



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



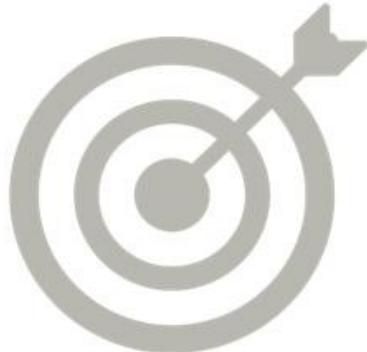
Chittorgarh District  
Rajasthan Regional Office, Jaipur



## 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: Chittorgarh**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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District Development Manager NABARD

Chittorgarh

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 Chittorgarh has projected a credit potential of ₹10,77,605.83 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 Chittorgarh district of Rajasthan.

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

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## Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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
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
GCA	Gross Cropped Area
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana



Abbreviation	Expansion
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IFS	Integrated Farming System
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
NIA	Net Irrigated Area
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NTFP	Non Timber Forest Produce
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



Abbreviation	Expansion
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVVY	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
VTI	Vocational Training Institute
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Chittorgarh district lies at 24.13' to 25.13' north latitude and 74.04' to 75.53' east longitude. To its east lie Kota district & Neemuch district of Madhya Pradesh, while to the south is Pratapgarh. Udaipur district & Rajsamand district border it to the west, Bhilwara and Bundi lie to north.
Type of soil	Chittorgarh lies in the Sub Humid Southern Plain and Aravali Hills with Grey Brown Loam, Medium black, Brown deep soil.
Primary occupation	Agriculture forms the primary occupation in the district, with a focus on both Rabi and Kharif crops. Prominent Rabi crops include wheat, barley, gram, mustard. Kharif crops grown alongside include cotton, maize, millet, jowar, isabgol etc.
Land holding structure	50% of the land holdings in number are held by marginal farmers, 25% by small farmers out of total 2,46,873. Small and marginal farmers hold 40% area.

### 3. Sectoral trends in credit flow

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

Banks' disbursed Rs. 6,31,594 lakh in the priority sector during 2024-25, against the target of Rs.7,80,450 lakh. During 2023-24, Rs. 6,22,459.73 lakh was disbursed against a target of Rs. 5,68,400 lakh.

#### 2. Investment credit in agriculture

Banks had disbursed Rs. 81,894 lakhs, Rs. 90,847 lakhs and Rs. 88,620 lakhs during year 2022-23, 2023-24 and 2024-25 respectively under Agriculture Credit against target of Rs. 78,300 lakhs, Rs. 94,200 lakhs and Rs. 1,13,560 lakhs during respective years.

#### 3. Credit flow to MSMEs

Banks had disbursed Rs. 1,62,463 lakhs, Rs. 2,13,130 lakhs and Rs. 2,26,879 lakhs during year 2022-23, 2023-24 and 2024-25 respectively under MSME sector against target of Rs. 1,16,800 lakhs, Rs.1,29,400 lakhs and Rs. 3,07,880 lakhs during the respective years.

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

Banks had disbursed Rs. 2,85,450 lakhs, Rs. 2,99,510 lakhs and Rs. 3,03,070 lakhs during year 2022-23, 2023-24 and 2024-25 respectively under crop loan sector against target of Rs. 2,92,580 lakhs, Rs.3,24,500 lakhs and Rs. 3,27,670 lakhs during the respective years.



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

##### 1. Projection for the year

Credit potential of Rs. 10,77,605.83 lakh has been estimated for the priority sector for year 2026-27.

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

Credit potential of Rs. 5,58,390.38 lakh has been estimated for the agriculture sector for year 2026-27, out of which, a potential of Rs. 3,97,876.32 lakhs have been estimated for crop loan sector.

##### 3. Projection for MSMEs

Credit potential of Rs. 4,83,355.60 lakh has been estimated for the MSMEs sector for year 2026-27.

##### 4. Projection for other purposes

Credit potential of Rs. 35,859.85 lakh has been estimated for the Other Priority Sector (OPS) for year 2026-27.

#### 5. Developmental Initiatives

- 1 A project is being implemented with a grant support of Rs. 131 lakhs for horticulture-based livelihood project (Wadi) in Bari Sadri block of district for 200 tribal households.
- 2 A Livelihood and Enterprise Development Program for 90 SHG women on wooden Home Decor items Jute Soft toys and Artificial Jewellery with grant support of Rs. 10.80 lakhs is being implemented in Bhadesar and Chittorgarh blocks.
- 3 A Livelihood and Enterprise Development Program for 60 SHG women on Sustainable Stitching with focus on sustainable fabric with grant support of Rs. 10.80 lakhs is being implemented in Nimbahera block.
- 4 A Centre for Financial Literacy funded under Financial Inclusion Fund are being run in Bhainsrorgarh and Begun blocks of district with complete financial support for manpower and premises at both locations.
- 5 NABARD is supporting through grant to Regional Rural Banks and District Central Co-operative bank for adoption of latest banking technologies and financial inclusion penetration.
- 6 6 FPOs have been formed under CSS FPO scheme in the district for collectivisation and are being nurtured regularly through grant support and capacity building.
- 7 Regular workshops are being conducted in district for NGOs, SHGs, Bankers and farmers to sensitise about various GoI / State Govt. schemes and NABARD initiatives.

#### 6. Thrust Areas

- 1 Special attention will be directed towards bolstering agricultural infrastructure by focusing on initiatives such as establishing warehouses, cold storage facilities, promoting horticulture crops, implementing integrated farming systems, enhancing land development.
- 2 The focus will be on improving soil quality through watershed development, encouraging seed production, and establishing vermi compost units in the district.
- 3 Additionally, there will be a concerted effort to facilitate loans for the development of agricultural allied activities including food processing, fruit and vegetable processing, milk processing, agri-clinics, and agri-business.
- 4 In priority sectors, the aim is to shift from traditional crops to increasing vegetable production while supporting allied agricultural activities such as dairy farming and horticulture.
- 5 This strategic approach seeks to enhance profitability for farmers with limited land holdings.

## 7. Major Constraints and Suggested Action Points

- 1 The district currently faces significant inadequacies in basic infrastructure and facilities across various sectors, coupled with heavy reliance on agriculture.
- 2 Consequently, the progress in developing supportive and ancillary agricultural activities has been slow.
- 3 There is a pressing need to establish infrastructure for agro-processing, promote horticulture, construct warehouses, develop pisciculture, improve land and minor irrigation systems, bolster small and micro industries, enhance animal husbandry, and support related sectors.
- 4 The development of these areas is expected to generate new employment opportunities for rural youth, thereby alleviating the pressure of complete dependency on agriculture and mitigating risks associated with agriculture.
- 5 The collective efforts of banks, government departments, farmers, and non-governmental organizations are anticipated to foster comprehensive development across the district.

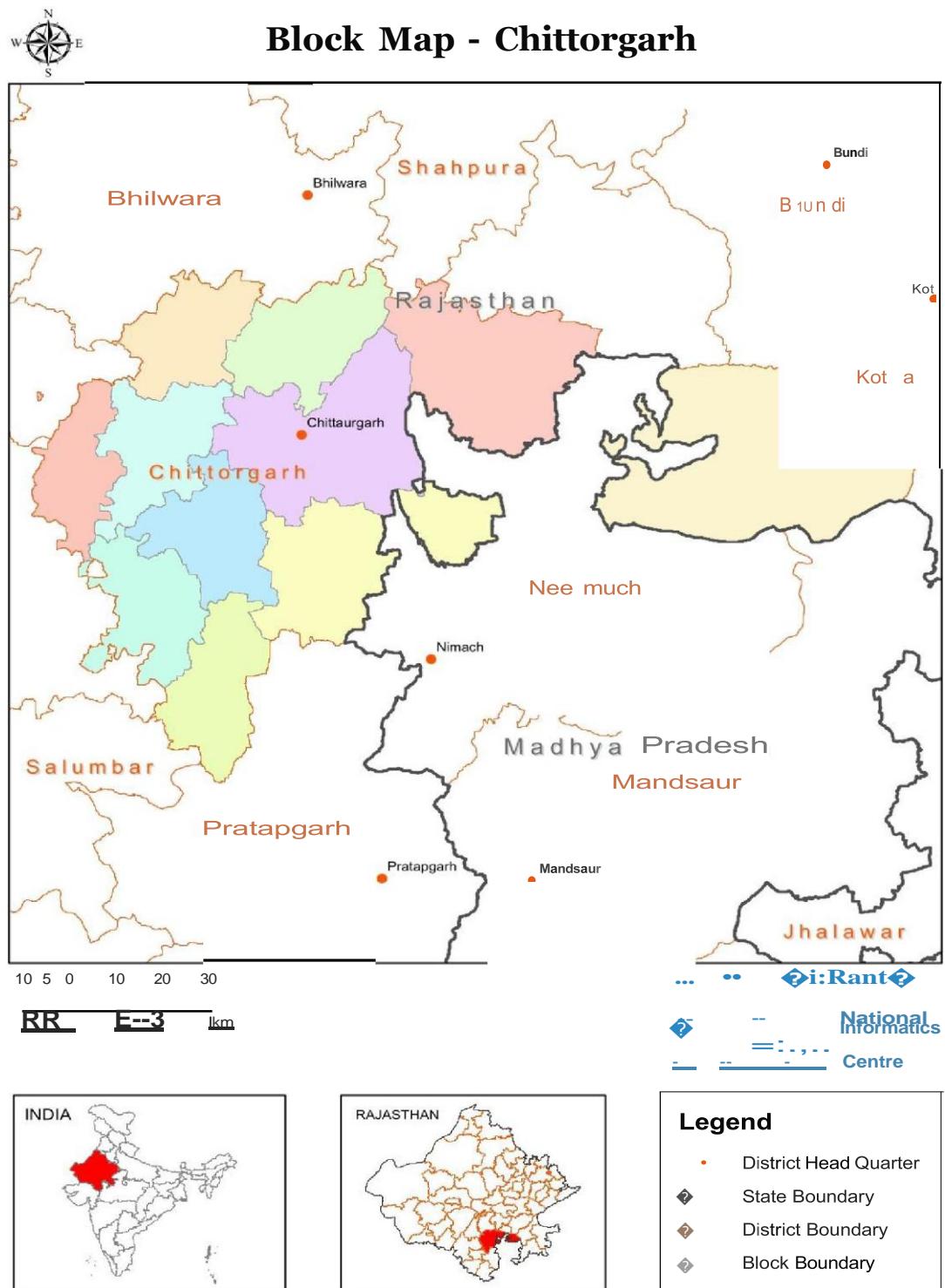
## 8. Way Forward

- 1 Due to land fragmentation, the per capita agricultural land holding in the district is steadily decreasing, leading to slower-than-expected income growth for farmers.
- 2 The Government of India is actively striving to enhance farmers' income, necessitating a strong emphasis on promoting integrated farming systems and advanced agricultural techniques in the district.
- 3 Realizing the estimated loan potential and translating it into tangible outcomes requires
- 6 Seamless provision of bank loans across various schemes sponsored by both Central and State Governments is essential to accelerate development efforts.



# Part A

## District Map

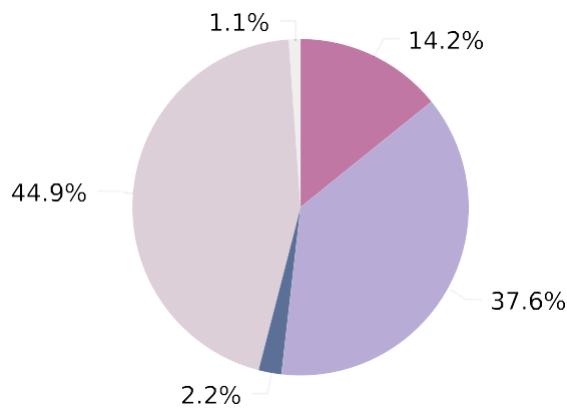


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>A</b>	<b>Farm Credit</b>	<b>496105.36</b>
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	405289.24
2	Term Loan for agriculture and allied activities	90816.12
<b>B</b>	<b>Agriculture Infrastructures</b>	<b>29238.7</b>
<b>C</b>	<b>Ancillary activities</b>	<b>33046.32</b>
<b>I</b>	<b>Credit Potential for Agriculture A+B+C)</b>	<b>558390.38</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	<b>483355.6</b>
<b>III</b>	<b>Export Credit</b>	<b>1387.5</b>
<b>IV</b>	<b>Education</b>	<b>4286.25</b>
<b>V</b>	<b>Housing</b>	<b>18041.4</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>4294.4</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1512.9</b>
<b>VIII</b>	<b>Others</b>	<b>6337.4</b>
	<b>Total Priority Sector</b>	<b>10,77,605.83</b>



■ Agri Term Loan  
■ MSME

■ Crop loan  
■ Others

■ Export/Education/Housing

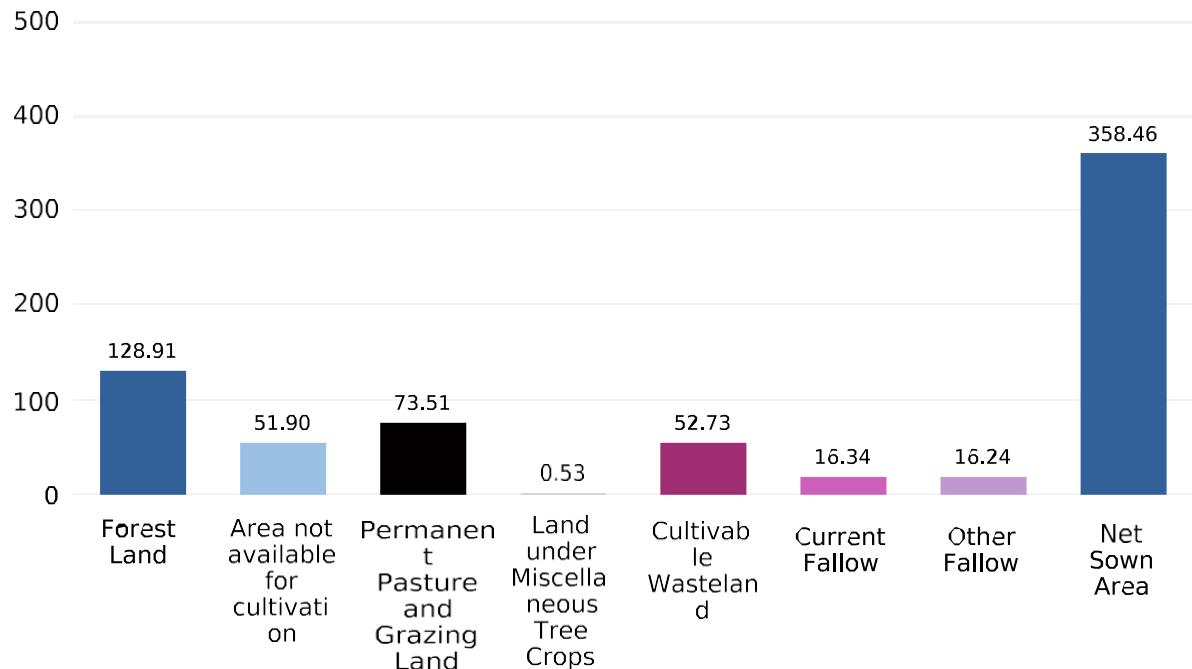
**Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	3,97,876.32
2	Water Resources	15,251.31
3	Farm Mechanisation	31,142.87
4	Plantation & Horticulture with Sericulture	11,510.05
5	Forestry & Waste Land Development	277.95
6	Animal Husbandry - Dairy	30,396.15
7	Animal Husbandry - Poultry	941.77
8	Animal Husbandry - Sheep, Goat, Piggery	2,599.21
9	Fisheries	135.2
10	Farm Credit- Others	5,974.53
	<b>Sub total</b>	<b>4,96,105.36</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	16,960
2	Land development, Soil conservation, Wasteland development	6,230.7
3	Agriculture Infrastructure - Others	6,048
	<b>Sub total</b>	<b>29,238.7</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	26842.2
2	Ancillary activities - Others	6,204.12
	<b>Sub Total</b>	<b>33,046.32</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
II	A Manufacturing Sector - Term Loan	41,302.4
II	B Service Sector - Term Loan	95,472
II	C Manufacturing Sector - WC	79,385.6
II	D Service Sector - WC	2,42,809.6
II	E MSME - Others	24,386
	<b>Total MSME</b>	<b>4,83,355.6</b>
<b>III</b>	<b>Export Credit</b>	<b>1,387.5</b>
<b>IV</b>	<b>Education</b>	<b>4,286.25</b>
<b>V</b>	<b>Housing</b>	<b>1,8041.4</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>4,294.4</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1,512.9</b>
<b>VIII</b>	<b>Others</b>	<b>6,337.4</b>
	<b>Total Priority Sector</b>	<b>10,77,605.83</b>

# **District Profile**

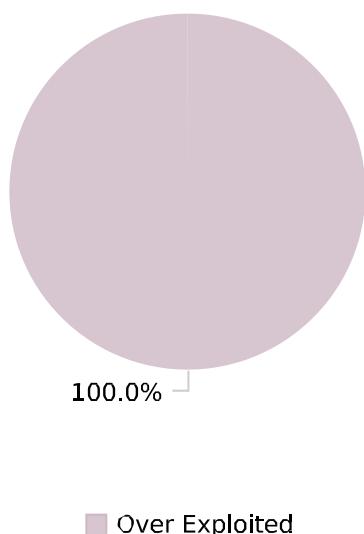
### 1. Land Utilisation ('ooo hectares)



District Statistical Profile 2024-25

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

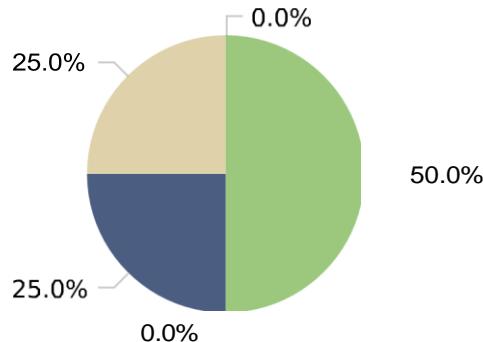
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■ Over Exploited

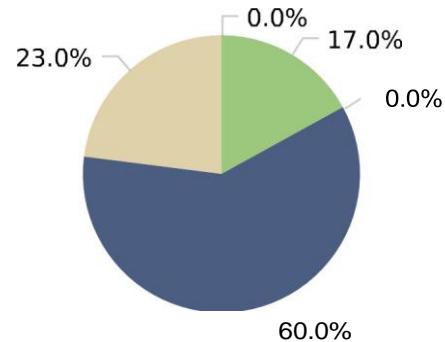
Dynamic Ground Water Res. State Report 2023

### 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)

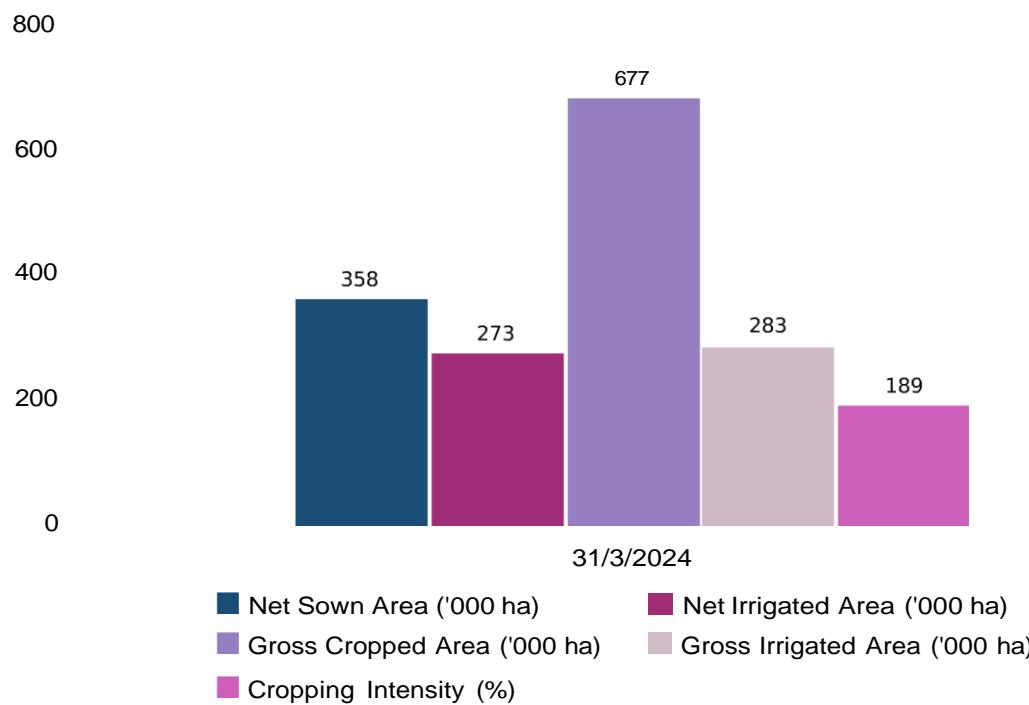
### Landholding - Area (%)



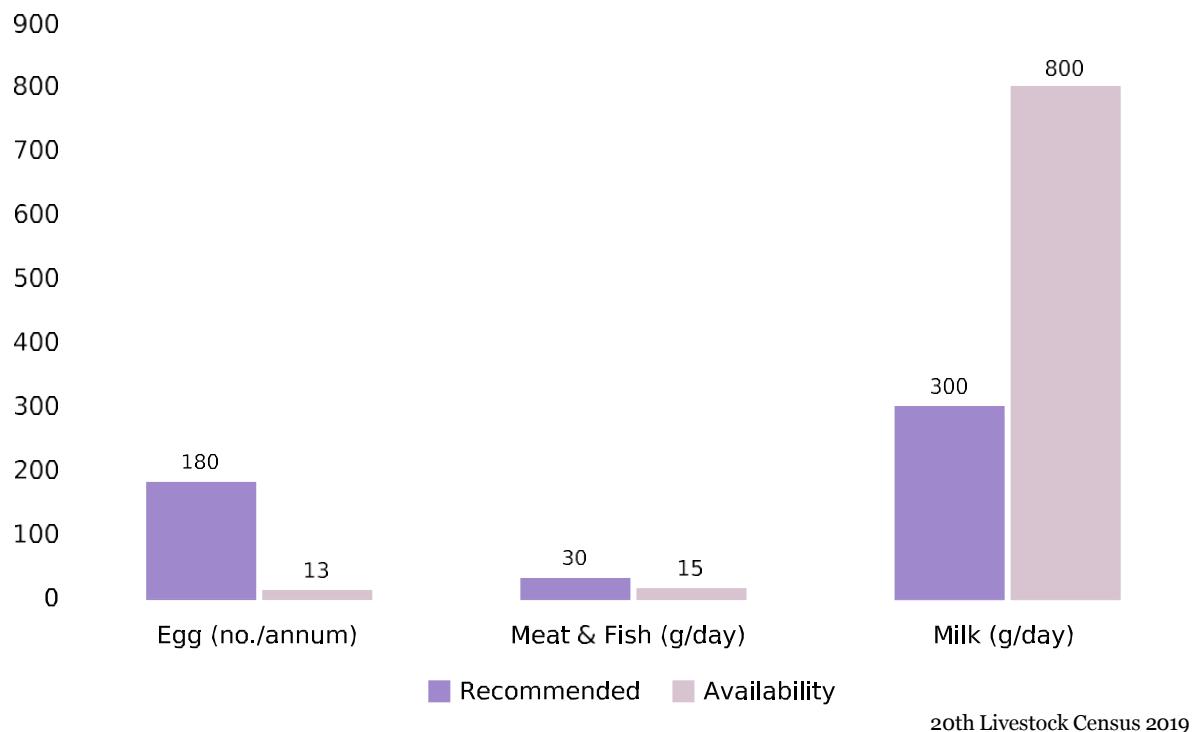
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District Statistical Profile 2024-25

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



### 5. Per-capita availability



## District Profile

Particulars	Details
Lead Bank	Bank of Baroda

### Key Agricultural and Demographic Indicators

#### 1. Additional Information

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

#### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	124.31	50.35	62.02	16.82
2	>1 to <=2 ha	61.19	24.79	85.79	23.27
3	>2	61.37	24.86	220.89	59.91
<b>Total</b>		<b>246.87</b>	<b>100.00</b>	<b>368.70</b>	<b>100.00</b>

#### 3. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1544.00	783.00	761.00	1259.00	285.00
2	Scheduled Caste	250.00	127.00	123.00	212.00	38.00
3	Scheduled Tribe	199.00	102.00	97.00	191.00	8.00



## Health, Sanitation, Livestock and Agricultural Infrastructure

### 4. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	14
2	Sugarcane (Gur/ Khandsari/ Sugar)	20
3	Spices (Masala Powders/ Pastes)	22
4	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1
5	Cotton (Ginning/ Spinning/ Weaving)	1
6	Milk (Chilling/ Cooling/ Processing, etc.)	142
7	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	3

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	34398	10409	23989
2	Cattle - Indigenous	344718	129326	215392
3	Buffaloes	379026	69832	309194
4	Sheep - Cross bred	140	11	129
5	Sheep - Indigenous	26591	7045	19546
6	Goat	488760	99945	388815
7	Pig - Cross bred	49	12	37
8	Pig - Indigenous	1886	754	1132
9	Horse/Donkey/Camel	1686	497	1189
10	Poultry - Improved	3418	1068	2350
11	Poultry - Indigenous	62,595	13398	49197

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	4928.00	MT	9.00	gm/day
2	Egg	203.00	Lakh Nos.	13.00	Nos/p.a.
3	Milk	31.00	MT	800.00	gm/day
4	Meat	3496.00	MT	6.00	gm/day
5	Wool	0.00	MT	0.00	..

## Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	772	772
Rainfall - Actual (mm)	888	780

### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	677.00	677.28
Net sown area ('ooo ha)	358.00	358.46
Cropping intensity (%)	18911.00	188.94

### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	118.68	113.93
Fertilizer consumption - Rabi (kg/ha)	112.06	107.58

### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	5	5

### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	221930	219074	179186
GLC through KCC (Rs. lakh)	285450.86	299510.63	281351.62

### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	3
Soil Health Cards Issued (No.)	10152	10152

### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	233814	118094

### Major Crops, Area, Production, Productivity



Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	1.03	3.64	3.64	1.29	1.88	3533.98
Maize	162.72	465.45	465.45	147.51	162.72	2860.44
Sorghum	19.73	51.95	51.95	18.07	19.73	2633.05
Pearl Millet	0.07	0.00	0.00	0.20	0.20	0.00
Urdbean	4.01	1.68	1.68	5.79	2.00	418.95
Mungbean	0.28	0.00	0.00	0.30	0.10	0.00
Sesame	0.00	0.14	0.14	0.30	0.10	0.00
Groundnut	25.38	34.07	34.07	33.22	56.44	1342.40
Soybean	108.07	106.55	106.55	108.20	100.49	985.94
Wheat	158.81	711.72	711.72	130.49	540.76	4481.58
Barley	0.00	33.37	33.37	9.10	29.36	0.00
Chickpea	93.68	105.21	105.21	104.75	138.00	1123.08
Lentil	0.00	0.00	0.00	0.23	0.31	0.00
India Mustard	54.21	94.09	94.09	65.00	102.86	1735.66
Linseed	0.00	1.69	1.69	1.17	0.94	0.00
Cotton	0.00	0.00	0.00	5.68	17.66	0.00
Opium Poppy	0.00	0.00	0.00	2.15	1.85	0.00
Rapeseed	0.00	0.00	0.00	0.00	0.00	0.00

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential ('ooo ha)	302	310
Net Irrigated Area ('ooo ha)	267	303
Gross Irrigated Area ('ooo ha)	271	313

**Block level water exploitation status**

Sr. No.	Particulars	District	Block Name	Status
1	Rajasthan	Chittorgarh	Rashmi	Over Exploited
2	Rajasthan	Chittorgarh	Kapasan	Over Exploited
3	Rajasthan	Chittorgarh	Nimbahera	Over Exploited
4	Rajasthan	Chittorgarh	Bari Sadri	Over Exploited
5	Rajasthan	Chittorgarh	Begin	Over Exploited
6	Rajasthan	Chittorgarh	Bhadesar	Over Exploited
7	Rajasthan	Chittorgarh	Bhainsrorgarh	Over Exploited
8	Rajasthan	Chittorgarh	Bhopalsagar	Over Exploited
9	Rajasthan	Chittorgarh	Chittorgarh	Over Exploited
10	Rajasthan	Chittorgarh	Dungla	Over Exploited
11	Rajasthan	Chittorgarh	Gangrar	Over Exploited

**Farm Mechanisation**

### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	40312	43771

### Plantation & Horticulture including Sericulture

#### Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	0	2

#### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Ajwain	2.65	1.51	0.89	0.63
Garlic	4.02	19.64	3.97	19.98
Nigella	0.12	0.19	0.19	0.27
Coriander	4.37	5.71	3.38	3.70
Cumin	0.02	0.01	0.10	0.10
Fenugreek	1.66	2.71	1.52	1.99
Chilli	0.09	0.31	0.09	0.31
Potato	0.02	1.02	0.01	0.45
Onion	0.10	1.16	0.05	0.68
Tomato	0.32	2.29	0.15	2.10
Cauliflower	0.09	0.76	0.09	0.82
Brinjal	0.06	0.35	0.04	0.44
Okra	0.10	0.69	0.17	0.67
Bottle Gourd	0.05	0.39	0.02	0.39
Muskmelon	0.81	3.68	0.33	6.05
Spinach	0.03	0.18	0.03	0.30
Pumpkin	0.04	1.40	0.04	0.74
Mango	0.49	10.36	0.49	10.30
Guava	0.14	3.15	0.10	3.06
Acid Lime	0.11	1.71	0.11	1.66
Indian Gooseberry	0.10	3.17	0.08	2.08
Papaya	0.08	1.43	0.08	1.38
Sweet Orange	0.02	0.64	0.02	0.93
Pomegranate			0.02	0.50
Custard Apple	0.08	0.79		

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land



Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	167	179
Waste Land (ooo ha)	32	55
Degraded Land (ooo ha)	39	58

**Nurseries (No.)**

Sr. No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	19	19

## Key Insights into Livestock, Fisheries and Land Development

### Animal Husbandry - Dairy

#### Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	140	144

### Animal Husbandry - Poultry

#### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	2	2

### Fisheries

#### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	104
Rainfall - Actual (mm)Reservoirs (No.)	2
Cage Culture/ Bio-floc technology (No.)	2
Fish Seed Hatchery (No.)	1

### Agri. Infrastructure

#### Agri Storage Infrastructure

Particulars	Status
Storage Godowns (No.)	186.00
Storage Godowns (Capacity - 000 MT)	180000.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	11.00
Market Yards [Nos] / Wholesale Market (No.)	5.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	45500.00

### Land Development, Soil Conservation & Watershed Development

#### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2
Watershed Projects - Area treated (000 ha)	1000
Wadi Projects (No.)	1
Wadi Projects - Area of plantation (000 ha)	75



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

### Agri Infrastructure ' Others

#### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	80	80

#### Facilities Available

Particulars	Status
Seed Processing Units (No.)	50
Seed Processing Capacity (ooo kg)	1200
Plant tissue culture facility (No.)	3
Pack Houses (No.)	1
Food Parks (No.)	1
Agri-Economic Zones (No.)	20

### MSME

Particulars	Status
MSME Clusters (No.)	2
Micro Units (No.)	4884
Small Units (No.)	822
Medium Units (No.)	18
Udyog Aadhar Registrations (No.)	5724

#### Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	1
Weavers Coop. Societies (No.)	5

#### Skill Development Trainings

Particulars	31/03/2020 24	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	481	500
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	8	2

## Informal Credit Delivery

### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	0.00	16.85
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)s	21.00	16.85

### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	11	11
No. of SHGs formed	9339	9985
No. of SHGs credit linked (including repeat finance)	3452	2899
Bank loan disbursed (Rs. lakh)	4662.51	10152
Average loan per SHG (Rs. lakh)	1.35	3.5
Percentage of women SHGs %	100	100

## Status and Prospects of Cooperatives

### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	549	815
Consumer Stores (No.)	14	14
Housing Societies (No.)	50	50
Weavers (No.)	5	5
Marketing Societies (No.)	5	5
Labour Societies (No.)	1	1
Industrial Societies (No.)	0	1
Agro Processing Societies (No.)	0	1
Others (No.)	ss42	43
Total (No)%	666	935

### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	234	266

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

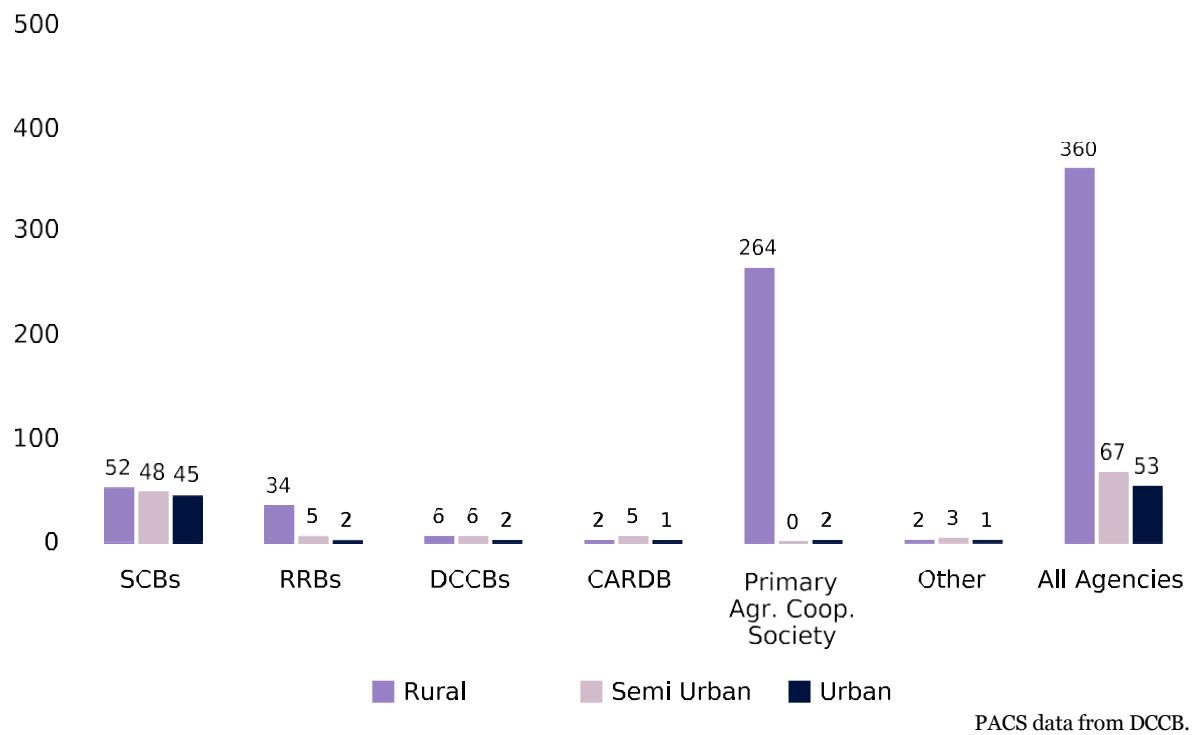
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district :
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	268
2	Potential for formation of new MPACS	33



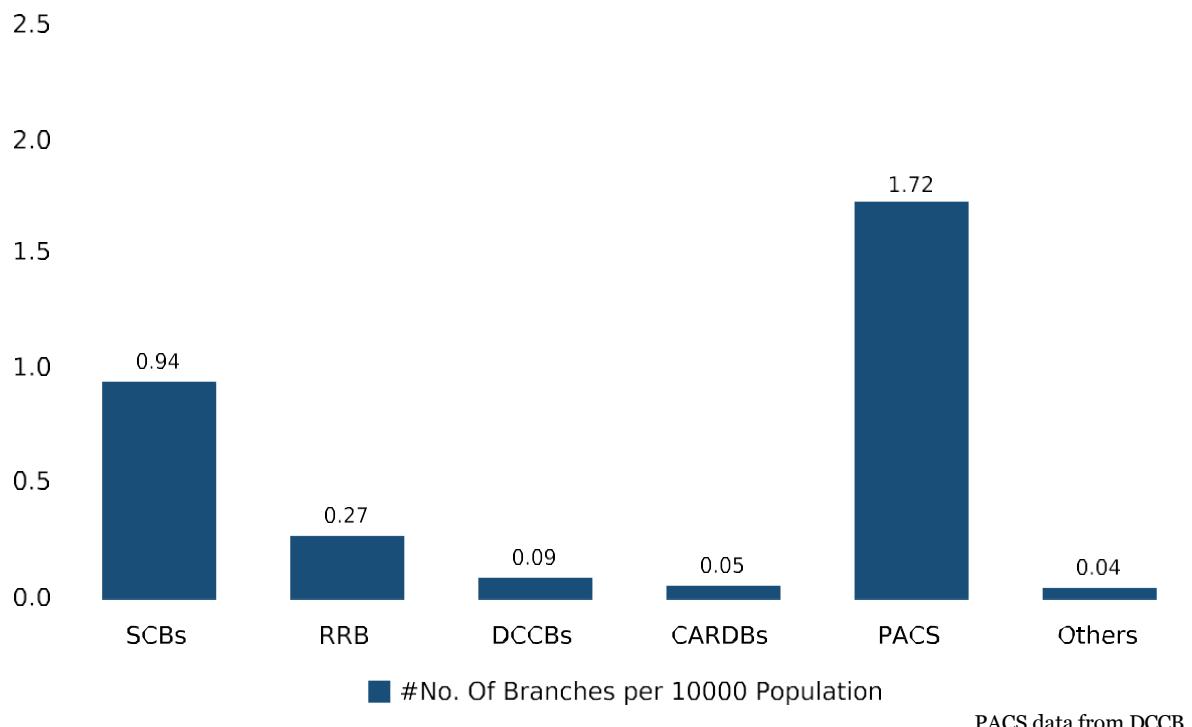
3	PACS Computerisation	263
4	ARDBs Computerisation	1
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	12
a	PACS sanctioned with warehousing facility & other related infrastructure	9
b	Capacity of the grain storage godowns sanctioned	4500
6	PACS as Common Service Centres (CSCs)	179
7	PACS as Kisan Samridhi Kendras (KSKs)	219
8	PACS as Jan Aushadi Kendras (JAK)	6
9	Societies/ Bank Mitras provided with micro-ATMs	20
a	Membership in Multi State Cooperative Society on Seeds	237
b	Membership in Multi State Cooperative Society on Organic farming & products	54
c	Membership in Multi State Cooperative Society on Agri-exports	51

# Banking Profile

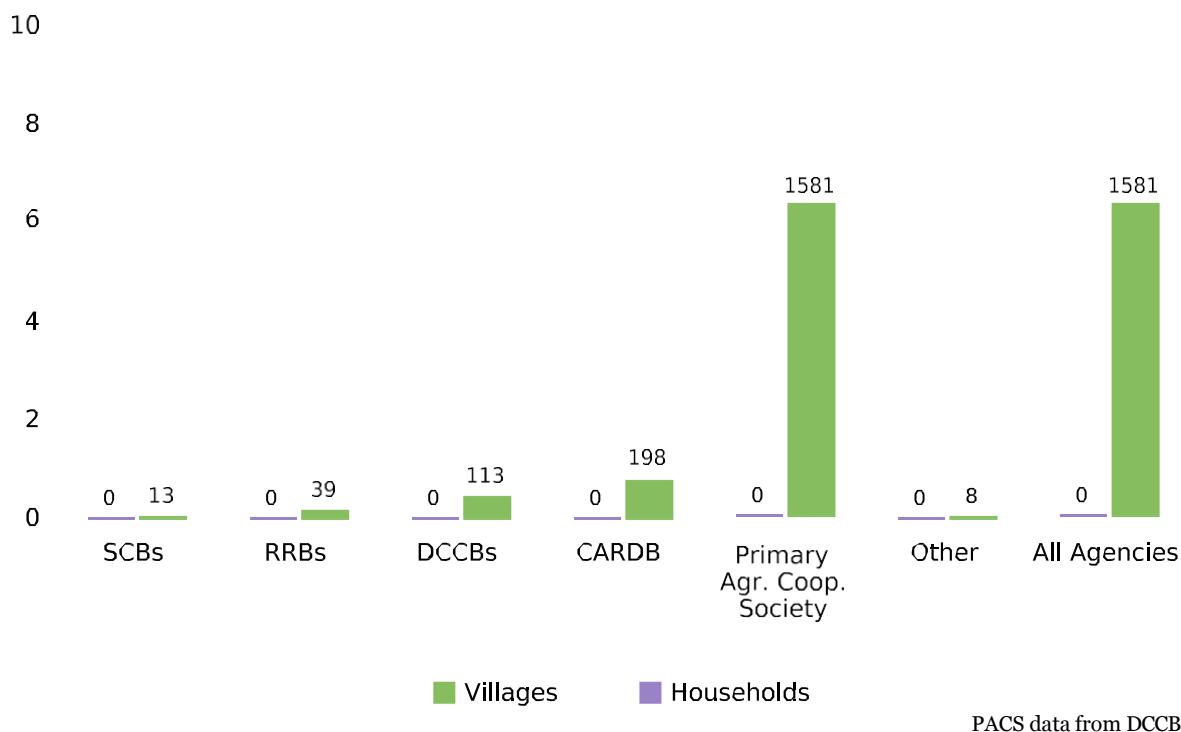
### 1. Agency wise - Number of branches in the district



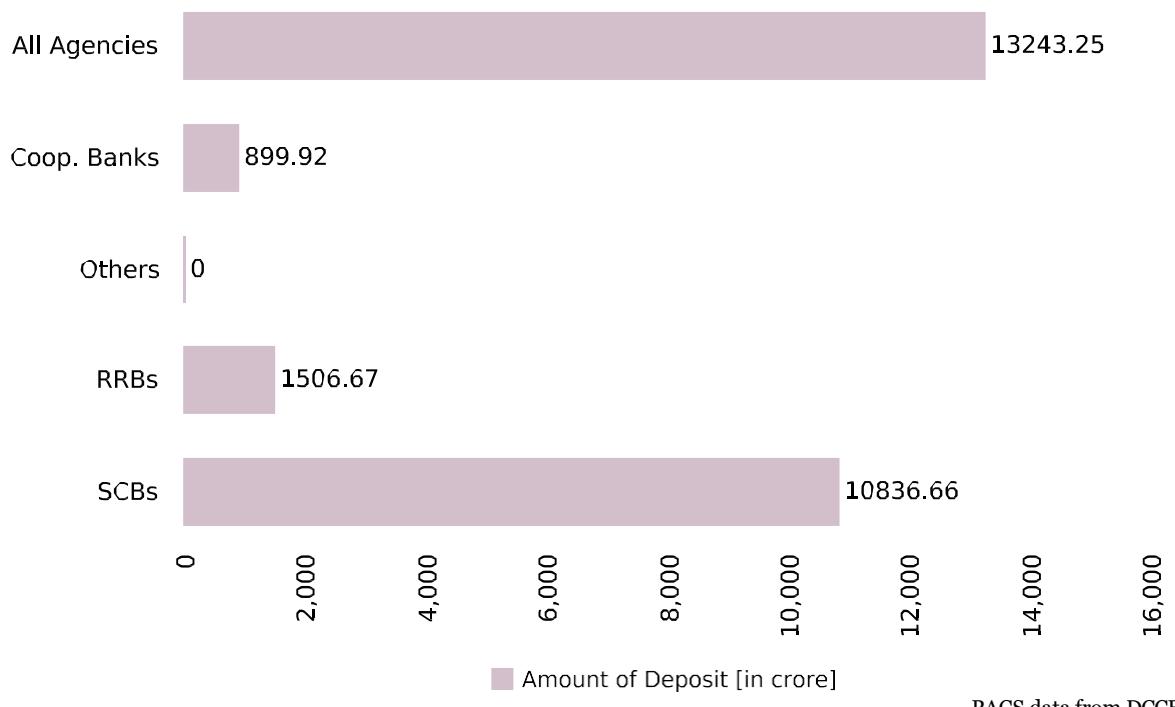
### 2. Branch Penetration



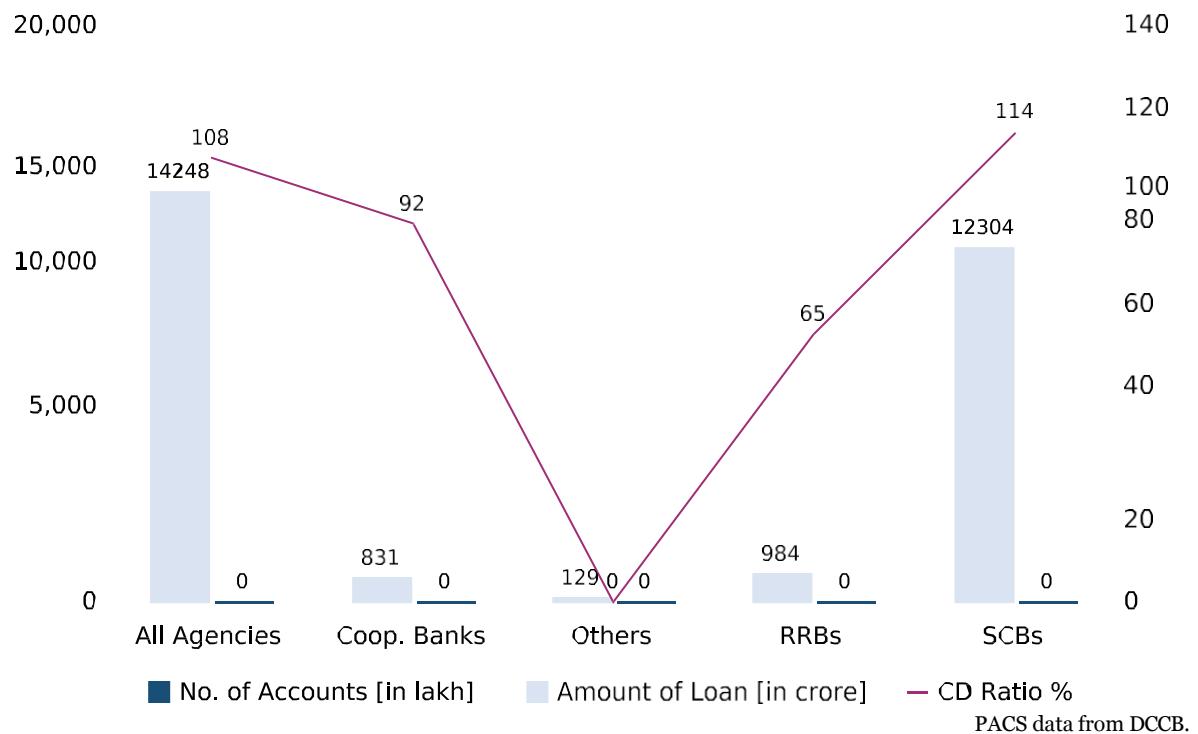
### 3. Agency wise - Per branch Outreach



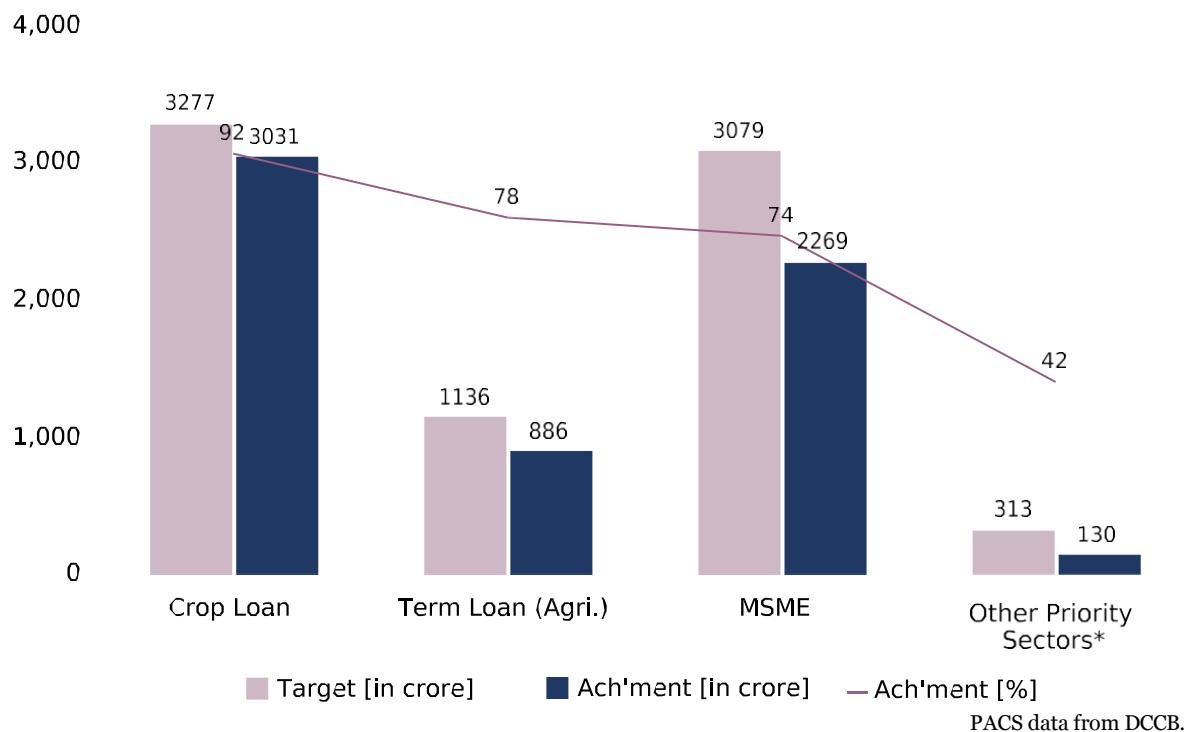
### 4. Agency wise - Deposit O/s



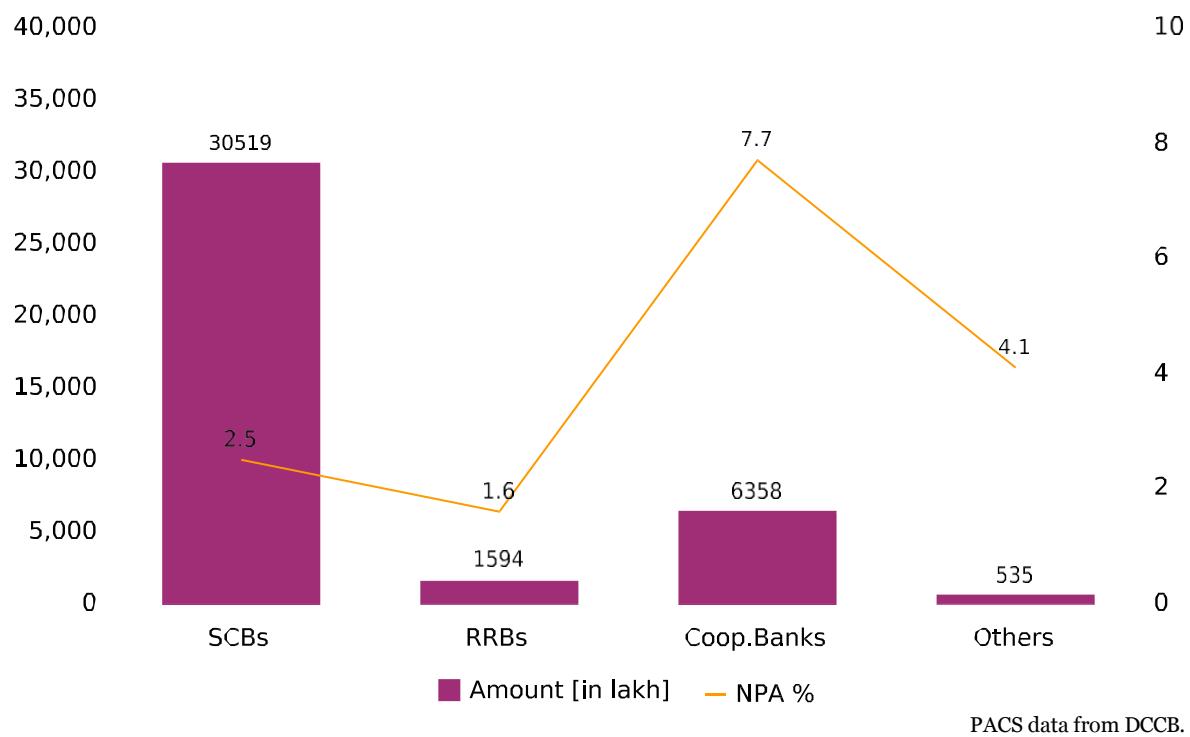
### 5. Agency wise - Loan O/s and CD ratio



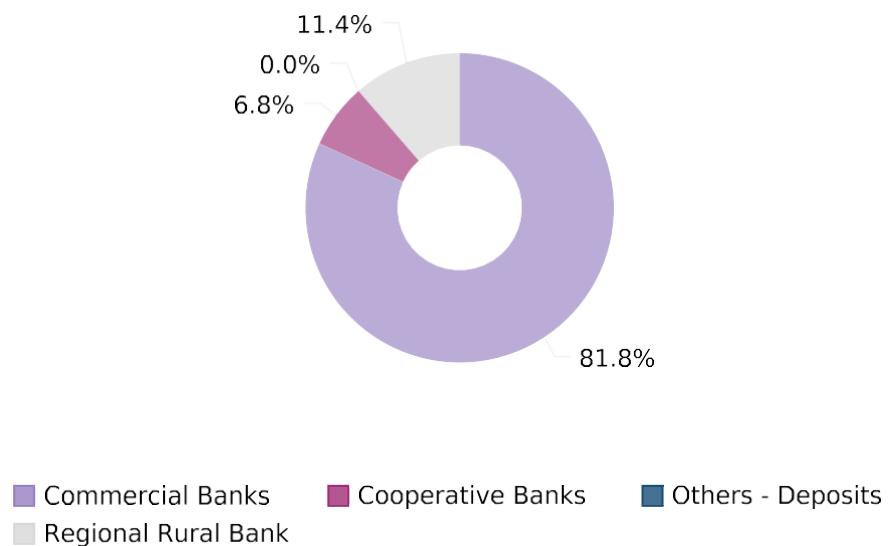
## 6. Sector-wise Performance under ACP



## 7. NPA position

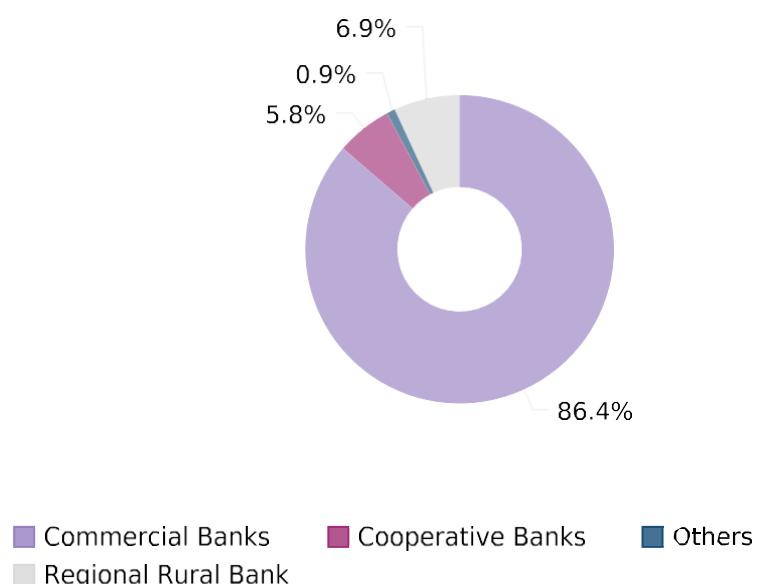


### 8. Agency wise - Share of Deposit O/s Year 2024-25



PACS data from DCCB.

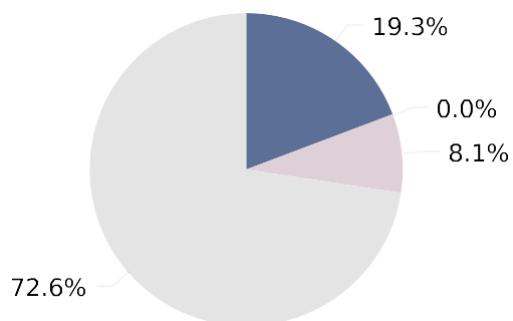
### 9. Agency wise - Share of Loan O/s Year 2024-25



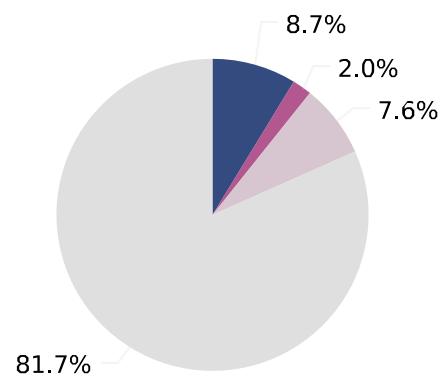
PACS data from DCCB.

### 10. Agency wise - Share of NPA

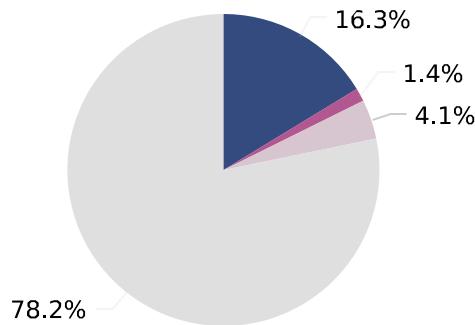
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



█ Coop. Banks    █ Others    █ RRBs  
█ SCBs

PACS data from DCCB.

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				Per Branch Outreach
		Total	Rural	Semi-urban	Urban	
Commercial Banks	25	145	52	48	45	13
Regional Rural Bank	1	41	34	5	2	39
District Central Coop. Bank	1	14	6	6	2	113
Coop. Agr. & Rural Dev. Bank	1	8	2	5	1	198
Primary Agr. Coop. Society	266	266	264	0	2	1581
Others	1	6	2	3	1	8
All Agencies	295	480	360	67	53	1581

### 2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	910924.00	1009220.41	1083666.00	7.4	81.83
Regional Rural Bank	119001.00	122230.00	150667.00	23.3	11.38
Cooperative Banks	81304.00	83615.00	89992.00	7.6	6.80
Others	0.00	0.00	0.00	0.0	0.00
All Agencies	1111229.00	1215065.41	1324325.00	9.0	100.00

### 3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	969225.00	1147034.00	1424815.00	24.2	100.0
Commercial Banks	805037.00	970312.00	1230430.00	26.8	86.4
Cooperative Banks	85930.00	77425.00	83063.00	7.3	5.8
Others	0.00	12481.00	12896.00	3.3	0.9
Regional Rural Bank	78258.00	86816.00	98426.00	13.4	6.9

**4. CD Ratio**

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	88.4	96.1	113.5
Regional Rural Bank	65.8	71.0	65.3
Cooperative Banks	105.7	92.6	92.3
Others	0.0	0.0	0.0
All Agencies	87.2	94.4	107.6

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

Agency	Cumulative up to 31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	595214	373586	130681	51164	
Regional Rural Bank	261493	123161	49826	22334	
Cooperative Banks	0	143	42	315	
Others	0	0	0	0	
All Agencies	856707	496890	180549	73813	

**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	
Commercial Banks	894408.00	72.7	333482.00	27.1	271895.00	22.1	110831.00	9.0	148068.00	12.0
Regional Rural Bank	86518.00	87.9	71524.00	72.7	56936.00	57.8	20311.00	20.6	15985.00	16.2
Cooperative Banks	77230.00	93.0	72658.00	87.5	37602.00	45.3	24668.00	29.7	13865.00	16.7
Others	12895.00	100.0	11787.00	91.4	12591.00	97.6	2942.00	22.8	1399.00	10.8
All Agencies	1071051.00	75.2	489451.00	34.4	379024.00	26.6	158752.00	11.1	179317.00	12.6

**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'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	506750.00	546588.23	107.9	568400.00	622459.97	109.5	780450.00	631594.00	80.9	99.4
Commercial Banks	352770.00	404144.35	114.6	404250.00	465175.63	115.1	598855.00	466826.00	78.0	102.6
Cooperative Banks	98370.00	84876.15	86.3	93950.00	89051.93	94.8	95900.00	91807.00	95.7	92.3
Others	810.00	897.25	110.8	3500.00	2860.10	81.7	3700.00	2334.00	63.1	85.2
Regional Rural Bank	54800.00	56670.48	103.4	66700.00	65372.31	98.0	81995.00	70627.00	86.1	95.8

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	292580.00	285450.86	97.6	324500.00	299510.63	92.3	327670.00	303070.00	92.5	94.1
Term Loan (Agri.)	783.00	81894.95	10459.1	94200.00	90847.00	96.4	113560.00	88620.00	78.0	3544.5
Total Agri. Credit	293363.00	367345.81	125.2	418700.00	390357.63	93.2	441230.00	391690.00	88.8	102.4
MSME	116800.00	162463.50	139.1	129400.00	213130.13	164.7	307880.00	226879.00	73.7	125.8
Other Priority Sectors*	19070.00	16778.92	88.0	20300.00	18971.97	93.5	31340.00	13025.00	41.6	74.4
Total Priority Sector	429233.00	546588.23	127.3	568400.00	622459.73	109.5	780450.00	631594.00	80.9	105.9

**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	805037.00	20109.73	2.5	970312.00	24953.09	2.6	1230430.00	30519.00	2.5	2.5
Regional Rural Bank	78258.00	2254.86	2.9	86816.00	2325.79	2.7	98426.00	1594.00	1.6	2.4
Cooperative Banks	85930.00	5333.15	6.2	77425.00	2663.48	3.4	83063.00	6358.00	7.7	5.8
Others	0.00	0.00	0.0	12481.00	615.72	4.9	12896.00	535.00	4.1	3.0
All Agencies	969225.00	27697.74	2.9	1147034.00	30558.08	2.7	1424815.00	39004.78	2.7	2.8



# Part B

## Chapter 1

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

### **3. Policy Initiatives - RBI**

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

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

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
- iii. Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%  
Sub targets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. iv Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- i. Lead Bank Scheme
- ii. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- iii. SHG Bank Linkage Programme
- iv. Basel III Capital Regulations
- v. Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- vi. Finance to Non Banking Financial Companies (NBFCs)

## 4. Policy Initiatives - NABARD

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

### INFRASTRUCTURE:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to FastTrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse 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 Indias 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, NDB, 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 Tier 5/6 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 Loaning 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 Adiwasari Udyam Protsahan Yojana :** This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*.

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

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The main occupation of 70% of the people living in Chittorgarh district is agriculture and agriculture based activities, agriculture is the main basis of the economy of the district. According to Census 2011, the total population of the district is 15.54 lakhs. There are 1581 inhabited villages in 11 blocks of the district. The main source of irrigation is wells and ponds.

There is a trend of sowing wheat, mustard, gram during Rabi and millet, maize, urad, moong, castor, isabgol in Kharif in the district. The main reasons for slow growth / stagnation of agricultural productivity are the decline in soil fertility, lack of water for irrigation, slow progress of farm mechanization and inadequacy of extension services.

New Pradhan Mantri Fasal Bima Yojana Kharif 2016 has been implemented in the district at a low premium, under which premium rates payable by farmers have been fixed according to one season one rate. The farmer premium has been kept at 2 and 1.5 percent respectively on Kharif and Rabi crops and the premium amount payable for commercial crops cotton and horticulture is 5 percent. The rest of the premium is being borne by the state and central government. In this scheme, indebted farmers are getting crop insurance on voluntary basis. Details of area under various crops and production is detailed in district profile. There are nearly 4.53 lakh farmers in Chittorgarh and 2.47 lakh land holdings. Average landholding in the district is 1.49 Ha.

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

The Agriculture Department is working at the district level. In the command area, the Agriculture Extension Officer and Deputy Director (Extension) are the main officers of agriculture. Assistant Director, Agriculture Officer, Assistant Agriculture Officer and Agriculture Supervisor are working to assist them. Seeds play an important role in crop production. In Chittorgarh district, seeds are provided to about 60% of the farmers by private dealers and other agencies such as State Seed Corporation, National Seed Corporation and cooperative societies. In the district, the 'Krishi Vigyan Kendra' is providing guidance and assistance to the farmers in technology transfer. Under the 'Agricultural Technology Management Agency (ATMA)' program, efforts are being made to increase the awareness of farmers in the district, to increase capacity through training and exposure, to increase agricultural production and productivity and for technology transfer. All APMC mandis of the state are connected to the online eNAM portal. The Kisan Credit Card (KCC) loan limit for short term crop loans has been increased from ₹3 lakh to ₹5 lakh under the Modified Interest Subvention Scheme (MISS), as announced in the Union Budget 2025-26 with affordable working capital at an effective interest rate of 4% p.a. The Rajasthan Government also offers a Crop Loan Interest Subsidy/Waiver Scheme. It provides an additional 4% subvention on crop loans up to Rs. 1.50 lakhs for cooperative banks.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	SoF	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables- Fenugreek/ Methi_ unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.57	1	3736	2118.69	2118.69
2	Annual Vegetables- Onion/Piyaz/ Kanda_ Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.99	1	720	713.30	713.30
3	Annual Vegetables - Tomato/ Tamatar_ Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.14	1	421	482.00	482.00
4	Cereals- Maize/ Makka_Unirrigated_ Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.60	1	50063	29997.75	29997.75
5	Cereals- Sorghum/ Jowar_ Unirrigated_ Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.32	1	9693	3080.33	3080.33
6	Cereals - Wheat/ Gehu_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Hectare	0.78	1	43139	33649.71	33649.71
7	Fodder Forage & Green Manures-Barseem/Bur Seem_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Hectare	0.44	1	55	24.09	24.09
8	Medicinal And Aromatic Plants - Poppy/Opium/Afeem/Khaskhas_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.41	1	230	324.84	324.84
9	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.72	1	17509	12552.20	12552.20
10	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.51	1	34364	17649.35	17649.35
11	Oil Seeds - Sesame/ Til/ Seasamum/Gingelly_ unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.29	1	329	95.05	95.05
12	Oil Seeds - Soybean/ Soyabean_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.66	1	20043	132968.58	132968.58
13	Others - Green Grass_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.56	1	110	61.16	61.16
14	Pulses- Chickpea/Chana Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre-Kharif  Kharif Rabi	Hectare	0.48	1	107044	51541.69	51541.69
15	Pulses-Mungbean/Mung/Moong/ Green Gram_ Irrigated_Conventional_Pre-Kharif   Kharif Rabi	Hectare	0.37	1	458	167.60	167.60
16	Spices & Condiments - Ajwain/ Ajavana_ Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.45	1	9481	4260.75	4260.75
17	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_ Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.54	1	495	264.85	264.85
18	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.02	1	201	204.33	204.33
19	Spices & Condiments - Coriander/ Dhaniya_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.63	1	5813	3669.76	3669.76
20	Spices & Condiments - Garlic/Lahasun_ Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.12	1	10888	12232.68	12232.68
<b>Sub Total</b>						<b>495184</b>	<b>306058.71</b>
<b>Post Harvest</b>							<b>30605.87</b>
<b>Maintenance</b>							<b>61211.74</b>
<b>Total</b>							<b>397876.32</b>
<b>Grand Total</b>						<b>495184</b>	<b>306058.71</b>
							<b>397876.32</b>

## **2.1.2 Water Resources**

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

To ensure productivity of various crops and increase in farmers' income, other means of irrigation must be used effectively. Development of agriculture sector and allied activities is mainly dependent on irrigation means. Irrigation schemes are mainly classified into three categories.

- a.) Major irrigation schemes whose Cultivable Command Area (CCA) is more than 10000 hectares.
- b.) Medium irrigation scheme whose Cultivable Command Area is between 2000 to 10000 hectares.
- c.) Minor irrigation scheme whose irrigated area is less than 2000 hectares.

The Government of India has made a provision of Rs. 50,000 crore under the "Pradhan Mantri Krishi Sinchai Yojana" for radical change in irrigation facilities. Medium and long term plans have been made under this scheme based on the concept of "Per Drop More Crop" and Har Khet Ko Pani.

Availability of machinery and materials is sufficient for expansion of irrigation facilities in Chittorgarh district as dealers are available in sufficient numbers to supply pump sets and install sprinkler/drip sets. Repair facilities are also easily available in the district. There is a need for collection and conservation of rain water. There is a need to promote water conservation by constructing anicuts.

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

In the district, 50,539 hectare meter (hem) of ground water is drawn annually for irrigation, against which only 34,745 hectare meter (hem) of water gets recharged annually. As a result, all the 11 subdivisions of the district fall in the highly over exploited area.

The total area available for irrigation in the district is 3,02,138 ha., out of which the net irrigated area is 1,68,934 ha and Gross Irrigated area is 2,61,075 ha. (Source: CGWB report 2021\_22).

Financial Assistance @ 55% for Small & Marginal farmers and @ 45% for other farmers is provided by the Government for installation of Micro Irrigation under the Scheme. In addition, some States provide additional incentives/top up subsidy for encouraging farmers to adopt Micro Irrigation.

### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A. 02 Water Resources</b>							
1	Drip Irrigation--1.8m*0.6m lateral size 16 mm-1ha model	ha	1.06	90	1020	1082.34	974.13
2	Drip Irrigation--1m*0.3m lateral size 16 mm-1ha model	ha	1.80	90	1020	1839.47	1655.53
3	Drip Irrigation--2.5m*0. 6mlateral size16mm-1ha model	ha	0.81	90	1020	823.33	740.99
4	Drip Irrigation--4.5m*4. 5mlateral size12mm-1 ha model	ha	0.44	90	1020	445.63	401.08
5	Drip Irrigation - 6m*6mlateral size12mm-1ha model	ha	0.39	90	1020	393.90	354.51
6	Dug Well-Deepening- Chittorgarh-hardrock-depth per meter	No.	0.06	90	1020	56.12	50.50
7	Dug Well-New-Chittorgarh-Alluvial-Dia 3mDepth 19m	No.	1.15	90	1020	1175.04	1057.53
8	Dug Well-New-Chittorgarh-hardrock-Dia 4mDepth 19m	No.	1.12	90	1020	1137.32	1023.57
9	Electric Pump Sets--10.0 HP	No.	0.42	90	1020	429.42	386.48
10	Electric Pump Sets--12.5 HP	No.	0.50	90	1020	510.00	459.00
11	Electric Pump Sets--3.0 HP	No.	0.26	90	1020	269.28	242.34
12	Electric Pump Sets--5.0 HP	No.	0.30	90	1020	306.00	275.40
13	Electric Pump Sets--7.5 HP	No.	0.36	90	1020	371.28	334.14
14	Solar PV Pump Sets (AC)--3 to 6 kw	No.	0.43	90	1020	441.16	397.03
15	Solar PV Pump Sets(AC)--6 to 10 kw	No.	0.41	90	1020	414.92	373.42
16	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.51	90	1020	523.25	470.93
17	Solar PV Pump Sets (DC)-submersible pump set 5.0 HP	No.	0.37	90	1020	375.36	337.83
18	Solar PV Pump Sets (DC)-submersible pump set 7.5 HP	No.	0.43	90	1020	436.56	392.91
19	Solar PV Pump Sets (DC)-without USPC 5.0 HP	No.	2.35	90	1020	2393.11	2153.81
20	Solar PV Pump Sets (DC)-without USPC 7.5 HP	No.	3.26	90	1020	3326.02	2993.40
21	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.19	90	1020	196.43	176.78
<b>Total</b>					<b>21420</b>	<b>16945.94</b>	<b>15251.31</b>

## 2.1.3 Farm Mechanization

### 2.1.3.1 Status of the Sector in the District

The level of mechanization in India is only 40%, much lower than the United States and European countries where it is 95%. Mechanization reduces postharvest losses and adds value through cleaning, grading, and packaging. Tractors, power tillers, threshers, combine harvesters, and other implements are key components of agricultural mechanization. Factors such as low tractor penetration, government initiatives, and increasing nonagricultural use are driving the growth of the tractor industry. Manufacturers are introducing new tractor models to meet the growing demand. The use of tractors and other implements is important for various agricultural activities such as land leveling, ploughing, sowing, fertilizing, plant protection, weeding, and harvesting.

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

The district has adequate infrastructure for agricultural mechanization. All tractor and thresher companies have technical experts at the district and block headquarters who are creating awareness along with providing guidance. Also, trained mechanics, mechanics and parts are available in the entire district for company workshops and repairs. Due to small land holdings in the district, there is a trend of hiring tractors and there is also a great demand for custom hiring centers. Tractors, rotavators, tillers, threshers, etc. are available with the big and welloff farmers and in the last few years, these implements are also being purchased by small farmers.

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

Initiatives of Rajasthan Government:

- a.) 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.
- b.) More than 20,000 solar power pumps have already been installed in the state to power irrigation systems.
- c.) GoR is planning to open more than 2,600 CHCs in next 3 years.
- d.) Chittorgarh is the key district in the implementation of plasticulture and protected cultivation.

### 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.

Sr. No	Activity	Unit Size	Unit Cost	Bank Loan Factor	Phy	(₹ lakh)	
						TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	35.00	90	516	18060.00	16254.00
2	Drones--12 hp	No.	6.50	90	516	3354.00	3018.60
3	Other machinery-Other Machinery & Equipment's- Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.46	90	516	237.36	213.63
4	Other machinery-Other Machinery & Equipment's- Rotavator- 7feet	No.	1.45	90	516	748.20	673.43
5	Power Tiller--12-15 hp	No.	2.25	90	516	1161.00	1044.95
6	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.65	90	516	335.40	301.91
7	Thresher-Multidrop Power Threshers-Tractor mounted	No.	4.50	90	516	2322.00	2089.80
8	Tractor-Without Implements & Trailer- 38hp/3 cylinders	No.	7.50	90	516	3870.00	3483.00
9	Tractor-Without Implements & Trailer-	No.	8.75	90	516	4515.00	4063.55

42 hp/3 cylinders						
<b>Total</b>		<b>4644</b>	<b>34602.96</b>	<b>31142.87</b>		

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

Rajasthan has a large scope for the development of horticulture. It provides additional employment opportunities to the rural people while diversifying the rural economy towards agro processing and other ancillary activities. For the year 202425, a budget estimate of ₹1,348.09 crore has been kept under the state plan (including central share). The soil and climate of Chittorgarh district is conducive for growing fruit crops such as amla, guava, lemon, bael etc. and many seasonal vegetables. Horticulture can provide livelihood and profitable options to farmers through agricultural diversification. Most of the horticultural crops in the district come under vegetables and spice crops. Whereas the area under fruit, flower and medicinal crops is very less.

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

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

Orchards of fruit plants were established under MIDH. Construction of greenhouses in the district under protected cultivation is necessary for setting up orchards of spice crops.

Under the programme of National Horticulture Board (NHB), focus is being laid on high tech horticulture and postharvest management infrastructure including cold storage and reefer vans. Most of the schemes of NHB are credit linked. Dedicated "Center of Excellence" for Custard Apple has been established in district by GoR to promote high tech horticultural enterprises through demonstration, training and capacity building, technology transfer and hand holding support. Details of major horticulture crops and production are indicated in district profile.

### 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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.18	90	98	213.64	192.28
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.05	90	98	102.90	92.63
3	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.64	90	98	62.72	56.45
4	Dryland Horticulture crops-Custard Apple-	ha	1.60	90	98	156.80	141.12

	2.5m*2.5m						
5	Dryland Horticulture crops- Indian Goose Berry (Amla)- High density-with drip 3m*3m	ha	2.31	90	98	226.38	203.75
6	Dryland Horticulture crops- Pomegranate-without drip- 5m*5m	ha	0.96	90	98	94.08	84.67
7	Floriculture--Marigold-0.4 ha	ha	0.98	90	98	96.04	86.44
8	High density plantation-Guava-3m*3m	ha	1.71	90	98	167.58	150.83
9	High density plantation--Lemon high density- 4m*4.5m	ha	1.43	90	98	140.14	126.14
10	High density plantation-Mango-4m*4m	ha	2.03	90	98	198.94	179.06
11	High density plantation-Papaya-1.8m*1.8m	ha	1.45	90	98	142.10	127.91
12	Medicinal & Aromatic Crops-- Isabgol plant- 25 plants per square meter	ha	0.54	90	98	52.92	47.63
13	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.50	90	98	245.00	220.50
14	Nursery --Nursery raising	ha	16.30	90	98	1597.40	1437.66
15	Other Plantation Crops--Date Palm (Tissue culture)	ha	7.12	90	98	697.76	627.98
16	Protection Structure--Low- cost onion storage structure- 25 MT	sq.m.	1.91	90	98	187.18	168.47
17	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	13.70	90	11	150.70	135.63
18	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	42.00	90	130	5460.00	4914.00
19	Protection Structure-- Refrigerated Transport vehicle-9MT	sq.m.	28.00	90	98	2744.00	2469.60
<b>Sub Total</b>						<b>1807</b>	<b>12736.28</b>
<b>A.05 Working Capital - Bee Keeping</b>						<b>11462.75</b>	
1	Apiculture Others	No.	4.30	1	11	47.30	47.30
<b>Sub Total</b>						<b>11</b>	<b>47.30</b>
<b>Total</b>						<b>1818</b>	<b>12783.58</b>
						<b>11510.05</b>	

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

As a result of rapid increase in population and increase in industries and residential needs, forest areas are shrinking and natural balance is deteriorating. To maintain ecological balance and purity of environment, protection of forests and development of forest areas is very important.

According to the National Forest Policy 1988, about one third of the total geographical area of the district should be forest, but as per Forest Department, GoR Annual Report 2024\_25, Chittorgarh district has only 12.63% area under forest, which is worrisome. During the last three years in the district, no amount has been distributed in the form of bank loan in this area.

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

- a.) For forest development, apart from the State Government and the Government of India, financial assistance is being received from NABARD and Japan International Cooperation Agency (JICA).
- b.) Greening of Rajasthan named NABARD RIDF funded plantation project is being implemented in district to develop catchment area in the district.
- c.) Rajasthan Compensatory Afforestation Fund Management and Planning Authority

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

d.) There is requirement of good quality planting material, marketing and logistics facilities are required.

e.) Forestry and wasteland development programs are being run under Mahatma Gandhi NREGA and Nurseries are being run by the Forest Department, KVK and many entrepreneurs in the districts.

### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-5m*5m	ha	0.60	90	100	60.31	54.27
2	Plantation--Rohida plant-8m*5m	ha	1.03	90	100	103.00	92.69
3	Plantation--Shisham-6m*6m	ha	0.42	90	100	41.69	37.53
4	Plantation-Teak-2.5 m*2.5m	ha	1.04	90	100	103.85	93.46
<b>Total</b>					<b>400</b>	<b>308.85</b>	<b>277.95</b>

## **2.1.6 Animal Husbandry – Dairy**

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

Chittorgarh district has a very good potential for animal husbandry development. The most popular breeds of cattle are Kankrej, with an average of 5 to 7 liters of milk per day and Murrah breed with an average of 10 litres of milk per day. The district's 73853 Ha. area comes under fodder crops.

Chittorgarh Pratapgarh Milk Producer Cooperative Union Ltd. is operational in the district. For year 201920 (latest data available), milk production in the district stood at 6.78 lakh tonnes per year. There are a total of 224 veterinary institutions in the district.

According to the National Commission for Agriculture (NCA), the standard of veterinary institutions based on category wise mature stock units is not sufficient. The requirement should be worked out based on one animal institution for every 5000 adult units (MSU). Apart from this, additional AI centers are also required on the basis of every approximately 1000 braidable cows and buffaloes.

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

- a.) The State government distributes free medicines for the veterinary hospital.
- b.) The public and private sector insurance companies working in the district are not

covering the risks of the cattle owners by insuring the animals which is a big hurdle in credit linkage.

- c.) There is adequate availability of green fodder, dry fodder and animal feed in the district.
- d.) The breed of milch animals in the district is of low level, which needs improvement.
- e.) The milk producers lack knowledge of scientific maintenance of the dairy.
- f.) GoI is implementing National Livestock Mission, Rashtriya Gokul Mission, AHIDF etc. for promotion of Dairy sector.
- g.) State Govt. is providing subsidy of Rs 5 per liter to milk producers under Mukhya Mantri Dugdh Utpadak Sambal Yojana.
- h.) Animal Husbandry KCC is provided to farmers at 7% p.a. interest rate with interest subvention of 3% p.a. upto Rs. 2 lakhs.

### **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.

Sr. No	Activity	Unit Size	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	(₹ lakh)
<b>A.07 Animal Husbandry - Dairy</b>								
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.46	90	1186	2912.81	2621.54	
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.36	90	1186	3980.21	3582.20	
3	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed	1+1	1.96	90	1186	2328.12	2095.31	
4	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	2.86	90	1186	3395.52	3055.97	
5	Chaff Cutter-Electric-5HP diesel engine(chaff cutter- 12700 engine33700)	No.	0.46	90	1186	550.31	495.27	
6	Chaff Cutter-Manual-Manually operated	No.	0.8	90	1186	91.32	82.19	
7	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	1.99	90	593	1180.77	1062.72	
8	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.77	90	619	1715.36	1543.83	
9	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	593	35.58	32.02	
10	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.43	90	593	254.99	229.49	
11	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwa (Avg lect-8ltrs/day)-	1+1	1.77	90	1186	2100.63	1890.58	
12	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwa 1	1+1	2.55	90	593	1512.85	1361.56	
13	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.00	90	593	5930.00	5337.00	
<b>Sub Total</b>					<b>11886</b>	<b>25988.47</b>	<b>23389.68</b>	
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>								

1	Buffalo Farming Others	Per Animal	0.18	1	21900	3960.18	3960.18
2	Cross bred Farming_Others	Per Animal	0.14	1	21900	3046.29	3046.29
<b>Sub Total</b>				<b>43800</b>	<b>7006.47</b>	<b>7006.47</b>	
<b>Total</b>				<b>55686</b>	<b>32994.94</b>	<b>30396.15</b>	

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

The climate of Chittorgarh district is suitable for this activity. Chittorgarh district is well connected by road with the state capital Jaipur and big cities like Udaipur, Bhilwara, Kota and Ahmedabad. Hence, there is no problem of demand for the development of this activity. The poultry units running in the nearby districts encourage potential persons to take up this activity.

The employment potential in the poultry sector is quite high. It is a very good means of increasing the income of small farmers. Some commercial banks in the district have provided financial assistance to small and large poultry farmers. Eggs are gaining popularity as an important item to meet the growing population and protein requirement in food, but due to certain reasons, the poultry business has not been able to grow as expected in the district.

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

- a.) Necessary facilities for poultry farming in the district are provided by the Animal Husbandry Development Department. Poultry Training Institute, Chittorgarh provides practical training for starting poultry farming business. Poultry feed facility is available in the district.
- b.) There is inadequate infrastructure for processing, cold chain and strict quality assurance of poultry products in the domestic market.
- c.) Credit facilities are inadequate for small/medium poultry entrepreneurs. Lack of adequate insurance cover and inadequate veterinary services for the poultry sector is also a constraint.

### 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	Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit—Poultry development (broiler) under Deep Litter system-500	1 TPD	2.88	90	246	707.27	636.54

<b>Sub Total</b>		<b>246</b>	<b>707.27</b>	<b>636.54</b>
<b>A.10 Working Capital - AH - Poultry</b>				
1 Broiler Farming Others	1000	1.87	1	163 305.23 305.23
<b>Sub Total</b>		<b>163</b>	<b>305.23</b>	<b>305.23</b>
<b>Total</b>		<b>409</b>	<b>1012.50</b>	<b>941.77</b>

## 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

### 2.1.8.1 Status of the Sector in the District

The terrain, climate, social, economic aspect of Chittorgarh district is conducive to sheep, goat and pig rearing. Small and marginal farmers do goat and sheep rearing for supplementary employment and income along with farming, however people are less interested in pig rearing. Due to suitable environment, the number of goats is high here. According to the data received from the concerned department and discussion, sheep/goat rearing is done in all the blocks of the district under government sponsored programs. Marwari sheep is strong and disease resistant. On an average, a sheep gives 1.34 kg of wool in a year.

There is a need to pay special attention to goat and sheep rearing and development in the district. In recent years, a lot of new breed improvement enterprises have been setup under National Livestock Mission. Kapasan block has emerged as frontrunner in this activity. Banks should focus on easy documentation, addressing collateral needs through credit guarantee shorter Turn Around Time for promoting this scheme.

Productivity of sheep is lower than the national average. Yield per animal for sheep is 12.34 kg/animal while national average is 13.80 kg/animal. Yield/pig is 37.09 kg while national average is 41.16 kg. Productivity in respect of goat is above the national average. Yield/goat is 13.77 kg while national average is 11.01 kg.

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

Animal Husbandry Infrastructure Development (AHIDF):

- a.) This scheme encourages investment in :(i) Dairy Processing and Value Addition Infrastructure, (ii) Meat Processing and Value Addition Infrastructure and (iii) Cattle Feed Plants.
- b.) Interest subvention of 3% is provided by the Department to all eligible entities.
- c.) The eligible institution shall submit the proposal along with complete DPR through Udyami Mitra portal developed by SIDBI for sanction of 3% interest subvention for loans upto 90% of the TFO for 8 years.
- d.) The credit guarantee coverage for eligible entities falling under MSME will be 25% of the loan after the bank signs a MoU with the Credit Guarantee Trust set up for AHIDF by NABARD.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry – SGP</b>							
1	Goat- Rearing Unit-New Shed-Rs. 15000 per Doe & Rs.15000 per Buck	20+1	3.15	90	400	1260.00	1134.00
2	Pig Breeding Unit-New Shed- 05 breeder female+1 male piglet (with shed)	20+2	3.99	90	400	1596.64	1436.97
<b>Sub Total</b>				<b>800</b>	<b>2856.64</b>	<b>2570.97</b>	
<b>A.12 Working Capital – AH – Others/SR</b>							
1	Goat Farming_Others	Per Animal	0.01	1	250	3.73	3.73
2	Pig Farming_Others	10+1	0.10	1	250	24.51	24.51
<b>Sub Total</b>				<b>500</b>	<b>28.24</b>	<b>28.24</b>	
<b>Total</b>				<b>1300</b>	<b>2884.88</b>	<b>2599.21</b>	

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

There are good possibilities of fish farming in the district due to availability of surface water in the form of ponds, reservoirs and strong canal system. Fish farming in small reservoirs in the district can prove to be a profitable business. The district has 104 small reservoirs/tanks covering an area of 3926 ha., 3 medium reservoirs covering 3439 ha. and 01 large reservoir covering 19600 ha. which collectively covers 26965 ha. i.e. 17.57 area covered by reservoirs of state.

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

- a.) Loan disbursement was not done by banks under this sector.
- b.) The state government department is working on promotion of fisheries in the district, but due to lack of adequate staff, the development function is getting affected.
- c.) The fisheries reservoirs in the district are producing 756.00 lakh seeds which are collected and distributed. Along with this, there are also 2 fish sales markets in the district.
- d.) During the year 2022\_23, 4928 metric tonnes of fish was produced in the district. Mainly Katla, Rahu, Migral Mahseer and Cat Fish are produced in the district.

### 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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fish pond construction composite fish cultureo.5ha	ha	3.50	90	8	28.00	25.20
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.00	90	7	49.00	44.10
3	Intensive Fish farming-- Poultry cum fish farming-1.0 ha pond & 500 bird broiler unit	No.	1.98	90	7	13.86	12.46
4	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	3.85	90	8	30.80	27.76
<b>Sub Total</b>					<b>30</b>	<b>121.66</b>	<b>109.52</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	ha	4.28	1	6	25.68	0.24
<b>Sub Total</b>					<b>6</b>	<b>25.68</b>	<b>0.24</b>
<b>Total</b>					<b>36</b>	<b>147.34</b>	<b>109.76</b>

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

Camels and bullocks are still relevant in many agricultural operations and camel/bull carts are still relevant in some areas for carrying agricultural produce. At present, the trend of farmers towards two-wheelers has increased a lot. Farmers are able to carry out their daily tasks easily and speedily with their two-wheelers. Also, two-wheelers can easily carry the goods/load to the fields through narrow roads.

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

- There is a shortage of good breed of draft animals which have to be brought from Haryana state.
- There is a shortage of good breed/quality semen. It is necessary to arrange for breeding of good breed of bulls.
- Animals for bull pairs are purchased from the local market.
- There is a steep rise in the sale of two-wheelers in the rural segment in recent years. However, majority of these vehicles have been financed by NBFC, NBFCMFIs etc. at a very high rate of interest and not through banks. The banks of district shall focus upon financing of two-wheelers in district.
- The sale of EV vehicles has significantly picked up in recent years and even in rural areas. Since, these vehicles require higher quantum of finance, the banks shall focus on this segment.

### 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	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.	8.00	80	55	440.00	352.00
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.00	80	55	550.00	440.00
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.11	90	110	122.32	110.11
4	Integrated Farming--1.75 ha model	No.	8.50	90	55	467.50	420.75
5	Jewel Loans-Jewel Loans/ Gold Loans	No.	5.00	70	1480	4440.00	3108.00
6	Soil Testing Lab	No.	1.00	80	110	110.00	88.00
7	Solar Energy-Solar Agriculture Pump-10 HP Power (without USPC)	No.	4.44	90	33	146.63	131.89
8	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.56	90	50	127.77	114.99
9	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.55	90	50	177.53	159.79
10	Solar Energy-Solarisation of Grid Connected Agri. Pump >6 KW upto 10 KW-Individual	No.	0.44	90	50	22.16	19.94
11	Solar Energy-Solarisation of Grid Connected Agri. Pump- upto 1 KW	No.	0.51	90	50	25.53	23.00
12	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	110	15.62	14.08
13	Solar Energy--Solar study lamps	No.	0.00	90	550	2.20	1.98
14	Two Wheeler Loans	No.	1.00	90	1100	1100.00	990.00
				<b>Total</b>	<b>3858</b>	<b>7747.26</b>	<b>5974.53</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

At present, farmers mainly focus on crop production only, in which there is uncertainty in their income and employment. In this context, integration of various enterprises related to agriculture will not only increase the income of farmers, but it will also create new employment opportunities in their families. Sustainable agricultural practices and systems prevalent in India are given below:

- 1) Organic Farming
- 2) Natural Farming
- 3) System of Rice Intensification (SRI)
- 4) Biodynamic Agriculture
- 5) Conservation Agriculture
- 6) Integrated Agriculture System

- 7) Permaculture
- 8) Precision Farming
- 9) Agroforestry
- 10) Integrated Pest Management
- 11) Crop Rotation and Intercropping
- 12) Cover Crops and Mulching
- 13) Contour Farming
- 14) Rain Water Harvesting Artificial Recharging of Ground Water
- 15) Floating Farming
- 16) Vermicomposting

The advantages of IFS are given below:

- a.) Increasing soil fertility and productivity by recycling organic waste and increasing agricultural income sustainably.
- b.) Integrated farming system will fulfill the energy and wood needs of rural families and also meet the demand for wood in the construction sector at low cost.
- c.) Production of more food grains to meet the food demand of increasing population.

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

- a.) The main components of IFS include crops, livestock, birds and plants. These crops may have subsystems like mixed/intercropping, multitier cropping. Livestock components may include dairy cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The major factors that need to be considered in choosing an IFS model include soil type, rainfall, its distribution and duration of cropping season.
- b.) Indian Institute of Farming Systems Research (IIFS), Modipuram and other ICAR institutes have developed 51 integrated farming systems for marginal and small landholders in 25 states/union territories of India. Information on state specific IFS models can be obtained from the link: [http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)
- c.) Rainfed Area Development (RAD) component under National Mission for Sustainable Agriculture (NMSA) implemented since 2014 has been implemented in cluster mode. Clusters of 100 hectares each have been selected with livestock, dairy, poultry, horticulture, forestry, beekeeping activities to popularize integrated farming system.
- d.) Maharana Pratap University of Agriculture and Technology has also developed various IFS models for southern Rajasthan which can be replicated in district.
- e.) NABARD is implementing Wadi Project in Badi Sadri block of Chittorgarh district in which convergence has been established with various stakeholders for implementation of IFS models for 200 families.

## **2.2 Agriculture Infrastructure**

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

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

In developing countries, agricultural infrastructure is crucial due to the high percentage of

poor families dependent on agriculture. Supporting such infrastructure is vital for the development of the agricultural sector, as evidenced by the Socioeconomic Census 2011 data, which shows that 74.49% of rural families in India earn less than 5000 per month.

In recent years, the marketing of agricultural products has gained momentum, making agriculture more of a business than just a livelihood. Technological advancements have led to increased production, creating a need for expanded marketing facilities to ensure fair prices for farmers and traders. The agriculture based infrastructure in Chittorgarh district has rapidly developed, providing convenience for farmers to store their products. The main crops in Kharif are jowar, millet, pulses (moong/urad), maize, and in Rabi, wheat, mustard, opium, and gram. Consequently, there is a need for building warehouses in the district for storage.

There are 245 village cooperative societies in Chittorgarh district, 240 which have warehouses for storing agricultural produce, mainly chemical fertilizers, but these warehouses are not technically suitable/safe for storing agricultural produce. They need extensive repairs before they can be used for storing agricultural produce.

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

- a.) The total storage capacity available in Chittorgarh district is approximately 1,80,000 MT. The production of food grains and fruits in the district is 5,65,200 MT. Even after meeting the requirements of the public distribution system and the domestic consumption of the farmers, so much food grains and fruits remain in the district that the available storage capacity falls short to meet this demand.
- b.) Simplifying the process of land conversion from agricultural land for warehouse construction as per the state government policy will accelerate the development of this sector.
- c.) There are a total of 5 Agricultural Produce Market Committees (APMCs) in Chittorgarh district. These are operational in Chittorgarh, Badi Sadri, Begu, Kapasan and Nimbahera. All these mandis are linked to eNAM.
- d.) Warehouse Infrastructure Fund under NABARD: Government of India, through NABARD, had set up a separate fund called Warehouse Infrastructure Fund (WIF) with a corpus of Rs. 5,000 crore during 2013\_14, with a further corpus of Rs. 5,000 crore in 2014\_15. The primary objective of WIF was to provide credit to public and private sectors for creation and augmentation of decentralized modern scientific storage in the country. A loan of Rs. 341.61 crore has been sanctioned under WIF for construction of warehouses at 11 locations for additional scientific storage capacity of 4.78 lakh metric tonnes in Rajasthan. The cumulative disbursement so far is Rs. 251.09 crore.

#### **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	Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	525.00	80	50	15750.00	12600.00
2	Godown	No.	100.00	80	150	5325.00	4260.00
3	Market Yard	No.	5.00	80	25	125.00	100.00
<b>Total</b>					<b>225</b>	<b>21200.00</b>	<b>16960.00</b>

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

To increase productivity and improve land quality, proper land development and water resource management are necessary. Economic development can be achieved through agriculture related activities such as land development and animal husbandry, utilizing potential in the district.

There is water shortage in Chittorgarh district and a lot of potential for field channel/pipe line due to excessive absorption of water by the ground during irrigation, leading to relatively less area being irrigated. There's untapped potential for land leveling in the district. Currently, farmers use their own resources or government assistance for this, but in the future, they can utilize extension services and bank loans. The district's Soil conservation and watershed development department provides technical resources, advice, and training to farmers. The Zila Parishad, Panchayat Samiti, and NGOs are also involved in developing watersheds, and efforts are being made to connect with self help groups. Water harvesting and soil conservation programs should be implemented through voluntary organizations or public-private partnerships to maximize coverage. The status of wastelands in the district is as follows: Effective water erosion (>10t/ha/year): 466 ha/year, Open forest water erosion: 167 ha/year, Saline and sodic soils: 12 ha/year.

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

Central/State Government Schemes:

- i. Soil Health Card Scheme.
- ii. Rajasthan Land Development Corporation: Gypsum is being distributed for saline land reclamation through the Department of Agriculture.
- iii. Rajasthan State Organic Certification Agency (RSOCA) offers a lower fee than private sector certification agencies.
- iv. Paramparagat Krishi Vikas Yojana (PKVY): DoA, GoR is promoting the use of Zinc, Biofertilizers (Rhizobium and PSB culture) and green manure like Dhaincha, Neem oil, Trichoderma and Pseudomonas by making them available at subsidized rates at its outlets.
- v. Integrated Watershed Management Programme (IWMP) is a flagship program of the Government of India, operational in all states with an estimated outlay of 29,000 crore. Rajasthan has been a leading state in watershed development and implementation since 2009\_10.
- vi. Mukhyamantri Jal Swavalamban Abhiyan (MJS): To protect villages of Rajasthan from drought by doing watershed wise water budgeting, water harvesting and conservation

works are being implemented with the funds available under State Government, NGOs, Corporate Social Responsibility (CSR), peoples participation, Non\_Resident Rural Clubs (NRV Clubs).

vii. NABARD watershed Project: NABARD started implementing participatory watershed projects under Indo German Watershed Development Programme from 1990s.

### **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	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.	2.29	90	477	1093.36	984.03	
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.56	90	413	1470.08	1323.07	
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.80	90	429	2486.49	2237.85	
4	Green Manuring—Vermi composting-1.0 ha	ha	1.69	90	409	692.28	623.05	
5	Green Manuring—Vermi composting-1.5 ha	ha	2.78	90	425	1180.78	1062.70	
<b>Total</b>					<b>2153</b>	<b>6922.99</b>	<b>6230.70</b>	

### **2.2.3 Agri. Infrastructure - Others**

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

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

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

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

- a.) Excessive chemical fertilizer use depletes natural minerals in the soil, harming soil quality and productivity. Farmers lack access to soil testing, leading to overuse of fertilizers. However, there is growing awareness among farmers about organic fertilizers and the use of earthworm compost is increasing. Some farmers have set up small scale earthworm compost units and banks should provide loans to support this initiatives.
- b.) There are a total of 5 Agricultural Produce Market Committees (APMCs) in Chittorgarh district. These are operational in Chittorgarh, Badi Sadri, Begu, Kapasan and Nimbahera. All the Mandis of the district is connected with eNAM. 12 Farmer Producer Organizations of the district are connected with eNAM.

### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.00	90	672	6720.00	6048.00
	<b>Total</b>				<b>672</b>	<b>6720.00</b>	<b>6048.00</b>

## **2.3 Agriculture - Ancillary Activities**

### **2.3.1 Food & Agro Processing**

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

Post harvest technology and management are crucial for adding value to agricultural products and creating employment opportunities. The Indian government is prioritizing the development of the agro/food processing sector, including efforts such as establishing agricultural export zones, food parks, and promoting contract farming.

There are abundant investment opportunities in this sector, particularly for processing crops like mustard, wheat, coriander, sorghum, millet, guava, lemon, and urad. Establishing processing industries can not only increase employment but also ensure fair prices for farmers. Cereals, horticultural produce, milk and milk products, meat and poultry products, and consumer food products require processing.

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

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

**b.) Major schemes of Government of India and Government of Rajasthan:**

- i. The Pradhan Mantri Kisan Sampada Yojana is a 6000 crore scheme that includes sub\_schemes for various aspects of food processing and preservation, such as Mega Food Parks, Integrated Cold Chain and Preservation Infrastructure, and Food Safety and Quality Assurance Infrastructure.
- ii. The PMFME Scheme aims to support food processing industries in the country. For upgradation of individual micro food processing units, a credit linked capital subsidy of 35% of the eligible project cost can be availed with a maximum limit of 10 lakh per unit. For SHGs engaged in food processing, seed capital of 40,000/ per SHG member will be provided as grant for working capital and purchase of small equipment.
- c.) GoR launched the Agro-Processing, Agribusiness and Agri Export Promotion Policy 2019 on 17 December 2019 to encourage agro-processing, agricultural exports, and increase farmers' income in the state. d.) Corn flakes and starch from maize, Pulses, Garlic paste and powder, Flour, noodles, spaghetti, semolina, maida, roti and biscuits from wheat, Soya meal from soyabean and oil, Thandai from poppy seeds, Dairy have potential in district.

**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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	210.00	80	284	19666.50	15733.20
2	Dairy Processing Unit	No.	26.25	80	141	1974.00	1579.20
3	Dal/ Pulses Mill	No.	105.00	80	145	6893.25	5514.60
4	Fruit Processing	No.	5.25	80	47	246.75	197.40
5	Honey & Honey Products	No.	26.25	80	96	1533.00	1226.40
6	Oil Extraction	No.	10.50	80	47	493.50	394.80
7	Packaging Unit	No.	26.25	80	94	1727.25	1381.80
8	Spice Processing	No.	10.50	80	96	761.25	609.00
9	Vegetable Processing	No.	5.25	80	49	257.25	205.80
<b>Total</b>				<b>999</b>	<b>33552.75</b>	<b>26842.20</b>	

**2.3.2 Agri Ancillary Activities - Others**

**2.3.2.1 Status of the Sector in the District**

The balanced and holistic development of agriculture can be achieved only through the integrated use of five elements/factors of the agricultural economy, which are as follows: a) Proper management of agricultural costs, b) Technology transfer, c) Easy and timely availability of institutional finance, e) Reducing crop risk by using ancillary activities and f) Advanced marketing of agricultural produce. Agricultural institutions have an important role in implementing all these formulas. These institutions include primary cooperative societies, agri clinics, agri business, microfinance institutions and farmer producer organizations. As per

RBI Master Direction, loans are available for agricultural clinics, agribusiness centers, custom service units that provide agricultural operations for farmers, and agricultural credit societies for on-lending. Additionally, banks can extend credit to specific types of non-banking financial companies (NBFCs) for on-lending to the agriculture sector, subject to certain conditions.

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

Limits prescribed for loans under agriculture allied activities:

- a.) Loans up to 5 crore to farmers' cooperative societies for purchase of members produce (not applicable to urban cooperative banks)
- b.) Loans up to 50 crore to startups engaged in agriculture and allied services as per definition of Ministry of Commerce and Industry, Government of India.
- c.) Loans from the banking system for food and agro-processing up to a total sanctioned limit of 100 crore per borrower.
- d.) To diversify and infuse technology in agricultural activities, Government of India has launched a scheme to set up Agri Clinics/Agri Business Centres for agricultural graduates to provide support and extension services to farmers.
- e.) Vegetable production in the district is good. There is a possibility of promoting the development of Farmer Producer Organizations (FPOs) by NGOs/Micro Finance Institutions.
- f.) Availability of facilities required for agriculture and food processing such as cold storage, technical support and power supply is low.
- g.) SRS ITI, Mandphia in the district has been selected by MANAGE, Hyderabad to train ACABC trainees.
- h.) More than 28 MFIs are working in Chittorgarh district, prominent among which are SKS, Fusion, Swatantra, Umeed, Annapurna, L & T Financial Services, HDB Financial Services, Samarth, Earth, Electronica, Aavas, Anant, Light, SRG Housing Finance, etc.

### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.00	90	74	898.80	808.92
2	Custom Service Units/ Custom Hiring Centers	No.	21.00	80	50	798.00	638.40
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	100.00	80	14	1400.00	1120.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	200.00	80	27	4000.00	3200.00
5	Loan to PACS/ FSS/ LAMPS	No.	21.00	80	26	546.00	436.80
<b>Total</b>				<b>191</b>	<b>7642.80</b>	<b>6204.12</b>	

## Title : Empowering Farmers: Swabhimankisan FPCL's Path to Prosperity



Swabhimankisan Wheat Producer Company Limited, established in Chittorgarh under NABARD's PRODUCE scheme, has transformed the lives of 1,000 small and marginal farmers. With support from Consumer Unity Trust Society and a Rs. 4.87 lakh grant for a Rural Mart (Mobile Van), the FPO began offering affordable agri inputs, extension services, and better market access. The Mobile Van alone generates Rs. 5,000 monthly profit, covering operational costs and loan repayments. In 2022-23, the FPO earned Rs. 5 lakhs in operating profit, sustaining CEO salary, godown rent, and EMIs. Regular training and seed production collaborations have enhanced productivity. The FPO is now setting up a Custom Hiring Centre to further support members. This model showcases how strategic support and strong business acumen can empower rural producers, reduce dependency on intermediaries, and build sustainable livelihoods. With proper orientation, this intervention holds strong replicability potential.

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

The reduction in the size of agricultural holdings due to division of families as a result of population growth, fall in income from agriculture and displacement of labour from agriculture have forced the villagers to migrate from villages to cities/towns in search of employment. Micro, Small and Medium Entrepreneurial Activities (Non-Farm Sector Activities) can absorb the labour force displaced from agriculture to take up economic activities provided opportunities are created at village/tehsil/block level through these activities. The role of District Industries Centre, Khadi Village Industries Corporation, ITI, Skill Development Institutes, Banks and other related institutions becomes all the more important in creating such nonfarm micro, small and medium enterprises and providing gainful employment to the youth and labour force displaced from agriculture.

In the year 2024\_25, the nominal GSDP of Rajasthan is estimated to reach at Rs. 17.04 lakh crore, reflecting an increase from the previous year's Rs. 15.22 lakh crore. The per capita income has also shown an encouraging upward trajectory, projected at 1.85 lakh, a rise of 11.04 per cent over the previous year. This growth is supported by robust performance in the industrial and service sectors, while agriculture continues to be a critical backbone of the economy, contributing 26.92 per cent to the Gross State Value Added (GSVA) and employing nearly a major chunk of the workforce.

Rajasthan's industrial sector, with its expanding MSME base and large scale manufacturing units, contributed 27.16 per cent to the GSVA amid investments in industrial parks and further implementation of the different Industrial Promotion Policies. The services sector, contributing the largest share of 45.92 per cent to the GSVA, saw remarkable growth in tourism, IT-enabled services, and financial services, further strengthening Rajasthan's position as a key player in the national economy.

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

Rajasthan hosts a total of 4,466 industrial parks, according to the India Industrial Land Bank (IILB). These parks are spread across the state and include a mix of public and private sector developments, catering to various industries such as textiles, engineering, food processing, and logistics. The state of Rajasthan is gradually transforming from an agrarian economy to an industrial economy. State has a very strong base of MSMEs in Gems and Jewelry, Handicrafts, Food Processing, Auto Components, Textiles, Leather and Dimensional Stones. (Rajasthan MSME Policy 2024).

Based on Udyam registration data available on Udyam platform the total number of MSME in the state are 37,76,444. The state government of Rajasthan has launched new MSME policy in 2024 and it will remain in effect till March 31, 2029. Under the scheme, support is available under Investment subsidy under asset creation, Interest subvention for new enterprise creation & expansion, Grant for IPO listing, Technology adoption, Cluster Based

Technology Upgradation, Quality Enhancement, adoption of sustainable practices, skill development, Green field clusters, market development, Digitization etc. GoR of Rajasthan has also launched Rajasthan Investment Promotion Scheme (RIPS) 2024 in sync with the policy. Dr. Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojna (BRUPY) and Prime Ministers Employment Generation Programme (PMEGP) is also playing pivotal role in developing MSME ecosystem of state. Total 15,390 MUDRA loans amounting to Rs. 31193.29 lakhs were sanctioned during year 2024-25.

### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector -Term Loan-Micro	No.	8.00	80	12272	51628.00	41302.40
<b>Sub Total</b>					<b>12272</b>	<b>51628.00</b>	<b>41302.40</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	30.00	80	9896	35732.00	28585.60
2	Manufacturing Sector - Working Capital-Small	No.	100.00	80	635	63500.00	50800.00
<b>Sub Total</b>					<b>10531</b>	<b>99232.00</b>	<b>79385.60</b>
<b>II. MSME - Others</b>							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	327	3270.00	2616.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	3500	3500.00	3500.00
3	Loans to MSME Start-ups	No.	100.00	80	224	22400.00	17920.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	3500	350.00	350.00
<b>Sub Total</b>					<b>7551</b>	<b>29520.00</b>	<b>24386.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan- Micro	No.	8.00	80	1532	15760.00	12608.00
2	Trading Units - Term Loan- Micro	No.	10.00	80	566	17180.00	13744.00
3	Trading Units - Term Loan- Small	No.	300.00	80	288	86400.00	69120.00
<b>Sub Total</b>					<b>2386</b>	<b>119340.00</b>	<b>95472.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector – Working Capital-Micro	No.	10.00	80	5688	36392.00	29113.60
2	Service Sector – Working Capital-Small	No.	100.00	80	779	169400.00	135520.00
3	Trading Units – Working Capital-Micro	No.	50.00	80	476	13720.00	10976.00
4	Trading Units – Working Capital-Small	No.	100.00	80	532	84000.00	67200.00
<b>Sub Total</b>					<b>7475</b>	<b>303512.00</b>	<b>242809.60</b>
<b>Total</b>					<b>40215</b>	<b>603232.00</b>	<b>483355.60</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play a vital role in the country's economy. A high growth rate along with a healthy balance of trade and foreign exchange reserves is essential to sustain the growth of the country's exports. Overall, exports affect the industrial environment of the country. Quality of products, competitive prices, good packaging are important to compete at the international level. The aim of the Make in India campaign is to establish self-reliance and brand 'India'. The Government of India has rationalized the documentation process for ease of export business. Now only three documents viz. Bill of Lading/Airwaybill, Commercial Invoice cum Packing List, Shipping Bill/Bill of Export are required for availing export credit.

The district mainly produces soybean, wheat, maize, sugarcane and mustard. But their export is negligible at present. Some marble units in the district exports their products. Keeping in mind the quality of these products and their exportable quantity, the concerned agencies/departments can explore the possibilities of export loans for their export in the future.

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

Rajasthan organised the Rising Rajasthan Investment Summit, where ₹35 lakh crore worth (MOUs) have been signed indicating the State's commitment to economic growth and investment. During the summit 10 new policies have been launched towards the holistic development of the State keeping in view of Viksit Rajasthan. The State Government has identified exports as a key growth driver, bringing foreign exchange, market expansion, quality improvements and job creation. Rajasthan's exports in the year 2023-24 reached ₹83,704.24 crores, with engineering goods, gems & jewelry, metal, textiles and handicrafts accounting over 65 per cent.

In order to augment the shares of exports in the national exports basket, the State has continuously been striving in introducing various exports oriented reforms. Incubation of Rajasthan Export Promotion Council (REPC) and development of Export Promotion Industrial Parks (EPIP) are key measures which shall boost exports from the State. The Rajasthan Export Promotion Policy 2024 aims to foster sustainable and inclusive export growth, with a focus on small and medium enterprises (SMEs), local handicrafts and diversifying export products. Key measures include providing freight subsidies, marketing assistance, support for export documentation and certification, product testing subsidies, ecommerce export facilitation and export credit insurance. The policy seeks to enhance the competitiveness of Rajasthan's exporters through strategic fiscal and infrastructural support. It also focuses on improving connectivity, developing export oriented clusters and offering targeted assistance to MSMEs. Additionally, the policy promotes skill development, technology adoption and market access through international trade fairs and digital platforms. By simplifying export processes and creating a single window clearance system, the policy aims to strengthen Rajasthan's position in global trade, encourage innovation and generate employment opportunities.

#### **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	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	8	1450.00	1087.50
2	Export Credit -Pre Shipment Export Credit	No.	100.00	75	5	400.00	300.00
<b>Total</b>					<b>13</b>	<b>1850.00</b>	<b>1387.50</b>

## **4.2 Credit Potential for Education**

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

The State Government is making concerted efforts for improving the socio-economic status of people through better development of education and providing better educational infrastructure. The State is endeavoring to achieve the objective of total literacy and quality education through various programmes/ schemes like Samagra Shiksha Abhiyan, continuing Education Programme and Nav Bharat Saaksharta Karyakaram. In the education system there are 45,531 Government Primary/ Upper Primary Schools and 19,739 Government Senior Secondary Schools in the State. Besides, 569 government colleges, 1,615 private colleges and 956 B.Ed. colleges, alongside 1,942 technical institutions are functional in the State.

The aim of the Education Loan Scheme is to provide financial assistance from the bank to deserving/meritorious students for pursuing higher education in India and abroad. The main emphasis here is that every meritorious student should be provided financial assistance at an affordable rate so that he gets an opportunity to study further. Banks provide financial assistance for various courses in India/ abroad. The total literacy rate of Chittorgarh district is 61.71%, in which the literacy rate of men is 76.61% and the literacy rate of women is 46.53%. The teacher student ratio is favourable at 14:1 for elementary and 22:1 for secondary schools, surpassing the NEP 2020 standard of 30:1. Initiatives like Swami Vivekananda Model Schools and PM SHRI schools have enhanced educational access. The Vidya Lakshmi Portal is a government initiative in India designed to help students access education loans and scholarships through a single, streamlined platform. Launched by the Ministry of Finance, Ministry of Education, and Indian Banks Association (IBA), the portal is managed by NSDL eGovernance Infrastructure Limited. It aims to simplify the process of applying for education loans and scholarships.

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

The district has 1 university, 1 new medical college, 29 ITI's, 22 general education colleges, 2 colleges for lectures and special education, 01 Sainik School, 01 Navodaya Vidyalaya, 561 higher secondary and secondary schools, 1120 upper primary schools and 940 primary

schools. In medical education, Rajasthan has 43 medical colleges and added five new colleges in 202425, increasing MBBS seats to 4,330 in government and 2,050 in private colleges for UG (MBBS) courses.

The Ministry of Human Resource Development, Government of India is also planning to raise about Rs 1 lakh crore (US\$15.52 billion) from private companies and high net worth individuals to improve the education infrastructure in the country. Schemes like the Central Sector Scheme of Scholarships for College and University Students (CSSS) aimed at the economically weaker section (EWS) and fee waiver in IITs are being implemented to bring excluded students into the fold of education. Measures to increase awareness about educational loans is required. Special provisions may be made by the governments for literacy and continuing education, primary education, technical education, university and higher education. The Government of India has launched the RISE (Revival Infrastructure and Education) scheme in 2018. The scheme aims to boost investment in research and related infrastructure in premier academic institutions with an outlay of Rs 1lakh crore. The infrastructure required for education is available to some extent. The demand for loans for professional courses is also increasing in the district. A loan of up to 20 lakh is given to a single person for educational purpose including professional courses, which comes under the category of priority loan. Banks insist on third party guarantee in education loans. However, as per RBI rules (Circular No. RPCD.PLNFS.BC.NO.83 /06. 12.05 /200001 dated 28.04.2001), third party guarantee is not necessary for education loans up to Rs 4 lakh.

#### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	7.50	90	406	4762.50	4286.25
<b>Total</b>					<b>406</b>	<b>4762.50</b>	<b>4286.25</b>

### **4.3 Credit Potential for Housing**

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

Housing is a basic need of a human being. Houses are not only important from a family point of view, but also from a social point of view. Houses basically protect a person from adverse natural conditions and the hustle and bustle of the outside world and provide him privacy in life. Houses are both consumer goods and capital goods. It is a product that improves the standard of living. Investment in public housing not only leads to public welfare, it also acts as a catalyst for economic development at the local level.

The major problems in the housing sector are increase in the cost of land and construction, lack of microfinance measures and limited reach of existing measures, inadequacy of financial assistance given for purchase of housing site. All the 11 blocks of the district are gradually

urbanising. Along with this, housing construction activities have seen a boom. There has also been a boom in the demand for housing construction loans.

Loans to individuals up to 35 lakh in metropolitan centres (with population of ten lakh and above) and up to 25 lakh in other centres for purchase/construction of a dwelling unit per family are classified under PSL, provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed 45 lakh and 30 lakh respectively.

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

The housing scheme PMAY Urban aims to provide affordable housing to the homeless and individuals from the Economically Weaker Section (annual income up to 3.00 lakh) and Lower Income Group (annual income between 3.00 to 6.00 lakh). A total of 2,88,550 houses have been sanctioned by the Central Government for the State. This includes 27,396 houses under the "Affordable Housing in Partnership (AHP)" component, 1,12,792 houses under the "Beneficiary led Individual House Construction (BLIC)" component and 1,48,362 houses under the "Credit Linked Subsidy Scheme (CLSS)" component, which were sanctioned by the concerned Development Authorities, Development Trusts, Municipal Bodies, and Housing Boards on private land under the grant component in the loan. In total under the Pradhan Mantri Awas Yojana (Urban) in the State 2,88,550 houses have been sanctioned, 1,96,700 houses have been completed and 73,603 houses are under construction. The mission period was set to end up to December, 2024, Which now has been extended up to December, 2025.

Under the scheme PMAY Grameen, selection of beneficiaries is based on Socio Economic Caste Census 2011 (SECC2011) data. Under the scheme, the government provides financial assistance of 1,20,000 to each beneficiary. An additional amount of 12,000 is also provided to each beneficiary for building toilet under the Swachh Bharat Mission. The beneficiaries of the scheme are also provided daily wages (up to 90 days) through MGNREGS. The expenditure sharing is kept in 60:40 ratio between the Central and the State Government. Up to December, 2024, an expenditure of 64,379.07 lakh has been incurred and 1,55,253 new houses have been constructed.

#### **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	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Ind)- Other Centre	No.	25.00	90	985	14775.00	13297.50
2	Repair of Dwelling Units - Other Centre	No.	5.00	90	1371	5271.00	4743.90
<b>Total</b>				<b>2356</b>	<b>20046.00</b>	<b>18041.40</b>	

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In a developing country such as India, infrastructure development predominantly relies on public investment, with minimal involvement from the private sector due to high initial costs, substantial risks, and escalating capital expenses. Enhancing basic amenities is crucial to improving living standards in rural areas. Both the Central & State Governments have adopted policies aimed at augmenting public and private investments to bolster the development of essential facilities.

State govt has focused on rural infrastructure development and achieved notable improvement in :

- a. Rural Drinking Water Supply: Covered under Jal Jeevan Mission and groundwater schemes.
- b. Irrigation Projects: Multiple schemes under PMKSY and groundwater-based irrigation are active.
- c. Water Harvesting: Included in watershed development and PMKSY plans; structures like check dams and farm ponds are promoted.
- d. Rural Roads/Bridges: PMGSY has improved rural connectivity.
- e. Rural Educational Institutes: Primary and secondary schools exist across gram panchayats, though infrastructure at premises need further improvement.
- f. Anganwadi Centres: Operational in most villages under ICDS, but with some facility gaps.

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

NABARD has significantly contributed to development of Rural Infrastructure in the district under Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA). A detailed information of such completed projects is given in table below.

RIDF managed by NABARD, played a pivotal role in bridging infrastructure gaps in district by providing low-cost finance to State Governments for rural infrastructure. Funding gaps in budgetary provision for district were fulfilled by RIDF support which accelerated infrastructure creation and improved livelihood of rural households through enhancing access to basic necessities, water, markets, services, health and education. NABARD has financed various 132 KV/220 KV/400 KV electricity transmission substations to RRVPNL in the region. These projects will Gaps in following areas have been found in the district:

- a.** Command Area Development: There is scope for Irrigation efficiency and canal command area development.
- b.** Veterinary Health Centres: There is limited presence of veterinary facilities in remote areas; livestock services are underdeveloped despite high rural dependence.
- c.** Forest Development: A large portion of district is covered under forests and ecological restoration needs focus in the district. State govt. has focused in this area recently through forestry project namely Greening of Rajasthan.

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

RIDF supported rural infrastructure projects bring transformative benefits across multiple sectors. In the area of rural drinking water supply, they ensure safe and reliable access to water, significantly reducing waterborne diseases and saving time for women and children who traditionally bear the burden of water collection. Through water harvesting initiatives, these projects improve groundwater recharge, support drought resilience, and enable sustainable farming practices.

Rural educational institutes benefit from improved infrastructure, which enhances learning environments, increases school attendance, and promotes inclusive education. Anganwadi centres provide critical early childhood care, nutrition, and health services, while also empowering women through employment opportunities. Health institutions safeguard public health and promote wellbeing of rural households.

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Veterinary health centres improve livestock health and productivity, reduce disease outbreaks, and support rural livelihoods, especially in agrarian communities. Lastly, forest development projects contribute to ecological balance, promote afforestation and biodiversity, and generate income through nontimber forest products (NTFPs), supporting both environmental sustainability and rural economies.

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

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

Rajasthan, the largest state in India covering an area of 3.42 lakh square kilometers. As per Census 2011, the literacy rate in Chittorgarh district stands at approximately 61.71%, with a significant gender gap where male literacy at 76.61% and female literacy at 46.53%. There is 30 percentage points, indicating a need for focused female education initiatives in the district. Chittorgarh has few higher education institutions, with limited access to professional courses like engineering, medicine, and law. Students often migrate to Udaipur, Kota, or Jaipur for quality education.

Some schools still lack separate toilets for girls and boys, which affects attendance, especially among adolescent girls. While many schools have water access, quality and reliability remain concerns, especially in fluoride affected areas. Tap water is yet to reach all rural areas. In rural Chittorgarh, open defecation still persists in some pockets, especially where toilets are poorly constructed or remain unused. Tertiary care (specialized hospitals with advanced diagnostics and super specialty services) is largely concentrated in Udaipur and Jaipur, requiring patients from Chittorgarh to travel long distances. The district has Primary Health Centres (PHCs) and Community Health Centres (CHCs), but lack of specialists, equipment, and referral systems limits advanced care. Digital divide persists, especially in tribal and remote villages of district. Schools and PHCs are being prioritized for connectivity, but last mile delivery remains a challenge.

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

In terms of RBI Master Directions 2025, Bank loans up to ₹8 crore per borrower for schools, drinking water, and sanitation facilities, including household toilets etc.; Loans up to ₹12 crore per borrower for development of healthcare facilities in Tier II to VI centres; Loans to MFIs (excluding RRBs, UCBs, SFBs) for onlending to individuals and SHGs/JLGs for water and sanitation fall under Priority Sector. There are a few gaps in infrastructure of district viz.

limited tertiary health care facilities, limited educational institutes, incomplete household toilet coverage, lack of seamless digital connectivity, low awareness of schemes among SHGs/MFIs etc. which is an impediment in growth of district.

Bankers are required to prioritize fulfilling the obligations for financing the above activities. Village water and sanitation committees can be established and efforts can be made to build and enhance their capacity.

### **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)							
<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	5.00	80	12	40.00	32.00
2	Education-Colleges	No.	200.00	80	13	2300.00	1840.00
3	Education-Hostels	No.	50.00	80	17	1250.00	1000.00
4	Education-Schools	No.	50.00	80	27	1350.00	1080.00
5	Healthcare-Pathological Lab	No.	20.00	80	4	80.00	64.00
6	Healthcare-Veterinary Clinic	No.	50.00	80	4	200.00	160.00
7	Loans to MFIs for Onlending	No.	100.00	90	1	100.00	90.00
8	Sanitation-Pay & Use Toilets	No.	2.00	80	4	8.00	6.40
9	Sanitation-Toilets	No.	0.25	80	110	27.50	22.00
<b>Total</b>					<b>192</b>	<b>5355.50</b>	<b>4294.40</b>

### **5.3 Renewable Energy**

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

Amidst the current energy crisis, the imperative lies in harnessing unconventional and renewable sources of energy. Nature provides abundant resources such as solar energy, wind energy, and other known and undiscovered sources. The key is to utilize these resources effectively. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate the risk of environmental pollution. Amidst the current energy crisis, the imperative lies in harnessing unconventional and renewable sources of energy. Nature provides abundant resources such as solar energy, wind energy, and other known and undiscovered sources. The key is to utilize these resources effectively. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate the risk of environmental pollution. The state of Rajasthan boasts abundant natural resources such as wind and solar energy.

Renewable energy options like solar energy is gaining popularity in the district due to their sustainability. India stands as one of the leading countries in the substantial production of energy from renewable sources. The Government of India has aimed to establish 40,000 MW of Rooftop Solar Projects (RTPs), including installations on residential rooftops, by 2026.

As of June 30, 2023, the achieved target stands at 10,371 MW. According to assessments by the National Institute of Wind Energy (NIWE) and the Ministry of New and

Renewable Energy (MNRE), Government of India, the state's wind energy potential is estimated to be approximately 18,770 MW at a hub height of 100 meters. With increasing interest from private players and government incentives, Chittorgarh is poised to attract more rooftop and utility scale solar projects, especially under schemes like Rooftop Solar Programme Phase II & PMKUSUM.

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

Electricity availability has risen significantly, increasing from an average of 68 hours per day to 2022 hours per day in rural areas, and from 1012 hours per day to 23-24 hours per day in urban areas. The per capita electricity availability in the state has also seen an increase, rising from 785 kWh in 201213 to 1301.7 kWh in 202122. [Source: RBI Handbook of Statistics on Indian States 2021-22].

Rajasthan experiences 300-330 clear sunny days annually with 67 kWh/m<sup>2</sup>/day of solar radiation, ranking among the highest globally. India receives a solar energy potential of 5000 trillion kWh/m<sup>2</sup> annually, averaging 47 kWh/m<sup>2</sup> daily, which significantly surpasses the country's total energy consumption. In 2010, the Government of Rajasthan released the "Policy for Promotion of Electricity Generation from Biomass, 2010" (Policy 2010). The primary sources of energy include mustard husk and Prosopis juliflora. Annually, 57,66,511 tonnes of surplus residue are generated from mustard husk, rice stalks, guar stalks, Prosopis juliflora wood, cotton stalks, and other sources. Banks have been financing rooftop solar units as well as commercial renewable energy generation projects in Chittorgarh under PM KUSUM scheme.

Streamlining of approvals for solar, wind, and biomass projects through single window systems; updation of land use policies to facilitate renewable energy parks and mandating renewable purchase obligations (RPOs) for DISCOMs and large consumers is required to promote the sector.

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

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

Sr. No	Activity	Unit Size	Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	(₹ lakh)
<b>VII. Renewable Energy</b>								
1	Biomass Energy-Community Bio Gas Plant	No.	11.00	90	41	451.00	405.90	
2	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	41	410.00	369.00	
3	Solar Energy-Roof Top Solar PV System without Battery	No.	3.00	90	82	328.00	295.20	
4	Solar Energy-Solar Pump Sets	No.	9.00	90	82	492.00	442.80	
<b>Total</b>						<b>246</b>	<b>1681.00</b>	<b>1512.90</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	1547	643.41	521.63
B	Ongoing tranches	161	19414.07	13117.75
	<b>Total (A + B)</b>	<b>1708</b>	<b>20057.48</b>	<b>13639.38</b>

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	18	41.148	36.71
B	Rural roads & bridges	96	58.92	47.08
C	Social Sector	47	94.08	47.39
	<b>Total (A + B + C)</b>	<b>161</b>	<b>194.14</b>	<b>131.18</b>

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	18	Irrigation potential	ha	6300
B	Rural roads	96	Road length	km	289
C	Bridges	47	Bridge Length	m	2868

3.a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi Centres	1	Early childhood care, nutrition, and pre school education for children & mothers	1	50.58
2	Construction of Anganwadi Centres	55	Improved access and quality of services in health, nutrition, and education	55	140.80
3	Education Institute	41	Enhances literacy, skill development, and long-term socio- economic mobility	41	1401.27
4	e-vikas kendra	5	Digital access to government schemes, and citizen services	5	103.75
5	Infrastructure for Rural Edu. Inst.	27	Better learning environment, increased enrollment, and reduced dropout rates	27	32.29
6	Infrastructure for Veterinary Hospitals	25	Improved animal healthcare, livestock productivity, and rural income	25	416.60
7	Public Health Institutions	88	Strengthens healthcare delivery, disease prevention, and emergency response	88	4624.67
8	Rural Godowns	2	Reduces post- harvest losses, stabilizes prices, and supports food security	2	1205.78
9	SC/ST Hostels	1	Promotes inclusive education and social equity for marginalized communities	1	81.60
10	Social sector	33	Holistic development in health, education, welfare, and empowerment	33	1257.25

## Chapter 6

### Informal Credit Delivery System

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

As per RBI, informal credit is defined as credit supplied by noninstitutional agencies, in contrast to formal credit from banks, cooperatives, and regulated NBFCs. NABARD through its PLP, suggests extending informal credit through SHG Bank Linkage, Joint Liability Groups (JLGs); Promoting financial inclusion through mobile banking, BCs, and digital platforms and Enhancing credit flow to priority sectors via cooperative banks, RRBs, and commercial banks.

Presently, there are large number of moneylenders operating in the district. These moneylenders are often unregulated and exploitative, especially in distress situations and no formal contracts or grievance redressal mechanism is available against it.

RBI emphasizes the need for financial literacy, regulated microfinance expansion, and regulatory reforms to reduce dependence on informal credit. Initiatives like SHG Bank Linkage Programme, PMJDY, and Digital Financial Services aim to bridge this gap. As per RBI, despite significant decline in informal credit over last 50 years, it has remained significant in remote and underserved areas where formal institutions are absent or inaccessible."

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

NABARD is implementing livelihood generation programs such as LEDP and MEDP since fiscal year 2021\_22. Here are the details of the grant amounts available:

1. LEDP for the farm sector accommodates 60-120 participants in batches with a minimum of 30 women, while the nonfarm sector supports 60-90 participants in batches with a minimum of 30 women. The Cluster Based Livelihood Linked Training Program offers grants based on project requirements.
2. MEDP, an entrepreneurship program for mature groups, offers a maximum grant amount of Rs. 1,50,000. The training lasts for 15 days with a minimum participation requirement of 30 individuals.

The inadequate quality of self help groups, particularly those promoted by formal sector institutions, requires attention. Accelerating the credit linkage process is crucial, especially by engaging more new NGOs and banks as Self Help Promoting Institutions (SHPIs) in districts/areas with lower performance in the fiscal year 202526.

Banks are extensively financing SHGs over last few years under DAYNRLM. Financing has remained restricted mainly towards Dose 1 and Dose 2, however, credit under Dose 3 and 4 has remained low in lack of Micro Credit Plan for SHGs. Banks should focus on credit linkage of SHGs for production activities.

JLG financing is very low in district, and it needs expansion along with loan to distressed persons for repayment of noninstitutional debt. Differential rate of Interest (DRI) loans need to be enhanced in district.



### 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	Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Differential Rate of Interest Scheme	No.	0.15	100	348	52.20	52.20
2	Individuals/ Individual members of JLGs	No.	2.00	100	696	1044.00	1044.00
3	Individuals/ Individual members of SHGs	No.	1.00	100	1044	1183.20	1183.20
4	Loans to Distressed Persons- To Repay Non Instutional borrowings	No.	0.80	100	1392	870.00	870.00
5	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	100.00	100	11	1100.00	1100.00
6	SHGs/ JLGs-Others	No.	1.00	100	696	1044.00	1044.00
7	SHGs/ JLGs-Social Needs	No.	1.00	100	696	1044.00	1044.00
<b>Total</b>					<b>4883</b>	<b>6337.40</b>	<b>6337.40</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- i. Excessive use of chemical fertilizers and medicines is adversely affecting the fertility of the land. It is necessary to increase the rate of seed replacement in various crops.
- ii. Ensuring the timely availability of quality seeds in adequate quantity at reasonable rates so that productivity can be increased.
- iii. There is a lack of arrangements for safe storage of fertilizers, seeds and produced crops at the village level, due to which farmers have to sell the crop at low prices as soon as it is produced, due to which they do not get a fair price for their produce. Banks should provide loans to as many farmers as possible to build warehouses under the 'Agricultural Marketing Infrastructure' scheme of the Government of India.
- iv. Small and marginal, landless farmers play an important role in crop production, but many small and marginal, landless farmers are deprived of crop loan facility. There is a need to increase agricultural production and productivity by providing crop loan to such farmers through joint liability group.
- v. Banks should promote loan scheme on warehouse receipt, so that farmers can get fair price for their production.
- vi. Promote climate friendly smart agriculture system.
- vii. Efforts should be increased by agricultural universities, KVKs and farmer producer organizations to promote integrated agriculture system.
- viii. Fully promote FPO to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).
- ix. The concept of 'Seed Village' should be replicated through various means in the state.
- x. There is a need to promote crop diversification.
- xi. Banks can explore the possibility of cluster mode for financing IFS model.
- xii. Under the consolidation campaign of the district, scattered farms should be consolidated into one plot by the government.
- xiii. publicity should be done to issue more soil testing cards to the farmers.

#### 2. Water Resources

- i. Promote drip and sprinkler irrigation. Where irrigation is not possible through minor irrigation projects, anicut can be so that the water level of wells in the surrounding area can increase.
- ii. Institutional finance should be made available for the construction of rainwater harvesting structures.
- iii. Solar water pumps, kar jal kund/dighi being promoted by the horticulture department should be included in the agricultural term loan target of banks.
- iv. While estimating the loan requirement, all the investment items like inlet pitching pipe line (PVC & HDPE) and diesel pump set (optional) etc. should be taken into consideration.
- v. Water harvesting and soil conservation programmes need to be implemented through NGOs or through private public partnership so that maximum area can be covered.

- vi. Organic farming has good potential but it needs to be integrated with bank loans by the banks and the concerned department.

### **3. Farm Mechanisation**

- i. Power tillers are more useful and economical for medium and small farmers and by attaching trolley to it, agricultural produce can be transported, which is necessary to promote.
- ii. There is a need to establish Agri-clinics and agribusiness centers to repair agricultural equipment.
- iii. There is a need to promote improved seeds, rotavators, crop, grading, solar dryers, drills etc. among farmers.
- iv. Banks should provide loans to farmers easily so that farmers do not have to take loans from private companies and private banks at high interest rates. Tractors will be financed with at least 02 implements and trolleys.
- v. Banks should also provide loans to farmers easily on old tractors.
- vi. To solve the problem of small holdings, agricultural machinery should be managed through cooperatives and farmers' producer organizations.

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

- i. Along with post harvest management, emphasis should be laid on adopting value added technology and medicinal plants should be planted under contract farming so that the farmer gets marketing facility on the farm itself and he can get a fair price.
- ii. Efforts should be made to establish processing units for amla, lemon, custard apple, papaya, garlic etc. so that the available raw material can be used locally. There is a need for Farmers in the district are not taking special interest in aromatic flowers and medicinal plants, for this the state government should organize awareness programs. Also, farmers should get information about the benefits available under the Ayush Mission.
- iii. For small and marginal farmers, there is a lot of potential in Rajasthan by promoting FPO.
- iv. Banks should provide financial assistance to set up units to make compost from the remains of fruits and vegetables.
- v. The horticulture department of the state government should pay attention to the timely availability of good quality planting material and sufficient number of such nurseries should be established in the district keeping in view the demand.
- vi. Due to lack of processing units, adequate development of horticulture is not taking place in the district. Hence, the government should encourage private sector entrepreneurs to establish such units in the district by giving them special concessions.
- vii. Industries operating in the district should get the farmers to prepare orchards on the lines of NABARD's Wadi Project.
- viii. The government should make efforts to establish vermicompost units at the panchayat level so that organic wastes can be converted into nutrients in the village.

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

- i. NGOs need to coordinate with government departments and banks in their area of work, keeping in mind the National Forest Policy, and work for the development of forests in the service of the nation.
- ii. The government should provide awareness and intensive extension services to farmers to promote forestry crops such as bamboo, drumstick, karunda, amla, jackfruit, neem, plum, etc., in one-third of their total area.
- iii. Agroforestry can be promoted for the paper industry.

## 6. Animal Husbandry – Dairy

- i. Dairy is also expected to play a major role in animal husbandry to double the income of farmers. In arid and semiarid regions, more than 50% of the income of farmers comes from animal husbandry. Hence, there is a need to adopt an integrated model of animal husbandry.
- ii. Climate change has an adverse effect on the productivity and reproductive health of animals. Therefore, to combat climate change, indigenous breed animals which have disease resistance and natural ability to tolerate the adverse effects of climate change should be encouraged.
- iii. Self-help groups and joint liability groups should be provided bank loans for dairy work.
- iv. Milk collection centers should be built at the block level where there is adequate arrangement for collecting milk and bulk milk coolers should be installed.
- v. There is a need to spread awareness about National Livestock Mission, National Gokul Mission and dairy processing among the farmers and bank employees of the district.

## 7. Animal Husbandry – Poultry

- i. A training center is also needed at the district level to promote poultry farming. Indigenous breed chickens (Pratap dhan) should be promoted in the district.
- ii. There is a need to promote poultry development. Poultry projects can be implemented by a single bank or multiple banks operating in an area as Area Development Projects (ADP) taking a cluster based approach.
- iii. More feed plants need to be set up under public, cooperative and private sectors. The district has a good production of maize which can be used for this.
- iv. It is very difficult to get the chickens insured in poultry farming, hence banks should tie up with insurance companies and promote lending.
- v. With regard to doubling the income of farmers, small and marginal farmers can adopt this activity to increase their income. Farmers can also be encouraged for back yard poultry.

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

- i. A breeding farm for Sirohi breed goats is required in the district.
- ii. Marketing linkages of goats can be developed with good mandis like Mumbai, Surat etc. under National Livelihood Mission so that goat rearers can get good prices.
- iii. It is necessary to increase awareness for the development of pig farming as it is a profitable activity.

## **9. Fisheries**

- i.** As many self-help groups (women) as possible should be allotted water reservoirs for fish farming.
- ii.** There is a need to establish fish seed production centers with public participation. Under this, the desired land can be made available for fish seed production and the center can be constructed according to the prescribed standards.
- iii.** Farmer clubs and farmer producer companies and groups can be formed and fish farming and related activities can be promoted through them.

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

- i.** "Small farmers have less amount of marketable surplus produce and aggregation is required. Credit for aggregation of agricultural produce is not available easily."
- ii.** A directory of all the warehouses available in the district should be made and this directory should be made available to the farmers. Extensive awareness programmes should be run at the block level on the importance of scientific storage and the benefits of primary processing.
- iii.** Banks should finance individual entrepreneurs, small farmers for building warehouses in the cooperative sector.
- iv.** The government should build sufficient market yards and warehouses in the district so that farmers can store their produce and get a fair price by selling their crops at the right time.
- v.** Farmers should be sensitised towards pledge finance and warehouse receipt system.

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

- i.** Banks should extend finance to farmers for land development activities like land levelling, land reclamation, drainage, Soil conservation, Watershed activities etc.
- ii.** Banks should focus on financing farmers of watershed areas in group mode.

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

- i.** Government of India has also announced Agri Infra Fund in the month of August 2020. A provision of 1 lakh crore has been made in this fund for the next 10 years. Through this fund, a provision has been made to give 3% interest relief to agricultural entrepreneurs, village service cooperative societies, farmer producer organizations, etc. on loans taken from the bank for postharvest management. This scheme should be promoted and loan accounts should be linked to the scheme.
- ii.** Bankers require regular training on various agro-processing scheme and aspects related to it.

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

- i.** Banks should provide loans on priority basis to units set up in food parks and agro-processing clusters. So that the food park can develop at a fast pace.
- ii.** All scheduled commercial banks, regional rural banks, small finance banks, state cooperative banks, subsidiaries of NABARD are provided concessional refinance at the rate of 4% on PMFME loans. Banks should take advantage of this.

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

- i. Banks should finance Custom Hiring Centres , Farm equipment, Earth moving equipment, Cooperative societies and Startups.

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

- i. According to the survey conducted by the District Industry Center in the district, there is a possibility of work in all the sectors like flour mill, footwear, furniture, namda, aratari, grinding of minerals, animal fodder, agricultural machinery etc. A list of possible works sector-wise can be obtained from the District Industry.
- ii. The District Industry Center has been training artisans from time to time. They are sent to different fairs and exhibitions to help them sell their products. Besides, NABARD also provides financial assistance to small entrepreneurs and self-help groups for going to various fairs and exhibitions. These facilities should be availed.
- iii. Several minerals, stone, rock building material etc. are exploited in the district. The government should give priority to the efforts to establish processing units/industries related to these.
- iv. Uninterrupted power supply should be ensured to the industries established in the rural and urban areas of the district.
- v. Clusters of units related to craftsmen, weavers and artisans etc. should be prepared in the district.
- vi. There are strong employment opportunities under the nonagricultural sector, hence it should be reviewed regularly at the district and block level. The district is rich in handicrafts, art and culture, which has been complemented by agricultural processing, tourism, etc. activities for years. Significant improvement can be made by developing clusters into off-farm producer organizations for the self-reliance of artisans.
- vii. A whole range of activities like packaging, labelling, trade mark, bar coding, brand building, advertising, domestic and international exhibitions, buyer-seller meets, marketing intelligence, e-marketing are required to boost export and MSME sector.

**16. Export Credit**

- i. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
- ii. Micro, small and medium exporters should be given proper training by MSME/export organisations to enable them to fill up the forms correctly. Technical assistance may be taken from banks in this regard.

**17. Education**

- i. The process of educational loan should be simplified and made available by banks.
- ii. Banks should be asked to provide loans to students for professional courses in the district.
- iii. The bank should organize financial literacy camps in all schools and colleges to inform students about education loans.

**18. Housing**

- i. There is a need to pay attention to problems such as difficulty in taking loan for building houses on agricultural land for farmer families and long process of converting land use (converting agricultural land to nonagricultural) so that farmer families can also get housing loan easily.
- ii. There is a need to make arrangements for online application for getting the map of the house approved and also fix a regular time period for providing it so that the loan can be given on time.

## **19. Social Infrastructure**

- i. Bank should finance entrepreneurs in setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc.
- ii. Banks should finance health care facilities including private clinics, paramedical and healthcare activities.
- iii. Banks financing to Micro Finance Institutions (MFI) for onlending to individuals/ members of SHGs shall limit the interest rates for onlending by MFIs.

## **20. Renewable Energy**

- i. Banks should popularise and finance to households under PM Surya Ghar Muft Bijli Yojana.
- ii. Banks should explore possibility of financing captive and other solar projects under PM\_KUSUM.

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

- i. District Central Cooperative Banks and District Cooperative Agriculture and Rural Development Banks should diversify their business in nonagricultural sector by formulating a specific action plan.
- ii. Banks should try to increase credit flow on priority for activities related to rural industrialization through RSETI trained entrepreneurs.
- iii. "NABARD is promoting this SHGs/artisans and informal delivery system through its various initiatives, which are as follows:
  - a. Off Farm Producers Organization (OFPO)
  - b. Skill Development
  - c. Implementation of Off Farm Sector Project in DPR Mode
  - d. Innovation
  - e. Rural Haat, Rural Mart, Exhibitions/Fairs/Marketing Programmes
  - f. Awareness should be spread by all the institutions in the district."
- iv. As far as possible, collateral security should not be insisted upon and the Gold Card Scheme should be popularised.
- v. Banks should put in place a control and reporting system to ensure that the pending loan applications with them are settled within the prescribed time limit.
- vi. Branch managers should motivate those borrowers who have been given loan for 45 animals for commercial dairy or those farmers who have 55 animals to adopt biogas scheme or vermicompost.
- vii. Banks in the district, especially commercial banks, hesitate in giving loans to self-help

groups and joint liability groups. The guidelines issued by the Reserve Bank of India for lending to Pradhan Mantri Jan Dhan Yojana, Self Help Groups and Joint Liability Groups should be followed and action plan should be made for branch wise loan distribution.

- viii. Banks need to provide training on Self Help Groups/Joint Liability Groups to branch managers and field staff. All banks in the district should take the lead in cooperating in SHG and JLG credit linkage.
- ix. Rajivika should organize at least one credit camp every month in collaboration with all banks and district administration.
- x. In some blocks of the district, micro finance companies have given loans to a large number of villagers at very high interest rates and this figure is increasing a lot. Banks need to give maximum loans through JLGs and SHGs to bring the needy farmers out of expensive micro finance. Where necessary, such borrowers should also be provided finance to repay their expensive loans.

# Chapter 8

## Status and prospects of Cooperatives

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are 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'. There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

### **1. Formation of Ministry of Cooperation by GoI**

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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 cooperatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

### **2. Initiatives of Ministry of Cooperation (MoC), GoI**

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

#### **i. Formulation and circulation of model bye-laws for PACS**

Formulation and circulation of model byelaws for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

#### **ii. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives**

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered

Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through convergence of various identified schemes of Government of India.

**iii. National Campaign on Cooperation among Cooperatives**

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (PDCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief.

**iv. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)**

NABARD is implementing the centrally sponsored scheme for the computerization of about 63,000 functional PACS across the country over a period of 5 years with a total budget outlay of Rs.2,516 crore, to which 4,000 additional PACS have been sanctioned by MoC, GOI in FY 2024. Under the CSPCP, each PACS is provided a maximum budgetary support of Rs.3,91,369/- which includes the cost of common National Level PACS Software (NLPS), NLDR and Admin Expenses, Hardware for PACS, Training, and services of System Integrator (SI). The project envisages computerization of 67,908 PACS by 31 March 2027. As on 28 February 2025, total 53,385 PACS, covering 30 States and UTs, have been covered under the program.

**v. Computerisation of Agriculture and Rural Development Banks (ARDBs)**

MoC, GoI under the Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' has approved the sub project of Computerization of Agriculture and Rural Development Banks (ARDBs) on 06 October 2023. The Project envisages computerization of 1867 units across 11 States and 2 Union Territories (UTs) for a period of 03 years i.e. up to 31 March 2026. As on 28 February 2025, the project has been sanctioned in 10 States/UTs. The states of Kerala and West Bengal are yet to submit the proposal under the project, UT of JK has withdrawn from the project citing that ARDBs are financially unviable. The onboarding of the stakeholders onto the Coopsindia portal is completed.

**vi. Preparation of Turn Around Plan & Development Action Plan by Rural Cooperative Banks (RCBs)**

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework - Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress: 'Out of 65, 30 weak banks have board-approved TAP.' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

vii. **Strengthening of C-PEC, BIRD Lucknow by way of Digitalisation:**

C-PEC (Centre of Professional Excellence in Cooperatives) was established in 2009 at BIRD Lucknow to cater to the capacity building needs of Cooperative Professionals. In view of the changing ecosystem of cooperatives and expansion of activities proposed, efforts have been undertaken for strengthening of C-PEC by way of digitalisation of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalisation and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalisation is expected to streamline the operational activities of CPEC helping it to cater to the increasing demand for capacity building needs in Cooperatives in near future, thus resulting in outreach of C-PEC.

viii. **Initiatives under Cooperative Development Fund (CDF)**

Cooperative Development fund (CDF) was created in the year 1992-93 with a corpus of ₹10 crore from the profit of NABARD for supporting activities like Infrastructure facilities to PACS, Training of Coop Banks Personnel, Setting up of PACS Development Cell, HR Capacity Building measures to all the Cooperative Banks/PACS etc. Overtime, diversified interventions were brought into the fold of CDF like Comprehensive Support Plan for NER states (CSP), Business Diversification and Product Innovation Cell (BDPIC), PACS Computerization, SRF-PACS as MSC, Publications by Cooperatives, etc. Cumulative expenditure incurred under CDF as on 31 March 2025 was ₹ 381.52 crore.

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

- i. 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 cooperatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 111.85 lakh members. Likewise, long term rural cooperative credit institutions cover 1 State Cooperative 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. Source: National Cooperative Database (NCD) of MoC, GoI.

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

- a. Rajasthan Cooperative Gopal Credit Card Loan Scheme: As per the Budget declaration of 2024-25, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme, loans will be provided to about 5 lakh gopalak families.
- b. Interest free loans for nonfarming sectors: The Government of Rajasthan has introduced a scheme namely Interest free loans for non\_farming sectors in budget 2023\_24 to distribute interest free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for nonfarming activities like handicrafts, small scale industries, spinning

weaving, dyeing printing, and shops etc. through cooperative banks.

- c. The major features of the scheme are as follows:
  - Eligible families residing in rural areas of Rajasthan for 5 years.
  - Under the scheme, the amount as loan credit limit ranges from Rs 25,000/- to Rs 2.00 lakh.
  - The credit limit can be renewed by repaying the loan within 1 year.
  - No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.
  - Provision of a loan of Rs 5.00 lakh per group to the self-help groups of Rajivika to a maximum of 10 members per group.

## 5. Status of Cooperatives in the District

- a. The cooperative sector in Chittorgarh comprises a total of 912 cooperatives, covering 666 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 266 rural credit cooperatives (PACS, LAMPs, FSS, etc.)
- b. These primary societies have nearly 1.35 lakh members, spread across 299 gram panchayats covering 1700 villages. Likewise, long term rural cooperative credit institutions through 01 PCARDB and its 8 branches cover all villages of district. It has a membership of nearly 0.40 lakh members. There is no multistate cooperative society having their registered office in the district. Besides, there are 01 district level federation, 01 state level federations and 04 national level federations operating in the district.
- c. As on 08 October 2025, 35 PACS affiliated to Chittorgarh DCCB has been computerized under PACS Computerization Program.

## 6. Potential for formation of cooperatives

- a. There is fair potential for cooperative activity in the PACS sector. The distribution of PACS is not uniform in 2 blocks viz. Bhadesar and Bhainsroragr as 90 villages are not covered in the area of operation of any cooperative society.
- b. Therefore, there is potential for creation of 28 more cooperative societies in PACS sectors. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivization	Formation of FPOs	Chittorgarh, Begun, Nimbahera, Rashmi & Kapasan blocks of district	Release of grant under CSS FPO scheme for 4 FPOs sanctioned in 4 blocks. Handholding of PRODUCE fund FPO at Chittorgarh for business development.	Convergence with Reliance Foundation for capacity building. Convergence with KVK CECA and other developmental agencies for capacity building of members.	3000	The primary operations of the FPOs include the supply of agri inputs like seed market linkages and fertilizer machinery training financial networking and technical advice procurement and marketing activities. The main aim of the FPOs is to increase the income for the producers through an organization of their own.
2	Financial Inclusion	Centre for Financial Literacy	Bhainsrorgarh Block of Chittorgarh	Grant support for operation of CFL centres with sufficient staff through CRISIL Foundation.	Nil	300000	CFLs have been started with an aim to encourage people to make a household budget and record financial transactions Promote the use of savings bank accounts and other deposit accounts Protect people from fraud mis-selling and Ponzi schemes Promote awareness of social security schemes Encourage people to borrow from formal financial institutions Promote the use of electronic payment systems. Encourage people for social security schemes.
3	Infrastructure Development	NIDA loan to RRPVNL for construction of 132 KV GSS	Chittorgarh district	Long term finance.	Nil	4	Electricity connectivity to rural areas.
4	Institution Development	PACS Computerisation	Chittorgarh district	Grant (funded 90% by central govt. and 10% by NABARD) of Rs. 3.91 lakhs to each PACS for computerization of its operations. 234 PACS will be covered in district.	Nil	135000	Hardware support Software support integration with national PACS portal integration with banks CBS CSC service centre digital transactions accounting and monitoring of PACS.
6	Tribal Development	Badi Sadri Wadi project	Munjwa and Paayri villages	Grant support of Rs. 131 lakhs for plantation of 90 horticulture and	Convergence with KVK for animal husbandry breed	200	WADI project is a NABARD funded Tribal Development Programme (TDP) which aims at



Sr. No.	Broad Area	Name Of Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
		of Badi Sadri Chittorgarh	1110 agro-forestry plants drip irrigation seeds for inter-cropping fertilisers manure and earthen pots for plant protection capacity building exposure visit SHG formation farm tools health camps for human and animal FPO formation soil and water conservation structures.	improvement drudgery reduction tools vermicompost units poultry units scientific training high quality seeds and plantation material. Convergence with hospitals for health checkup and treatments. Convergence with Centre of Excellence for Custard Apple for trainings and quality planting material.			promoting sustainable livelihoods for tribal communities and enhancing their income security. "Wadi" means a 'small orchard' covering one or two acres. This is a five year project intended to promote orchard development among the tribal communities. It is envisaged as family centric agriculture where the emphasis is on small land holdings (1-2 acres) agro-biodiversity and greater participation of women.
7	Women Empowerment	Livelihood and Enterprise Development Program on wooden Home Décor items Jute Soft toys and Artificial Jewelry	Dhordiya village at Chittorgarh Bhadsora and Mandhphiya villages of Bhadesar	Grant Support of Rs. 10.80 lakhs for capacity building credit linkage refresher training demo unit exposure visits and initiating production activities.	Convergence with shopkeepers of Mandphiya for sale of products.	90	Livelihood generation for SHG women through development of enterprise.
8	Women Empowerment	Livelihood and Enterprise Development Program Sustainable Stitching	Mangrol Block- Nimbahera Chittorgarh	Grant Support of Rs. 7.20 lakhs for capacity building credit linkage refresher training demo unit exposure visits and initiating production activities.	Convergence with Nuvoco Cement for marketing of products.	60	Livelihood generation for SHG women through development of enterprise.
9	Skill Training	Skill Development Program for Rural Youth	Chittorgarh	Grant Support of Rs. 12 lakhs for Skill Development of Rural Youth in General Duty Assistant (Healthcare) from Chittorgarh and Pratapgarh district.	Nil.	60	Beneficiaries from weak financial and rural background were selected for program and trained. 48 out of 60 trained beneficiaries were placed at hospitals in Jaipur.

## Title: Cultivating Hope: Laxman's Journey to Self-Reliance



In Paayri village of Chittorgarh Rajasthan tribal farmer Shri Laxman once a daily wage laborer transformed his life through NABARD's Wadi Project. With limited land and income, he faced constant migration for survival. In January 2023 NABARD introduced horticulture and agroforestry initiatives for 200 tribal families emphasizing intercropping for immediate income. Guided by the implementing agency Laxman adopted the Mandap method growing vegetables like tomatoes gourds okra and spinach. Within a month he began harvesting and selling 20–30 kg of produce daily in Bari Sadri town earning ₹600–700 per day and ₹35000 in just 60 days. His success reduced migration improved household stability and inspired others. NABARD's strategic support not only uplifted Laxman but sparked sustainable change across the community proving that with the right tools and guidance even marginal farmers can thrive.

## Success Stories

### Success Story 1



Title	Integrated Farming to stop migration
Scheme	Tribal Development Fund Wadi Project
Project Implementing Agency	Arunoday Sarveshwari Lok Kalyan Samiti, Ujjain
Duration of the project	5 years
Beneficiary	Shri Laxman Singh
1. No. of beneficiaries	200
2. Community	Schedule Tribe Households
3. State	Rajasthan
4. District	Chittorgarh
5. Block	Bari Sadri
6. Village	Munjwa and Paayri Panchayats

#### 1.1 Support provided

NABARD has launched a TDF Wadi project to cover 200 tribal families covering 6 villages of Munjwa and Paayri panchayat of Badi Sadri block of Chittorgarh.

Shri Laxman Singh has created Wadi of 0.75 acre on his field wherein 30 plants of Custard Apple 20 of Lemon and 20 of Guava were planted along with 110 agro-forestry plants. He had created mandap for vegetable cultivation through PIA Arunoday Sarveshwari Lok Kalyan Samiti's guidance and planted. He has also planted sugarcane in a small area with an intent to extract and sell juice from it.

NABARD has provided support of drip irrigation seeds for intercropping farm manure and fertilisers farming tools capacity building support exposure visits human health camps animal health camps etc. to support their livelihood generation

activities.

### **1.2 Pre-implementation status**

- Migration of tribal households to nearby Gujarat for livelihood.
- Low income and poverty due to rocky soil and farm low productivity.
- Poor health of children and women. Weak and stunted growth in children due to malnutrition. Poor sanitation practices. Large number of asthma and eye cataract cases.

### **1.3 Challenges faced**

Migration of tribal households to nearby Gujarat for livelihood.

### **1.4 Impact**

Migration of tribal households stopped as they were able to generate livelihood at their village.

## Success Story 2



<b>Title</b>	Farm waste to sustainable farming
<b>Scheme</b>	NABARD Tribal Development Program Wadi Project
<b>Project Implementing Agency</b>	Arunoday Sarveshwari Lok Kalyan Samiti Ujjain
<b>Duration of the project</b>	5 years
<b>Beneficiary</b>	Balu Singh
1. No. of beneficiaries	200
2. Community	Tribal Households
3. State	Rajasthan
4. District	Chittorgarh
5. Block	Bari Sadri
6. Village	Munjwa and Paayri Panchayats

### 1.1 Support provided

NABARD has launched a TDF Wadi project to cover 200 tribal families covering 6 villages of Munjwa and Paayri panchayat of Badi Sadri block of Chittorgarh.

Shri Balu Singh s/o Del Singh has planted a Wadi of 0.75 acre on his field wherein 30 plants of Custard Apple 20 of Lemon and 20 of Guava were planted along with 110 agro-forestry plants. Along with this he had started a small vermicompost unit under

## PIA Arunoday Sarveshwari Lok Kalyan Samiti'

He received training from KVK Centre of Excellence for Custard Apple and Progressive farmers regarding vermicomposting.

NABARD has provided support of drip irrigation seeds for intercropping farm manure and fertilisers farming tools capacity building support exposure visits human health camps animal health camps etc. to support their livelihood generation activities.

### 1.2 Pre-implementation status

- Migration of tribal households to nearby Gujarat for livelihood.
- Low income and poverty due to rocky soil and farm low productivity.
- Social evils like theft robbery crime against women and addiction to alcohol due to unemployment and poverty.
- Poor health of children and women. Weak and stunted growth in children due to malnutrition. Poor sanitation practices. Large number of asthma and eye cataract cases.

### 1.3 Challenges faced

Tough terrain of area, poverty and migration.

### 1.4 Impact

- The farmer had stopped migration to nearby district. Annual Income through activity 2023-24: Rs. 30000/-
- Farmer has repaired his kachcha house with the income generated from the activity and purchased a goat for further income enhancement.
- Vermicompost is considered as a high nutrient biofertilizer with diverse microbial communities it plays a major role in improving growth and yield of different field crops vegetables flower and fruit crops.
- The farmer has installed 2 small vermicompost units with support from NABARD.
- He regularly carried out the vermicompost production operations through farm waste and animal waste. He has regularly extracted the vermicompost and sold it in market

### Success Story 3



<b>Duration of the project</b>	2 years
<b>Beneficiary</b>	Rural SHG women
1. No. of beneficiaries	90
2. Community	Rural SHG women
3. State	Rajasthan
4. District	Chittorgarh
5. Block	Bhadesar
6. Village	Dhordiya Bhadsoda and Mandphiya villages of Chittorgarh
<b>Project Implementing Agency</b>	Arunoday Sarveshwari Lok Kalyan Samiti Ujjain
<b>Title</b>	Enterprise Development for Rural SHG women through market demand based production
<b>Scheme</b>	Livelihood Enterprise Development Program (LEDP) covering 90 participants of 2 blocks of chittorgarh.

#### 1.1 Support provided

NABARD has sanctioned a Livelihood Enterprise Development Program (LEDP) covering 90 participants of 2 blocks of Chittorgarh. 3 clusters of SHG women were identified for 3 types of activities.

#### 1.2 Pre-implementation status

- ❖ A batch of 30 participants was formed at Dhordiya village of Chittorgarh block for wooden Home dcor items 01 batch of 30 participants was formed at Bhadsoda for Artificial Jewellery and 01 batch of 30 participants was formed at Mandphiya fro Jute products and soft toys.
- ❖ Women of Dhordiya started creating beautiful home decor items.
- ❖ DDM NABARD had created pre-training catalogue for the guidance of trainees and trainer and post training catalogue for product standardisation and marketing.
- ❖ Suitable trainers were identified after multiple interactions and interviews of various certified trainers.

2nd Batch at Bhadsoda SHGs making beautiful artifical jewellery items. Nearly 45

different jewellery items were created.

### **1.3 Challenges faced**

- Low income and poverty.
- Hesitation among SHG women to take up any activity.
- Social stigma attached with engagement of women in any activity and stepping out of their house.
- The SHGs were mainly focussed on small savings among themselves.

### **1.4 Impact**

- Self confidence has been infused in the women.
- Enhancement of daily income from nil to 200/- per day for part time activity.
- Women are selling these products in market located near Sanwariya Seth temple of Chittorgarh and at Udaipur.
- It was observed that it is necessary that product standardisation and cataloging is done for demand based higher production at onset of commercial operations. Market linkage/forward linkage should be perceived at the beginning of program itself.
- Exposure visits are used as a tool to make SHG women aware of market dynamics raw material availability customer preferences product margin business viability market competition etc.

## Success Story 4



<b>Title</b>	Thriving FPO through NABARD's Rural Mart Support and right business acumen.
<b>Scheme</b>	Farmer Producer Organisation (FPO) under PRODUCE Fund
<b>Project Implementing Agency</b>	Consumer Unity Trust Society
<b>Duration of the project</b>	5 years
<b>Beneficiary</b>	
1. No. of beneficiaries	1010
2. Community	Farmers
3. State	Rajasthan
4. District	Chittorgarh
5. Block	Chittorgarh
6. Village	Sahnwa and Gathiyawali

### 4.1 Support provided

NABARD has sanctioned a Farmers Producer Organisation under PRODUCE scheme to Consumer Unity Trust Society (CUTS) Chittorgarh in 2015. The FPO was registered under the Companies Act with name SWABHIMANKISAN WHEAT PRODUCER COMPANY LIMITED on 16 March 2016. As on date there are total 1000 members.

NABARD Rajasthan Regional Office Jaipur has also provided a grant support of Rs. 4.87 lakhs to FPO for Rural Mart (Mobile Van) during March 2022.

#### **4.2 Pre-implementation status**

- Small Size of landholdings.
- Nearly 86 of farmers are small and marginal with average land holdings in the country being less than 1.1 hectare.
- Good quality seeds were out of their reach mainly because of exorbitant prices depletion and exhaustion of soils resulting in the low productivity and thus good quality fertilizers manures biocides etc. at affordable costs.
- Lack of proper irrigation facilities low farm mechanisation of agriculture challenges in marketing their products due to lack of economic strength were also impediment in the growth of farmers.
- The main aim of FPO is to ensure better income for the producers through an organization of their own. Through aggregation the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-a-vis the bulk buyers of produce and bulk suppliers of inputs.
- Scarcity of capital for agricultural activity forces farmers to borrow money for stimulating the production. Small producers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides in agricultural marketing there is a long chain of intermediaries.

#### **4.3 Challenges faced**

- Convincing farmers during mobilisation for membership was challenging.
- Developing business skills for CEO / BoDs of FPO.

#### **4.4 Impact**

- The FPO is providing following services to its members: Good quality seeds fertilisers pesticides & other agri inputs at affordable cost Agriculture extension services in the form of Demo plots Seed production in collaboration with National Seeds Corporation Procurement of farm produce and sale.
- Regular training programs for members on advanced farming techniques. Logistics support for agriculture activities.
- FPO has regularly utilised the Rural Mart (Mobile Van) to carry out FPO functions effectively. It is noteworthy that the FPO has consistently generated income from Mobile Van alone to pay driver salary and maintenance and even generated profit.
- Average net profits of Rs. 5000/ per month were generated by Mobile Van after covering operational expenses and it was utilised to repay the loan of FPO.

- The FPO has also generated operating profits on its overall operations after providing services at concessional prices to its members.
- A profit of Rs. 5 lakhs generated for year 2022-23 were enough to cover the monthly expenses of rented godown (Rs. 5000/- per month) salary of CEO (Rs. 15000/- per month) and loan EMIs.
- The intervention has a replicability potential if the CEOs and BODs of FPOs are properly oriented by inculcating business acumen in them. It is very important that BODs & CEO of FPO are able to visualise future growth projections potential of collectivisation and keep a tab on good resource plan.

## 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.

Sources: Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022 and 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 behavior, 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 incentivize 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.
- c. 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**

### **State Government**

- Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).
- With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26.
- 2.7 crore saplings have been successfully planted under the campaign ‘Ek Ped Maa Ke Naam’
- State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies
- Under the CCF-ID Project NABARD has sanctioned a three-year project titled “Designing Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers’ Income” to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management system by recycling crop residues reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.
- **Under NAFCC two projects are :**
  - 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.
  - 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. Chittorgarh lies on 32 ranks (low vulnerability) out of 33 districts in Rajasthan assessed based on socio-economic vulnerability due to climate change as per Rajasthan State ACTION PLAN on Climate Change 2022. SAPCC 2022 had recommended reduction of houseless population, improvement literacy rate, improvement of female literacy rate to address impact of climate change. Chittorgarh has been placed at 27th rank (low vulnerability) in case of agriculture vulnerability and hazard as per SAPCC 2022.
- b. SAPCC 2022 had recommended Increase in the irrigated area in kharif, net area sown, cropped area, irrigation intensity and CDI in rabi crops of district to tackle impact on agriculture sector. The district has 18.5% population residing in urban centres.
- c. SAPCC 2022 indicated that Chittorgarh being high elevation regions Chittorgarh is not projected to be affected by high mean temperatures in the near future, however, daily maximum temperatures have seen rise in recent years. SAPCC has projected towards

decrease in non\_monsoon rainfall in district.

- d. Improved data sharing of climate sensitive diseases to improve response time and capacity is required in district. Udaipur, Chittorgarh, Rajsamand, Sirohi, and Pali are the major districts affected by forest fire. Since 2005, the number of districts affected by forest fire is increasing, as evidenced by total burnt area in each district.

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

- a. Department of science and technology had started a program of drudgery reduction program through an NGO CUTS to cover marginal farmers of tribal and poverty ridden areas of Badi Sadri under training and use of agriculture drudgery reduction tools.
- b. State govt. has formed Urban Improvement Trust in Chittorgarh which would integrate climate change into urban planning, regional plans and master plans; integrating climate change with urban development and urban amenities provision. State govt. supported Centre of Excellence on Custard Apple is functional in district and it is developing climate resilient hardy Custard Apple varieties.
- c. NABARD has implemented a Tribal Development Program in Munjwa and Paayri villages of Badi Sadri block of district with a grant support of Rs. 131 lakhs for plantation of 90 horticulture and 110 agroforestry plants, drip irrigation, seeds for intercropping, fertilisers, manure and earthern pots for plant protection, capacity building, exposure visit, SHG formation, farm tools, health camps for human and animal, FPO formation, soil and water conservation structures each in 200 wadis of 0.75 acre each.
- d. Krishi Vigyan Kendra and Maharana Pratap University of Agriculture and Technology (MPUAT) is implementing various capacity building programs on climate resilient seeds, agriculture techniques and natural farming. KVK has selected villages of TSP years of Badi Sadri for Sustainable Agriculture Practices.



## 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. In Rajasthan, NABARD has helped 23 products in various districts to get Geographical Indicator (GI) tag, out of which 05 products have received GI tag:
  - a. Kashidakari of Bikaner
  - b. Jodhpuri Bandhej
  - c. Nathdwara Pichhwai Art
  - d. Bikaner Usta Kala Crafts
  - e. Koftgiri Metal Craft, Udaipur
4. Products are in the process of getting GI tags:
  - a. Bundi Sugandha Rice.
  - b. Kota Stone.
  - c. Gangapur Kheer Mohan.
  - d. Green Marble, Udaipur.
  - e. Kundan Meena Jewellery.
5. 1000 artisans has been registered as authorised GI user for the following products:
  - a. Sanganer Hand Block Print.
  - b. Bagru Hand Block Print.
  - c. Jaipur Blue Pottery.
  - d. Rajasthani Katputli.
6. Chittorgarh district has the potential for GI tag in the two activities.

### 6.1 Akola Print:

- ❖ Prior to the widespread use of industrial textiles, the Chhipas were a highly esteemed community as they exclusively served the needs of royal families. The Dabu or mud resist printing of Akola, Chittorgarh traditionally embellishes two distinct types of fabrics Phetiya and Nandana, which are worn by women from the Jat, Gujar, and

Gadaria communities. The Akola Dabu print is considered the original printing method. These fabrics and patterns are deeply intertwined with the cultural identity of various Rajasthani communities. Local artisans known as Chhipas are skilled at printing, while block makers meticulously carve beautiful blocks in the area. Presently, around 200 men and women practice this craft in the village.

- ❖ The Jat and Gujjar communities highly value various motifs like Kahma, Lal Titri, Dholika, and Kantedar. Women from these communities cherish their traditional long Ghagras known as 'Phetia' adorned with special Akola prints. The ancient art of hand block printing has its origins in the Indus Valley Civilization and is believed to have reached India from China in the 3rd century BC. Gujarat and Rajasthan became the primary producers of printed textiles in India, and even today, this craft thrives in Akola village in Chittorgarh district of Rajasthan. The 7th generation of craftsmen continues to preserve this tradition in its beautiful form. Garments made from Akola block printing are very popular in Udaipur and are loved by tourists.

## 6.2 Bassi Wooden Art:

- ❖ Bassi town of Chittorgarh district has been famous for wood art since ancient times. Prabhat Ji Suthar is considered to be the founder of Bassi's wood art. He first made a wooden Gangaur. Which is about 355 years old. Kavad is a storytelling tool that sometimes serves as a temporary temple. It is made by combining carpentry, painting and narration skills. As separate professions, the carpenter is called Suthar, the artist is called Chitrakar and the storyteller is called Bhatt. Kavad makers combine the work of carpenter and artist, while Kavadia Bhaat does storytelling. Kavad is made only in a village named Bassi in Chittorgarh district of Rajasthan.
- ❖ When they go to cities to sell their Kavad as cultural artifacts, they tell the customers the stories written in the pictures. This art of Bassi district of Chittorgarh is quite among foreign and local tourists and is liked by the tourists. The tools made of woodcraft are also sold on many online portals.
- ❖ There is a need to get GI tag for these arts to preserve them and provide better income to the artisans.
- ❖ NABARD has sanctioned grant support for onboarding the art on GI tag.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Profile 202
Soil & Climate	Krishi Vigyan Kendra Report
Land Utilisation [Ha]	District Statistical Profile 2024-25
Ground Water Scenario (No. of blocks)	Dynamic Ground Water Res. State Report 2023
Distribution of Land Holding	District Statistical Profile 2024-25
Workers Profile [In 000]	Census 2011 district wise reports
Demographic Profile [In 000]	Census 2011 districtwise reports
Households [In 000]	Census 2011 districtwise reports
Household Amenities [Nos. in 000 HHs]	District Statistical Profile 2024-25
Village-Level Infrastructure [Nos.]	District Statistical Profile 2024-25
Additional Information	District Statistical Profile 2024-25
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Profile 2024-25
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Profile 2024-25
Irrigation Coverage [000 Ha]	DoA GoR Agriculture Statistics Report 2021-22
Infrastructure For Storage, Transport & Marketing	Transport Dept GoR Stat. Abstract 2022-23
Processing Units	District Statistical Profile 2024-25
Animal Population as per Census [Nos.]	20th Livestock Census 2019
Infrastructure for Development of Allied Activities [Nos.]	District Statistical Profile 2024-25
Milk, Fish, Egg Production & Per Capita Availability - Year-2	20th Livestock Census 2019
Status	DoA GoR Agriculture Statistics Report 2023-24
Major Crops, Area, Production, Productivity	DoA GoR Agriculture Statistics Report 2023-24
Irrigated Area, Cropping Intensity	DoA GoR Agriculture Statistics Report 2023-24
Input Use Pattern	DoA GoR Agriculture Statistics Report 2023-24
Trend in procurement/ marketing	RSAMB data
KCC Coverage	SLBC and Lead Bank Reports
Soil testing facilities	MoAFW GoI Soil Health Card Dashboard
Crop Insurance	PMFBY Website Dashboard
Irrigated Area & Potential	DoA GoR Agri Statistics 2023-24
Block level water exploitation status	Dynamic Ground Water Res. Report 23-24
Mechanisation in District	Transport Dept. GoR Statistical Abstract 2024
Area under Forest Cover & Waste Land	Forest Department Report 2024
Nurseries (No.)	Forest Department Report 2024
Poultry	20th Livestock Census, 2019
Inland Fisheries Facilities	District Fisheries Department Report
Agri Storage Infrastructure	AIF, New AMI dashboard
NABARDs interventions	NABARD DDM Database
Fertilizer Consumption	DoA GoR Agri Statistics 2023-24
Facilities Available	District Agri Department
MSME units - Cumulative	Udyam portal
Traditional activities	District Industrial Profile Chittorgarh

Table Name	Source(s) and reference year of data
Skill Development Trainings	District Industrial Profile Chittorgarh
Crop Identified for One District-One Product	No crop under ODOP. Sugarcane is ODOP for district.
Promotional Interventions	NABARD DDM Office Report
Status of SHGs	NRLM Dashboard
Details of non-credit cooperative societies	National Co-operative Database
Details of credit cooperative societies	National Co-operative Database
Block wise, sector wise distribution of cooperative societies in the district	National Co-operative Database
Status/ progress under various schemes of MoC in the district	National Co-operative Database

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

Sources	
1	Lead Bank and SLBC Returns.
2	PACS data from DCCB.



### **Name and address of DDM**

Name	Mahendra Dudi
Designation	DDM, NABARD
Address 1	C/O Lalit Gour, D-11, Ambe Vihar
Address 2	Madhuban, Chittorgarh
Post Office	Chittorgarh H.O
District	CHITTORGARH
State	Rajasthan
Pincode	312001
Telephone No.	01472476316
Mobile No.	7878041527
Email ID	chittorgarh@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
  - Fabrics & Textiles
  - Handicrafts Value Chain

## NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

# NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
  - Working Capital
  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

# NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country
- Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**  
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with offices in 31  
State/UTs

- Project Management Consultancy
- IT Based Natural Resources Information System
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring

- Climate Change & Sustainability
- Value Chain Development
- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

☎: 022- 2653-9243/ 9241   ✉: ho@nabsanrakshan.org   🌐: [www.nabsanrakshan.org](http://www.nabsanrakshan.org)



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149   ✉: nabventure@nabard.org   🌐: [www.nabventure.in](http://www.nabventure.in)



**N A B F O U N D A T I O N**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT