood Control and Drainage Project and development of flood control and drainage infrastructure is required. The department should establish demonstration units comparing the use of bio-fertilizers and chemical fertilisers, and motivate farmers to use bio-fertilizers more to prevent depletion of soil fertility.

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

1. The quality of seeds produced by various institutions in the district should be ensured by the department, and only suitable varieties should be promoted.

Banks should also finance units related to the production of vermicompost and other organic fertilisers, which will boost the morale of farmers.

2. Tissue culture (micropropagation) has a lot of potential in the domestic market. Protocols can either be developed in-house or transferred from various research institutes and universities engaged in protocol development with the support of the Department of Biotechnology (DBT).

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

1. Provide credit under the Credit Linked Capital Subsidy Scheme (CLCSS) to enhance the infrastructure facilities for food and agri-processing.

There is a need to establish mutual cooperation among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors.

The GoR has announced a special policy for food and agri-processing, providing 100% exemption on stamp duty for acquisition, purchase or lease of land by new food processing units, 100% exemption from mandi fees for 10 years to all new export-oriented units using perishables, etc.

2. Under the PM Kisan SAMPADA Yojana, mega food parks, cold chains, creation/expansion of food processing & preservation capacities, agro- processing cluster infrastructure, creation of backward and forward linkages, food safety & quality assurance infrastructure, Operation Greens, human resource & institutions, Production Linked Incentive Scheme for Food Processing Industry (PLISFPI), and One District One Product schemes will be implemented.

3. Individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of eligible project cost, subject to a maximum of Rs. 10 lakh per unit under the PM Formalization of Micro Food Processing Enterprises (PMF ME) Scheme. Banks to provide more loans under PMFME scheme and reduce pendency at thier level.

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

1. Under the ACABC scheme, banks can provide a facility of up to Rs. 20 lakh for a single entrepreneur and up to Rs. 100 lakh for a group of 5 entrepreneurs (one of whom should be a graduate in Business Development and Management) to establish Agri Clinics and Agri Business Centers. Banks to support ACABC entrepreneurs by providing timely loans.
2. The district has all the backward and forward linkages for growth of FPO ecosystem and there is a scope of more FPOs in the district.
3. There is a scope of more custom hiring centres and post harvest supply chain services including e-marketing platforms.
4. Production of organic inputs like seeds and vermicomposting.
5. Banks to provide loans to MFIs to support skill based activities in the rural areas.

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

1. Power generation/ Transmission-Depending on demand, 6 -10 Hourly power cuts adversely impact industries established in rural areas. Continue electric supply will increase industrialization of the rural areas.
2. Cattle feed plant in Hindoli and Nainwa blocks -Key to quality animal feed. Availability of abundant Raw material or animal feed plant.

**16. Export Credit**

1. There is a scope of export of Sugandha rice produced in the district directly to foreign destination. On account of lack of quality test lab in the district, the millers are forced to sell their produce to the other traders outside the state. To support export market of rice, it is pertinent to establish quality test lab in the district level. Further, local millers need support to attend international fairs/exhibitions to understand export market.

**17. Education**

1. Banks should take measures to raise awareness about educational loans, especially in urban, semi-urban, and rural areas. Public sector banks can avoid delays in the disbursement process and timeframe for education loans..
2. The Government of India has introduced the following major schemes and policies in the education sector: National Education Policy 2020 (NEP 2020) - This replaces the previous National Policy on Education, 1986. It provides a comprehensive framework for both school and higher education, as well as vocational training, in rural and urban India.
3. Under Priority Sector Lending, loans and advances granted to individuals for educational purposes, including vocational courses, are covered up to Rs. 25lakh.

**18. Housing**

1. Pradhan Mantri Awas Yojana (PMAY-G) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2022. In Phase I (2016-17 to 2018-19), one crore houses were targeted for construction. There are still number of eligible households that need to be covered under the scheme. Digital push will increase transparency in the scheme.

## **19. Social Infrastructure**

1. There is a need for English medium schools in the rural areas of the district. There is a need for science and commerce streams in the rural schools.
2. There is a need of quality health and medical facilities including Hosiptals, clinics and good libraries in rural areas.

## **20. Renewable Energy**

1. The Solar Energy Policy-2017 has been promulgated by the state government to encourage the establishment of grid-connected rooftop solar photovoltaic power plants. Under this policy, individual beneficiaries are eligible for a subsidy of 40% for projects up to 3 kilowatts and 20% for projects from 3 kilowatts to a maximum of 10 kilowatts in residential areas as part of the currently operational Solar Rooftop Phase-2 program. Additionally, the state government is providing a maximum state subsidy of INR 30,000 per kilowatt to domestic consumers
2. To promote the production of bio-energy from bio-waste in the state, the Bio-Energy Enterprise Incentive Program was launched in February 2018. Under this program, units producing bio-diesel, bio-ethanol, methane, bio-gas, bio-CNG, producer gas, and bio-coal are being established with financial assistance based on investment from the state government. These enterprises are eligible for a 100% exemption on stamp duty for land purchase and a 10-year supply of Goods and Services Tax (GST) for investment.
3. Banks to provide loans to establish solar pumps in the fields of the farmers.

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

1. There is a huge scope for promotion and formation of JLGs in the district. Banks to tap new customers through JLG mode. Incentive to form JLGs were provided by NABARD to RCB, RRBs and NGOs working in this field.

## 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 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
- Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.

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

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

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

3. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana

4. Interest free loans for non-farming sectors

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

1. The cooperative sector in Bundi district comprises a total of 726 active cooperatives, covering 556 Non-Credit Cooperative Societies ( Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 170 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 1.64 lakh members, spread across 880 villages. They provide loan to members, custom hiring services, mini bank facility and PDS services. There are 511 milk producer societies registered in the district which supplies milk to Kota Dairy. The work of computerization of primary agricultural cooperative societies in the district has been started. The scheme aims to computerize 170 working PACS, thereby Efficiency, profitability, transparency and accountability in the operation of PACS can be increased. Under this scheme, 158 PACS affiliated to Bundi district have been approved by the Cooperative Bureau, Government of India. 139 PACS has Go-Live status as on 01-09-2025.

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

1. There is a good possibility for cooperative activity in the dairy and fisheries sectors. The distribution of cooperative societies is not uniform across all the 05 blocks. There are a total of 511 dairy cooperative societies in Bundi district. There is a possibility of formation of dairy cooperative societies in Nainwa and Kesoraipatan blocks. There is no cooperative societies in fisheries sector in Bundi. There is a huge scope of formation of fisheries societies in Hindoli and Bundi blocks. The formation of milk committees and fisheries societies will have a wide impact in promoting economic activities in these areas.

## 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	Women Empowerment	MEDP	Talera	Grant based support to CLF, Roshini, Talera	NGO-SMKJSS, Bundi	30	01MEDPs programme was conducted for 30 SHG members in Rose products. The aim is to provide market contacts for marketing the products of trained women. Linking with bank loan and subsidy-based schemes for entrepreneurship development of trained women.
2	Banking Technology	PACS (Primary Agricultural Cooperative Society) Computerization	District Level	GoI scheme of PACS computerization	GoI, State Govt. and NABARD	150	To strengthen and bring transparency in primary agricultural cooperative societies, computerization of all the eligibles PACs of the district is being done. 158 PACS of Bundi district have been selected.



3	Collectivisation	FPO- Dairy based	Nainwa Block	Grant based support to POPI-SMKJSS, Bundi		1200	Purchasing milk from about 1200 farmer members of the FPO and providing other facilities to the livestock farmer. 2) Turnover of FPO on 31st March 2025 Rs. 25.00 lakhs.
4	Collectivisation	FPO- Dairy based	Bundi Block	Grant based support to POPI-SMKJSS, Bundi		900	Purchasing milk from about 900 farmer members of the FPO and providing other facilities to the livestock farmer. 2) Turnover of FPO on 31st March 2025 Rs. 15.00 lakhs.
5	Collectivisation	FPO- Crop/Vegetables	Talera, Hindoli, Kesoraipatan Blocks	Grant based support to CBBO-SIIRD		3000	Three FPOs promoted under CSS scheme for FPO in Bundi district. There were around 3000 farmers associated with the FPO getting benefits of collectivisation.

## Success Stories

### Success Story 1



Title	Dhanatri- Storage and Seed Processing Unit
Scheme	PACS as MSC
Project Implementing Agency	PACS and Bundi CCB
Duration of the project	2021-23
Beneficiary	Villagers from 4 nearby villages
1. No. of beneficiaries	800
2. Community	Farming community
3. State	Rajasthan
4. District	Bundi
5. Block	Talera
6. Village	Dhanatri

#### 1.1 Support provided

Bank loan to Bundi CCB which is turn given loan to PACS at a lower rate of interest. seed and processing plant.

Benefit of AIF and PACS to MSC schemes were extended to the PACS for contruction of seed processing plant.

#### 1.2 Pre-implementation status

The farmers of 06 villages nearby the seed unit established used to travel 16 kms to Talera Mandi for sell of their produce. After the construction of seed cum processing unit at the PACS the farmers were able to sell their produce to the PACS thereby reducing transportation cost and time.

#### 1.3 Challenges faced

Lack of awareness at the PACS level

Lack of funds at the PACS level.

Trust deficit between DCCB and PACS.

Power supply Mandi licence working capital requirement

DDM act as a bridge.

#### **1.4 Impact**

Refinance availed: Rs.70.00 lakh

Capacity :5000MT

Business: Processing & sell of wheat/urad:

Total turnover: Rs.85 lakh Rs.2.00 cr (last year)

Total Income: Rs. Rs.6.00 lakh(2024) Rs. 12.00 lakh(2025) after repayment of loans administrative cost electricity charges labour etc.

## **Success Story-2**



Title	Farmer collectivisation: FPO promoted under PODF ID Jai Jethal Maa FPO
Scheme	FSDD_ FPO_ PODF_ID
Project Implementing Agency	SMKJSS BUNDI
Duration of the project	5 years
Beneficiary	
1. No. of beneficiaries	1200.00
2. Community	Famers- Dairy
3. State	Rajasthan
4. District	Bundi
5. Block	Nainwa
6. Village	Jajawar

### **2.1 Support provided**

The total grant support to the extent of Rs.21.60 lakh per FPO over a period of five years for promotion of new FPOs is available including Rs.5.00 lakh for Business Development Assistance.

### **2.2 Pre-implementation status**

The area is rainfed and suitable for animal husbandry and majority of farmers are small and marginal farmers having less than 2 acres of land. Farmers are dependent on animal husbandry to supplement their income. The processing potential is huge but there is no collective mechanism available.



### **2.3 Challenges faced**

Farmers are not motivated, income is less and majority of farmers use credit facilities to get inputs on credit and hence dependent on local traders for day to day activities.

### **2.4 Impact**

The FPO has created a new hope for these small and marginal farmers. The FPO has 1200 members having turnover of Rs.1.00 crore, collection of milk, providing animal feeds and sorted semen for breed improvement to its members. The FPO is planning to establish a cattle feed plant in near future.

## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

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



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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that

are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

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

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

b The cement industry being a major source of CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio-economic vulnerabilities that have been exacerbated by climate change. Rajasthan's initiatives including introduction of green budget development of Solar Parks plantation drives align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

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

a 1. Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26

2. 7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

a Under the CCF-ID Project NABARD has sanctioned a three-year project titled "Designing

Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers' Income" to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management system by recycling crop residues reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.

Under NAFCC two projects are :

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

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

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

a In terms of Rajasthan State Action Plan 2022 Bundi is categorized as as low vulnerability district of the State. Accordingly the report suggested reduce houseless population improve literacy rate improve female literacy rate reduce the number of marginal cultivators/workers increase the proportion of the population in household industries. Recommendations to reduce agriculture vulnerability for Bundi district is to increase in net area sown irrigation intensity and CDI in Rabi.

b In the agriculture sector initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced enhancing both food security and sustainability. Financially investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure waste management and pollution control measures requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector the promotion of renewable energy sources such as solar power installations can reduce carbon footprints and attract public-private partnerships offering both environmental and economic benefits. Additionally in the forestry sector afforestation and reforestation projects can help in carbon sequestration demanding resources for large-scale plantation drives. These projects if effectively implemented not only align with SAPCC goals but also provide a pathway for sustainable development both physical and financial aspects

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

a National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to State for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate-resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: i. National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns ; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution

a ICAR institutions in Rajasthan are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.

a The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socio-economic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Addressing these sectors is essential for effectively planning climate action and achieving the United Nations Sustainable Development Goals (UN-SDGs) at the state level. Rajasthan's initiatives including development of Solar Parks a plantation drive with target of 7 crore trees a Rs. 4000 crore investment in Mission "Hariyalo Rajasthan" 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.

a Drought and excess rain are one of the major effects of climate change that can be considered. NABARD has financed DPR base project in the district. Further NABARD is planning to associate with Forest department to create livelihood for communities residing and dependent on forest as a climate adaptation activity to reduce communities dependency on forest produce. Further NABARD has also promoting ZBNF (Zero Budget Natural Farming) among farmers through CAT visits and awareness through FPOs.

a Awareness workshops are being organized by various social sector organisations to deal with climate related events viz floods and earthquakes.

## **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. GI for Bundi Rice Rice is produced in an area of more than 80000 hectares in Bundi and is exported extensively to Kuwait Oman Qatar and Saudi Arabia. It also supplied to other parts of the country. In the year 202425 a turnover of Rs.1900 crore was recorded including Rs.1500 crore through exports (Bundi Rice Union). More than 6000 people are directly or indirectly employed in rice production in the district. Production in Bundi known as 'Rice Bowl' of the State has increased from 52.00 lakh quintals in 202021 to

130.00 lakh quintals in the year 202425. Bundi rice has similar properties and quality to the popular Basmati varieties available in the country. There are currently 26 millers working in Bundi. Due to the absence of geographical indication local millers are unable to export the product directly and have to depend on exporters from Haryana and Delhi thereby reducing the brand value. NABARD has sanctioned a project for GI for Bundi rice in the year 202122 and is in advance stages of registration at GI Registry office Chennai.

### Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census-2011 District Statistics 2024-25
Soil & Climate	KVK Bundi
Land Utilisation [Ha]	Census-2011 District Statistics 2024-25
Ground Water Scenario (No. of blocks)	CGWB
Distribution of Land Holding	Agri. Census-2015-16
Workers Profile [In 000]	Census-2011
Demographic Profile [In 000]	Census-2011 District Statistics 2024-25
Households [In 000]	Census-2011
Household Amenities [Nos. in 000 Households]	Census-2011
Village-Level Infrastructure [Nos.]	Census-2011 District Statistics 2024-25
Additional Information	Census-2011 District Statistics 2024-25
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics booklet 2024-25
Infrastructure & Support Services For Agriculture[Nos.]	District Statistics booklet 2024-25
Irrigation Coverage [000 Ha]	District Statistics booklet 2024-25
Infrastructure For Storage, Transport & Marketing	District Statistics booklet 2024-25
Processing Units	District Statistics booklet 2024-25
Animal Population as per Census [Nos.]	District Statistics booklet 2024-25 Animal Census
Infrastructure for Development of Allied Activities [Nos.]	District Statistics booklet 2024-25
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Census District Statistics
Status	IMDGoI website
Major Crops, Area, Production, Productivity	Agri Statistics GoI
Irrigated Area, Cropping Intensity	Agri Statistics GoI
Input Use Pattern	Agri Statistics GoI
Trend in procurement/ marketing	Agri Statistics GoI
KCC Coverage	Agri Statistics GoI
Soil testing facilities	Agri Statistics GoI
Crop Insurance	Agri Statistics GoI
Irrigated Area & Potential	Agri Statistics 2023_24
Block level water exploitation status	CGWD
Service Centers	Agriculture Department Bundi
Area under Forest Cover & Waste Land	Forest Department
Nurseries (No.)	Forest Department
Processing Infrastructure	Department of AH BUNDI
Poultry	AH Deptt Bundi
Inland Fisheries Facilities	Fisheries Department Bundi
Marine Fisheries (No.)	Fisheries Department Bundi
Brackish Water Fisheries	Fisheries Department Bundi
Agri Storage Infrastructure	Mandi Sect. Bundi

Fertilizer Consumption	Agri Stats
Facilities Available	Agriculture Department, Bundi
MSME units - Cumulative	MSME website
Traditional activities	LDM BUNDI
Promotional Interventions	SLRM
Status of SHGs	SLRM
Details of non-credit cooperative societies	DR office, Bundi
Details of credit cooperative societies	DR office, Bundi
Block wise, sector wise distribution of cooperative societies in the district	DR office, Bundi
Status/ progress under various schemes of MoC in the district	DR office, Bundi

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

Sources	
1	LDM BUNDI
2	LDM BUNDI
3	LDM BUNDI SLBC

**Name and address of DDM**

Name	RAJ KUMAR
Designation	DDM, NABARD
Address 1	House No 3 A 22 Vikas Nagar
Address 2	Bundi
Post Office	Bundi H.O
District	BUNDI
State	Rajasthan
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Mobile No.	9459587810
Email ID	bundi@nabard.org





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

### Corporate Office

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## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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

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

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## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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- 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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT