



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Dholpur 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: Dholpur

State: Rajasthan



**National Bank for Agriculture and Rural
Development**

**Rajasthan Regional Office,
Jaipur**

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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 Dholpur has projected a credit potential of Rs. 254444.24 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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

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Abbreviations

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



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

Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVKY	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
SRLM	State Rural Livelihoods Mission
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Dholpur is a district situated in the eastern part of the state of Rajasthan, India. It was established as a separate district in 1982 by carving out four tehsils from the Bharatpur district. Dholpur is located at approximately 2642'0" North latitude and 7754'0" East longitude.
Type of soil	The soil of Dholpur district is diverse, reflecting its varied topography and location. The district falls under the "Flood-Prone Eastern Plains" agro-climatic zone of Rajasthan. The soil of district is Alluvial type.
Primary occupation	The primary occupation in Dholpur district is agriculture. As a predominantly rural district, a significant majority of the population is engaged in farming and related activities. According to reports, over 70% of the workforce in the district are either cultivators or agricultural laborers.
Land holding structure	The total agricultural area is 2.28 lakh hectares, with only 70.39% of small and marginal holdings. Major crops in the district include pearl millet, gram, wheat, and mustard. The average rainfall in the district is generally 322 mm, recorded as 320 mm in the year 2023-24.

Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Against ACP target of Rs 1402.38 crore during FY 2024-25, ACP achievement in the district was Rs 1424.15 crore (101.55%).

2. Investment credit in agriculture

During FY 24-25, Investment Credit of Rs 157.32 crore was provided by banks , which is 20.42 % of total agriculture credit of Rs 770.19 crore.

3. Credit flow to MSMEs

Credit to MSMEs has increased from Rs 201.42 crore in FY 23-24 to Rs 570.92. crore during the FY 2024-25.

4. Other significant credit flow, if any

3. Sector/Sub-sector wise PLP projections

1. Projection for the year

The total credit potential of Rs 2544.44 crore has been assessed for the priority sector for the year 2026-27.

2. Projection for agriculture and its components

Credit potential for agriculture has been assessed at Rs 1795.55 crore (70.57% of total PLP), comprising of Rs 1010.86 crore for farm credit, Rs 784.69 crore under Investment Credit for allied activities, agriculture infrastructure and ancillary activities.

3. Projection for MSMEs

Credit potential of Rs 589.63 crore has been assessed under MSME for FY 2026-27.

4. Projection for other purposes

Projections for other priority sectors has been assessed at Rs 159.26 crore.



Developmental Initiatives

- 1 NABARD has worked on its developmental programmes such as formation of Self-Help Group/Joint Liability Groups and their linkage with banks, livelihood and entrepreneurship development programme for the members of Self-Help Group/Joint Liability Groups
- 3 organization of “Cleanliness for Development” awareness programme in the district
- 4 increasing the income of farmers
- 5 generating self-employment in rural areas
- 6 grant assistance to banks for financial inclusion, climate change, rural Haats (market), non-agricultural producer organisations

4. Thrust Areas

- 1 Field oriented research and development and effective transfer of technologies for timely technical advice for crop management.
- 2 Natural resource management – major focus on maintaining soil fertility and improving water availability permanently.
- 3 Reduction in input costs through input use efficiency such as seeds, fertilizers, pesticides, water, labour and machinery.
- 4 Increasing productivity (through adoption of advanced farming technologies including integrated nutrient management and Integrated Pest Management, Improved plants/cultivators etc.) while continuously ensuring that there is no reduction in the value of outputs.
- 5 Crop/activity diversification through intercropping, mixed cropping, crop rotation, multiple cropping through appropriate and integrated farming systems, wherever it is possible.
- 6 Access to credit, its adequacy and availability
- 7 Post-harvest handling system including storage
- 8 Access to markets – marketing and hence farmers receiving fair prices is central to improving the welfare of farmers
- 9 Processing and other value addition.

5. Major Constraints and Suggested Action Points

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

- 2 There is a need to organize awareness training programs through various agencies so that the entrepreneurs can get proper information about the processing sector.
- 3 There is immense potential for development of raw material based industries in the district. There is immense potential for setting up processing units related to crops like millet, wheat and mustard in the district
- 4 There are very few food processing and packaging units in the district whose number needs to be increased.
- 5 To implement and materialize these potential loan estimates, all the banks of the district will have to work together by increasing mutual coordination with all the concerned government departments

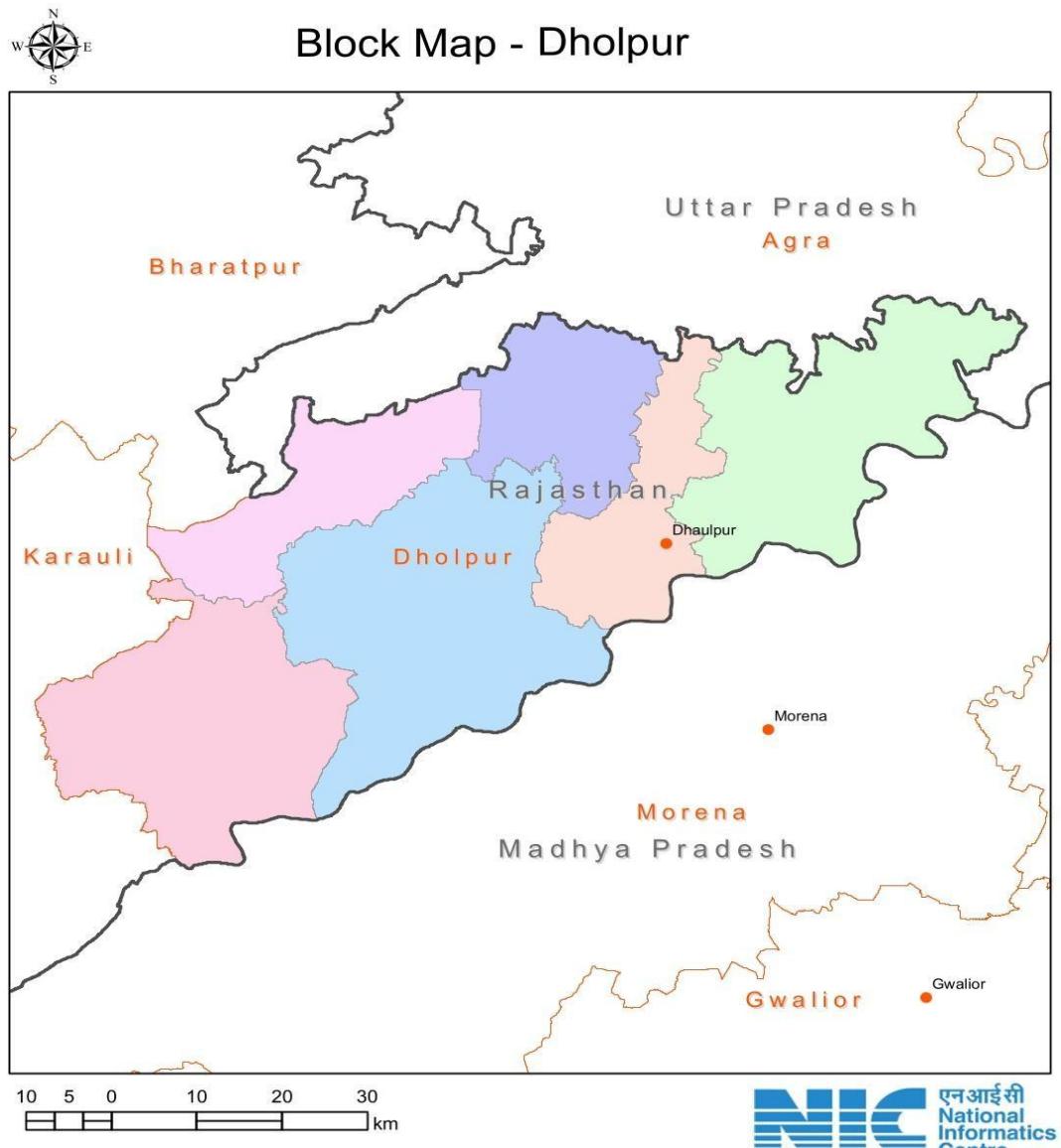
6. Way Forward

- 1 Introduction of sectors/sub-sectors, availability and gaps in infrastructure and supporting services, assessment of potential, review of base level lending, etc. have been discussed in all the chapters of PLP 2026-27.
- 2 The PLP also includes suggestions for important cooperation required from various agencies on various aspects of rural development.
- 3 To achieve the targets assessed in the Potential Loan Scheme, a coordinated effort of government departments, banks, farmers, entrepreneurs and non-government institutions is required, which is very necessary for the overall development of all areas in Dholpur district.
- 4 By promoting capital formation in the agricultural sector in the district, by reviewing the annual credit scheme in BLBC, DCC/DLRC meetings, by effectively implementing the financial inclusion scheme.
- 5 This can be materialized by providing loans to low-income farmers and marginal farmers through joint liability groups and by implementing feasible loan assessments in reality in coordination with government departments.



Part A

District Map



NIC एनआईसी
National
Informatics
Centre



Legend

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

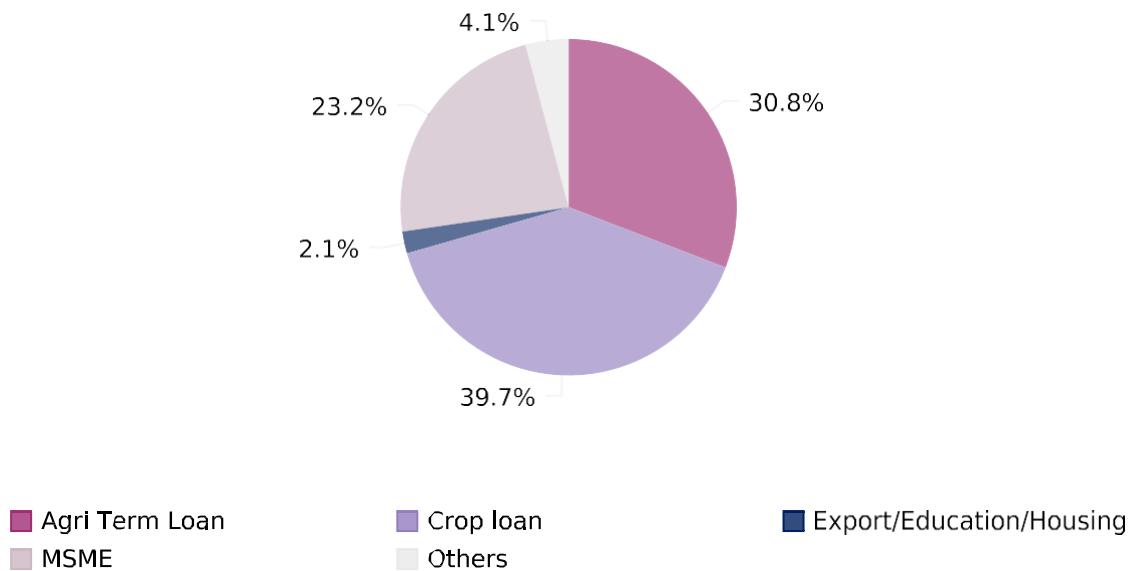
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	119806.64
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	101086.07
2	Term Loan for agriculture and allied activities	18720.57
B	Agriculture Infrastructure	22512.6
C	Ancillary activities	37236
I	Credit Potential for Agriculture A+B+C)	179555.24
II	Micro, Small and Medium Enterprises	58963.2
III	Export Credit	375
IV	Education	540
V	Housing	4483.8
VI	Social Infrastructure	5310
VII	Renewable energy	2592
VIII	Others	2625
	Total Priority Sector	254444.24



Sources

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

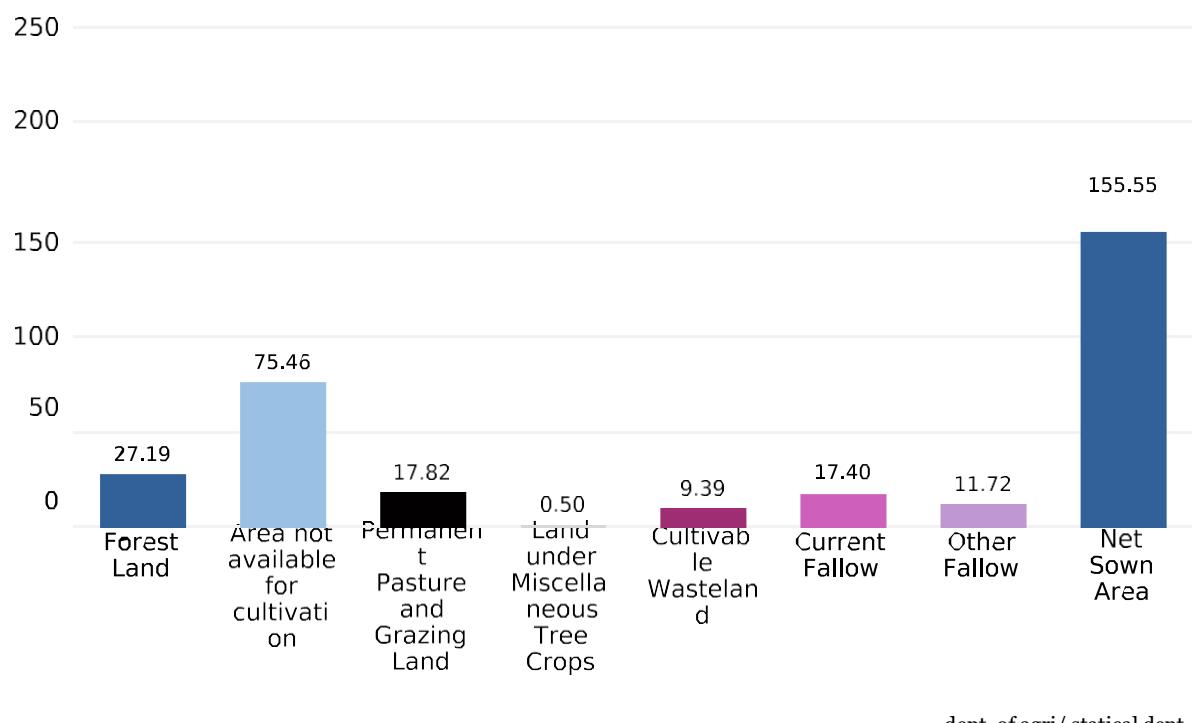
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	101022.83
2	Water Resources	544.66
3	Farm Mechanisation	740.5
4	Plantation & Horticulture with Sericulture	2299.78
5	Forestry & Waste Land Development	238.07
6	Animal Husbandry - Dairy	7920.54
7	Animal Husbandry - Poultry	202.09
8	Animal Husbandry - Sheep, Goat, Piggery	2115.84
9	Fisheries	1309.71
10	Farm Credit- Others	3412.62
	Sub total	119806.64
B	Agriculture Infrastructure	
1	Construction of storage	19939.26
2	Land development, Soil conservation, Wasteland development	1213.56
3	Agriculture Infrastructure - Others	1359.78
	Sub total	22512.6
C	Ancillary activities	
1	Food & Agro. Processing	22170.4
2	Ancillary activities - Others	15065.6
	Sub Total	37236
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	8633.6
II	B Service Sector - Term Loan	31360
II	C Manufacturing Sector - WC	5305.6
II	D Service Sector - WC	13664
II	E MSME - Others	0
	Total MSME	58963.2
III	Export Credit	375
IV	Education	540
V	Housing	4483.8
VI	Social Infrastructure	5310
VII	Renewable energy	2592
VIII	Others	2625
	Total Priority Sector	254444.24

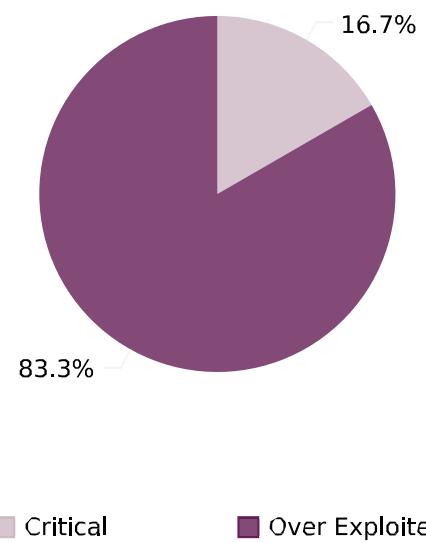


District Profile

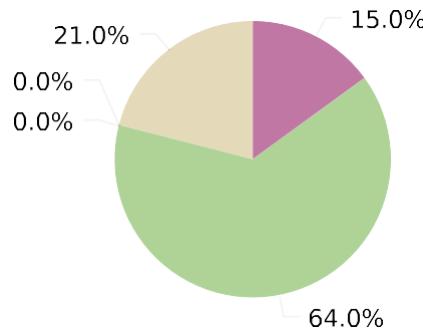
Land Utilisation ('ooo hectares)



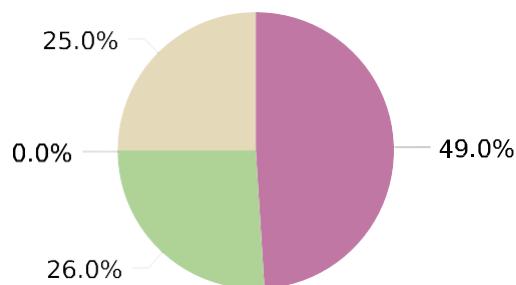
1. Status of Extraction of Ground Water - No. of blocks



Landholding - No. of Farmers (%) Landholding - Area (%)



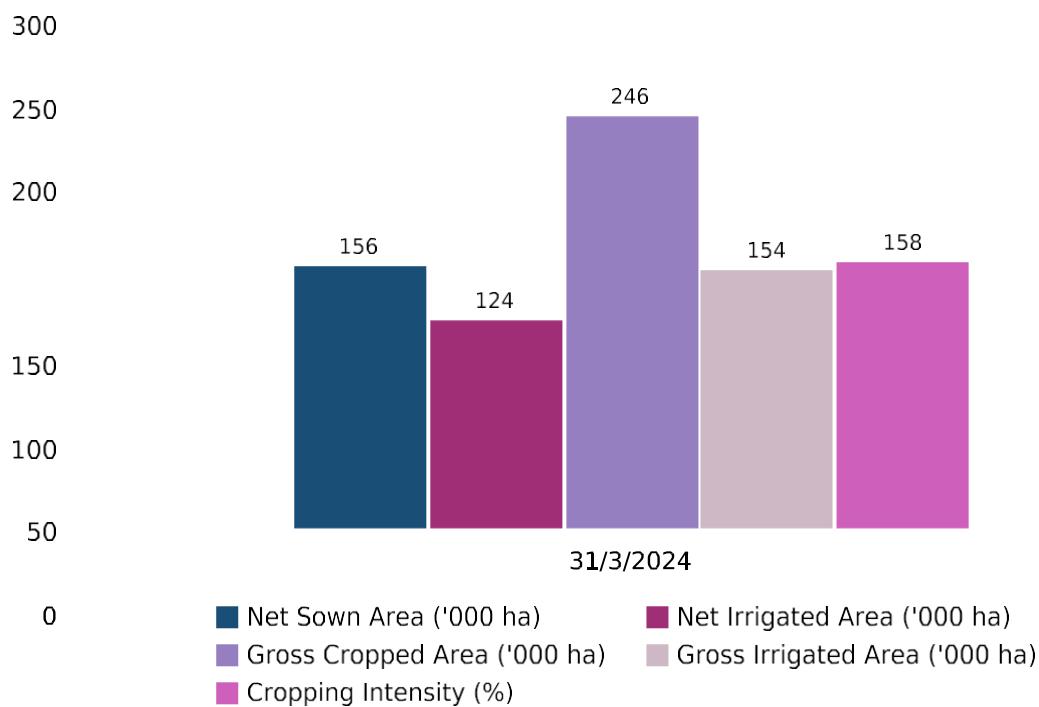
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)



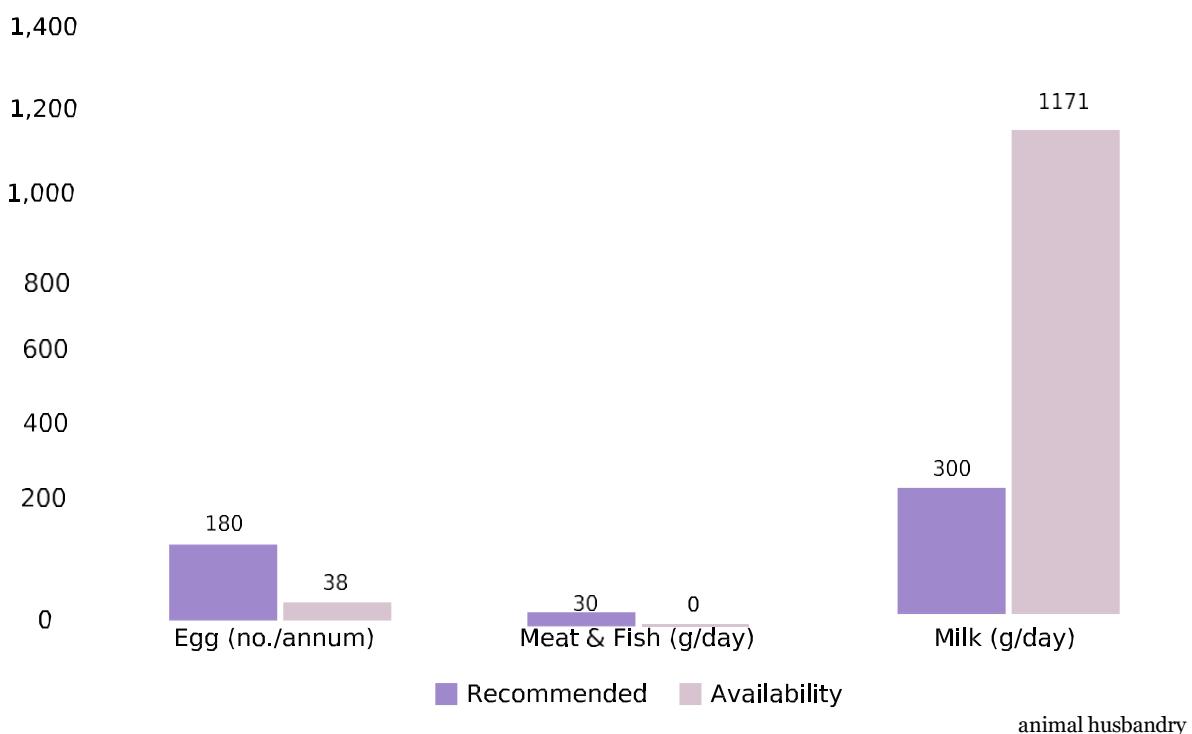
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

dept. of agri/ statical dept.

2. Irrigated Area & Cropping Intensity ('ooo ha)



Per-capita availability





Key Agricultural and Demographic Indicators

1.a Additional Information

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	89.62	63.72	41.30	25.63
2	>1 to <=2 ha	29.63	21.07	41.00	25.44
3	>2 to <=4 ha	0.00	0.00	0.00	0.00
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	21.40	15.22	78.85	48.93
6	Total	140.65	100.01	161.15	100.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1206.00	654.00	552.00	959.00	247.00
2	Scheduled Caste	246.00	132.00	114.00	202.00	44.00
3	Scheduled Tribe	59.00	32.00	27.00	56.00	3.00
4	Literate	683.00	436.00	247.00	531.00	152.00
5	BPL	298.00	0.00	0.00	219.00	79.00

Health, Sanitation, Livestock and Agricultural Infrastructure

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
2	Cattle - Indigenous	68757.00	27502.00	41255.00
3	Buffaloes	371410.00	67175.00	304235.00
5	Sheep - Indigenous	13830.00	2766.00	11064.00
6	Goat	100811.00	30243.00	70568.00
8	Pig - Indigenous	2622.00	1022.00	1600.00
9	Horse/Donkey/Camel	872.00	540.00	332.00
11	Poultry - Improved	8900.00	4320.00	4580.00
12	Poultry - Indigenous	9233.00	5320.00	3913.00

15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Male	Female
7	Milk (Chilling/ Cooling/ Processing, etc.)	3.00		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	13.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	0.00		0.00	
2	Egg	1.13		38.00	
3	Milk	2.45		1171.00	
4	Meat	0.00		0.00	
5	Wool	0.00			



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	745	756
Rainfall - Actual (mm)	846	1113

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	241.00	246.46
Net sown area ('ooo ha)	153.00	155.55
Cropping intensity (%)	15752.00	158.44

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	0.00	142
Fertilizer consumption - Rabi (kg/ha)	0.00	152

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	0	1

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		56763	60355
GLC through KCC (Rs. lakh)		87916.06	89654.76

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)		2
Soil Health Cards Issued (No.)		323036

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	16382	254

**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)
Pearl Millet	88.57	205.24	205.24	95.45	245.80	2317.26
Rice	0.47	1.14	1.14	0.51	1.07	2425.53
Indian Bean	0.31	0.13	0.13	0.27	0.12	419.35
Sesame	2.38	1.13	1.13	5.38	0.96	474.79
Indian Mustard	97.49	217.63	217.63	93.46	223.01	2232.33
Wheat	42.66	201.97	201.97	54.30	233.12	4734.41
Chickpea	0.31	0.36	0.36	0.71	0.67	1161.29
Oat	0.27	0.77	0.77	0.38	1.46	2851.85

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	154	154
Net Irrigated Area (ooo ha)	124	124
Gross Irrigated Area (ooo ha)	154	154

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Dholpur	Bari	Critical
2	Rajasthan	Dholpur	Baseri	Over Exploited
3	Rajasthan	Dholpur	Dhaulpur	Over Exploited
4	Rajasthan	Dholpur	Rajakhera	Over Exploited
5	Rajasthan	Dholpur	Saipau	Over Exploited
6	Rajasthan	Dholpur	Sarmathura	Over Exploited

Farm Mechanisation**Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	18419	1088
Power Tillers		1100
Threshers/Cutters		433

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Potato	
Area cultivated (Ha)	231	



Sericulture

Particulars	31/03/2023	31/03/2024
Field2	0	00

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango	33.00	315.00	32.00	317.00
Lemon	23.00	145.00	18.00	133.00
Guava	15.00	95.00	11.00	87.00
Falsa	11.00	30.00	13.00	37.00

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	27	27.20
Waste Land (ooo ha)	17	28.61
Degraded Land (ooo ha)	9	17.18

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry' Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	0.00	40.00

Animal Husbandry - Poultry

Poultry

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	33.00
Rainfall - Actual (mm)Reservoirs (No.)	4.00
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	8.00
Cold Storages (Capacity - 000 MT)	22739.00
Storage Godowns (No.)	2.00
Storage Godowns (Capacity - 000 MT)	6600.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	5.00
Market Yards [Nos] / Wholesale Market (No.)	
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	

Land Development, Soil Conservation & Watershed Development

**NABARD's interventions**

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	0.00	47910.00
Pesticides Consumption (ooo kg)	0.00	75900.00

Facilities Available

Particulars	Status
Agri-Economic Zones (No.)	10

MSME

Particulars	Status
MSME Clusters (No.)	80
Micro Units (No.)	8121
Small Units (No.)	39
Medium Units (No.)	1

Traditional activities

Particulars	Status
Handloom Clusters (No.)	207
Handicrafts Clusters (No.)	210

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		6
No. of SHGs formed		8129
No. of SHGs credit linked (including repeat finance)		4636
Bank loan disbursed (Rs. lakh)		8345.00
Average loan per SHG (Rs. lakh)		1.80
Percentage of women SHGs %		57.03



Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		30
Marketing Societies (No.)		2
Total (No)%	0	32

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		92
Multi state cooperative societies (No.)%		2

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societ	Spree	Sector	No. of Societ	Spree
1	Rajasthan	Dholpur	Bari				Milk Societies	1	Deficit
2	Rajasthan	Dholpur	Baseri				Milk Societies	1	Deficit
3	Rajasthan	Dholpur	Dhaulpur				Milk Societies	26	Average
4	Rajasthan	Dholpur	Rajakhera				Milk Societies	0	
5	Rajasthan	Dholpur	Saipau				Milk Societies	1	Deficit
6	Rajasthan	Dholpur	Sarmathura				Milk Societies	1	Deficit

Status/ progress under various schemes of MoC in the district

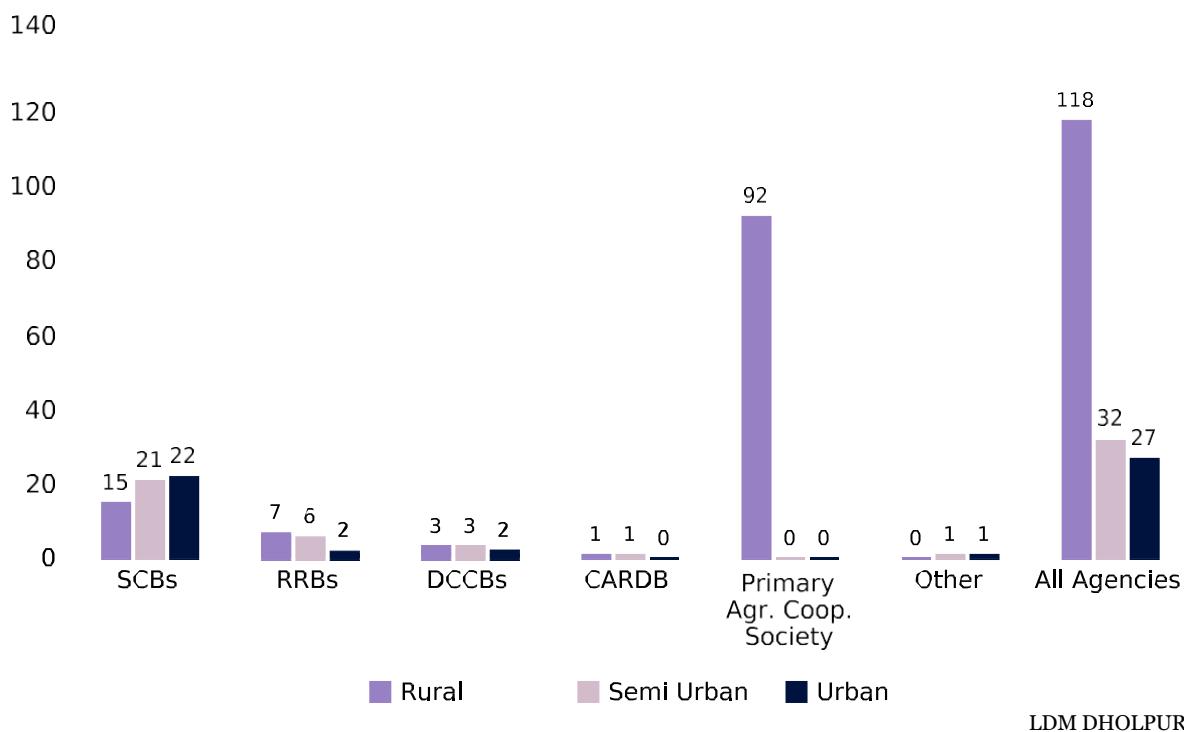
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	109	0

2	Potential for formation of new MPACS	20	
3	PACS Computerisation	62	
4	ARDBs Computerisation	1	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	3	
a	PACS sanctioned with warehousing facility & other related infrastructure	2	
b	Capacity of the grain storage godowns sanctioned	2	
7	PACS as Common Service Centres (CSCs)	72	
8	PACS as Kisan Samridhi Kendras (KSKs)	9	
9	PACS as Jan Aushadi Kendras (JAK)	6	
10	Petrol/ Diesel distributorship/ dealership	6	
11	LPG distributorship	6	
a	Membership in Multi State Cooperative Society on Seeds	82	
b	Membership in Multi State Cooperative Society on Organic farming & products	20	
c	Membership in Multi State Cooperative Society on Agri-exports	22	

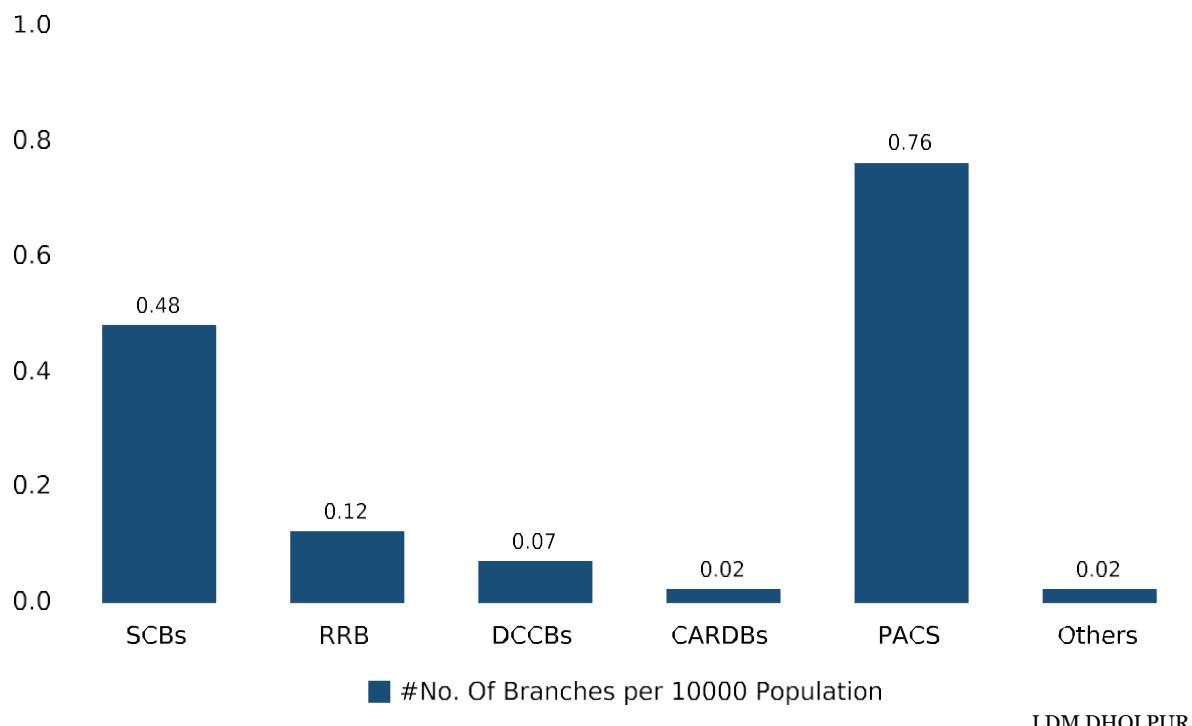


Banking Profile

1. Agency wise - Number of branches in the district

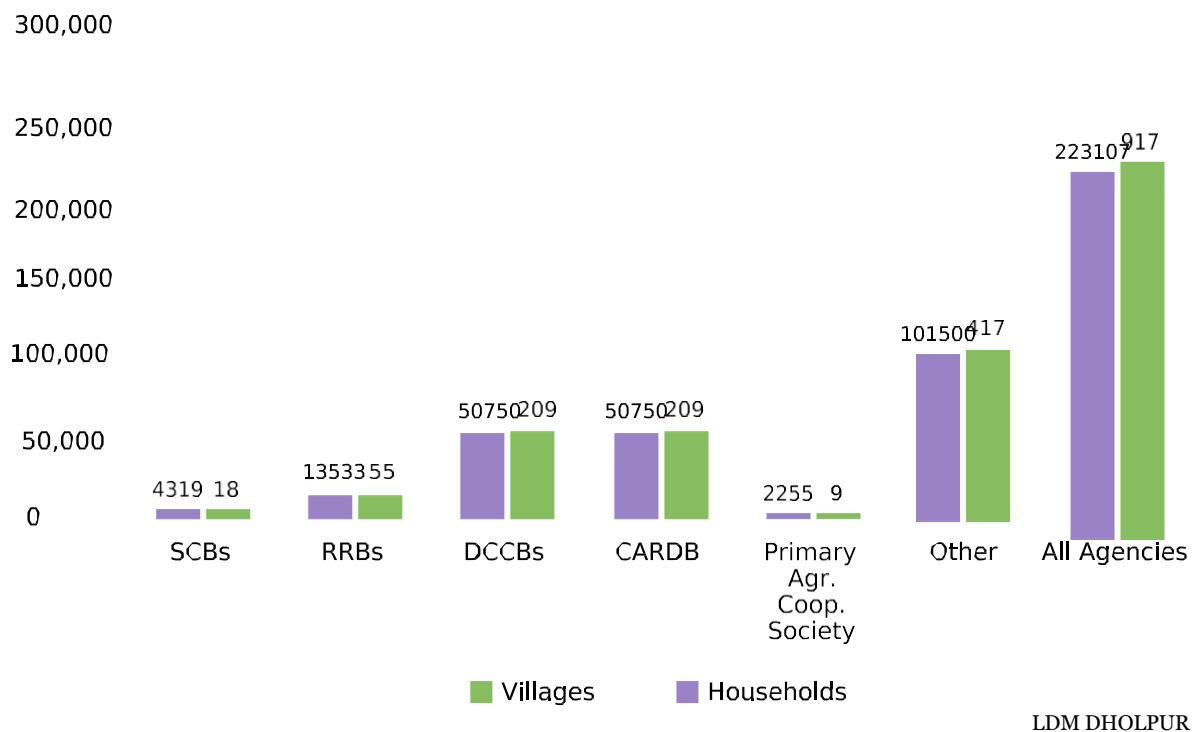


2. Branch Penetration

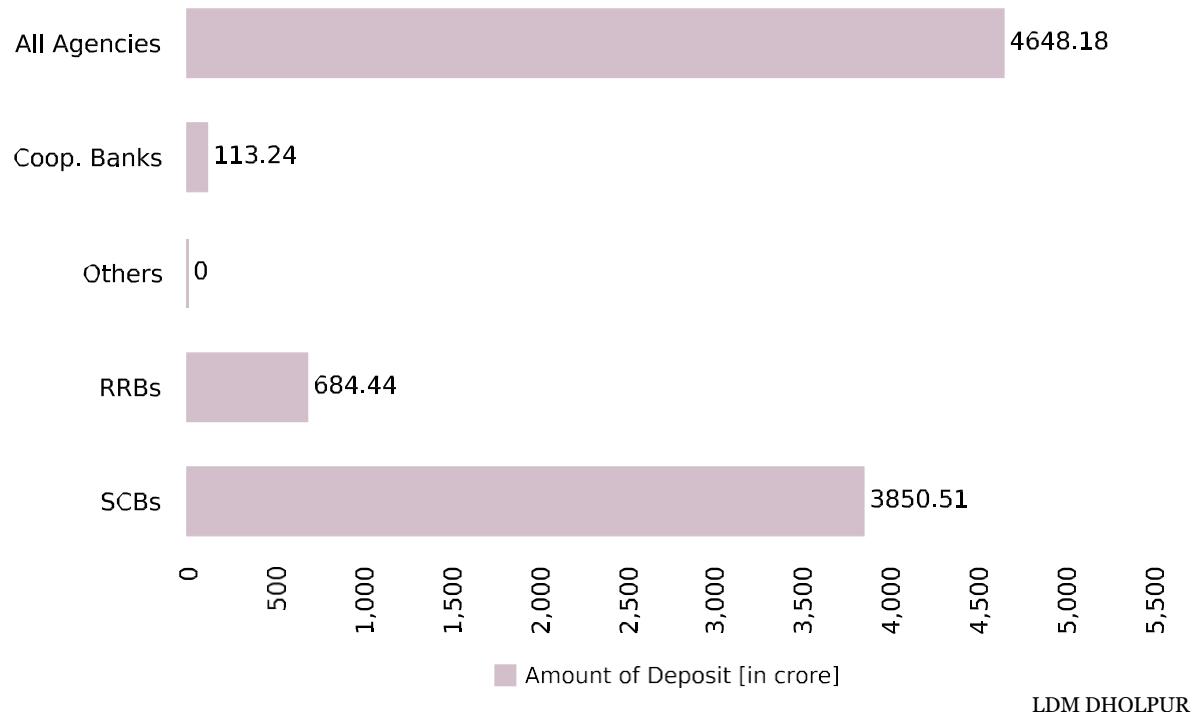




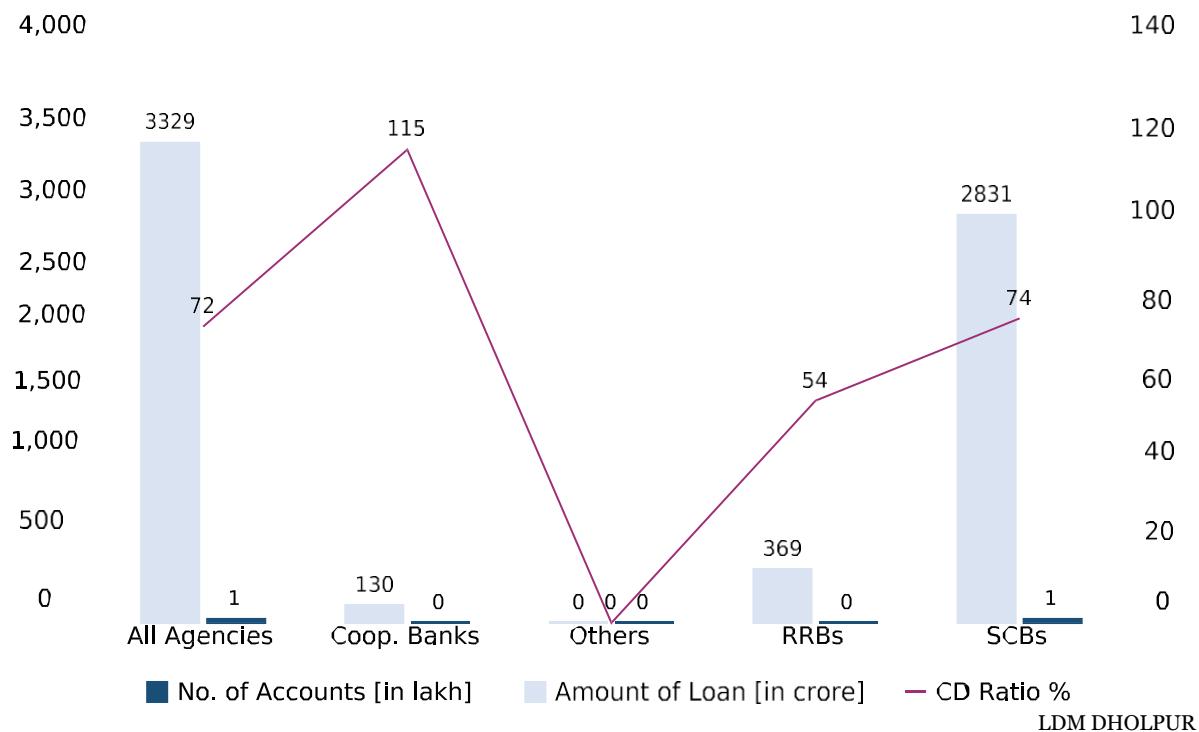
3. Agency wise - Per branch Outreach



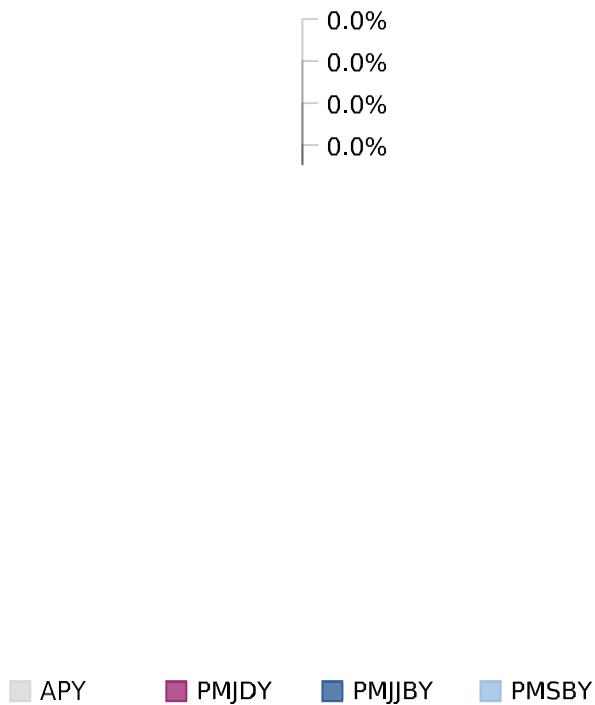
4. Agency wise - Deposit O/s



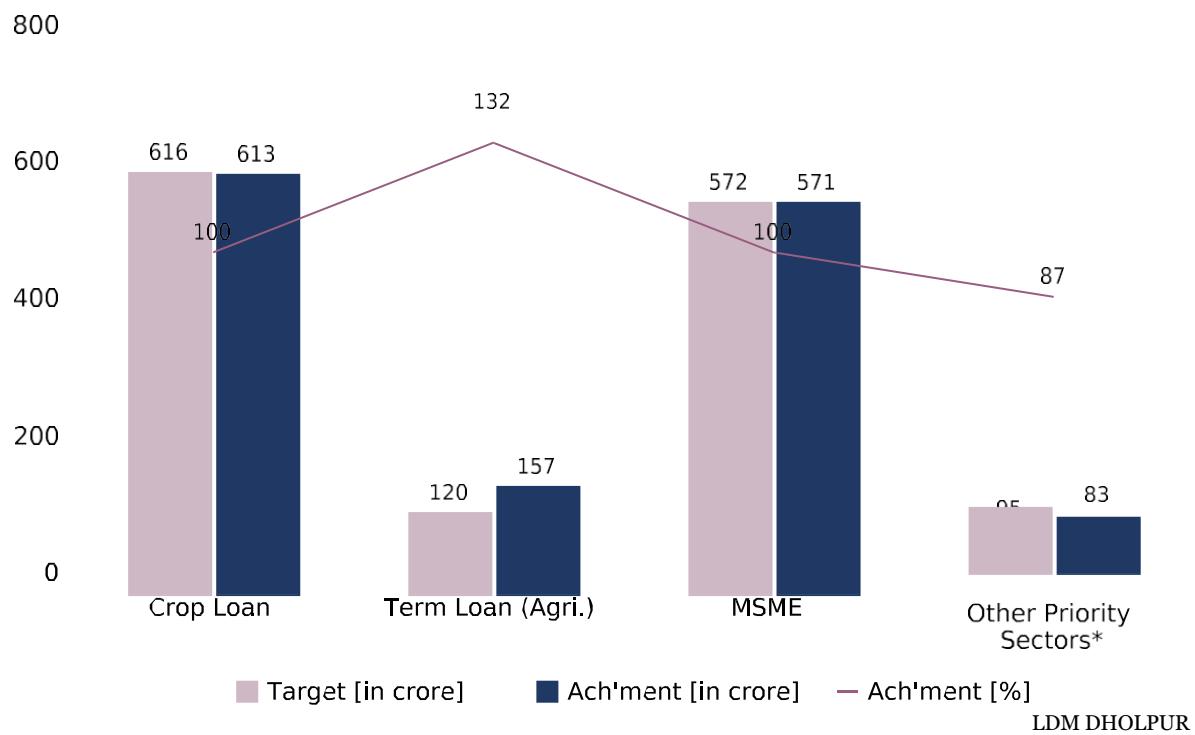
5. Agency wise - Loan O/s and CD ratio



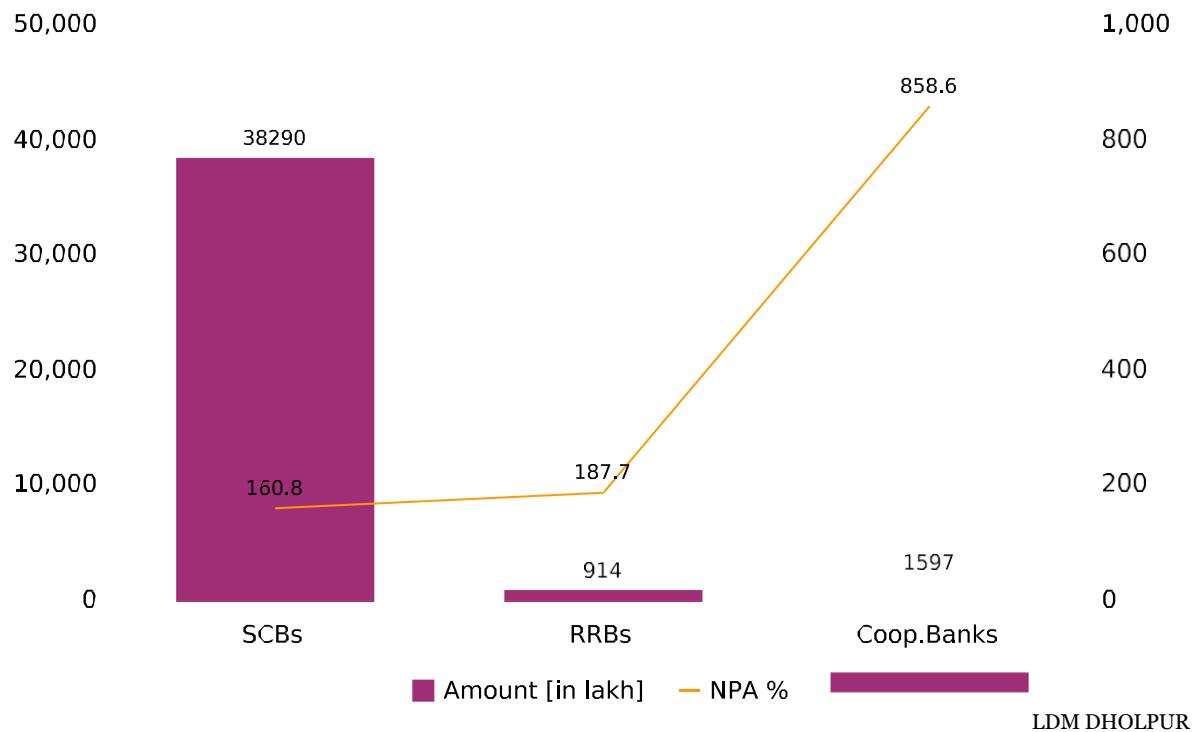
6. Performance under Financial Inclusion (No. of A/c)



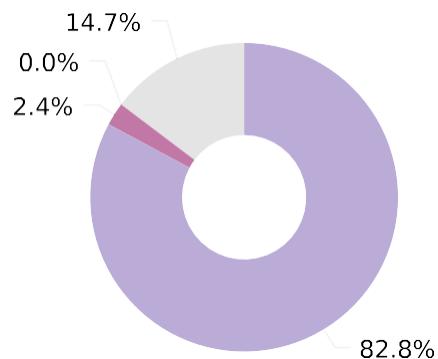
7. Sector-wise Performance under ACP



8. NPA position



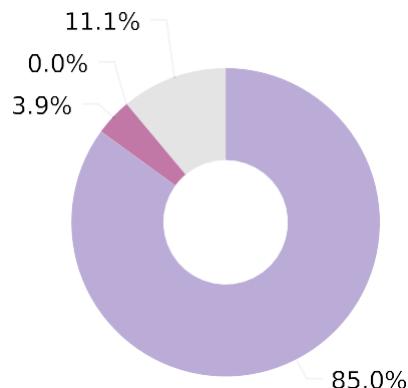
9. Agency wise - Share of Deposit O/s
Year 2024-25



■ Commercial Banks ■ Cooperative Banks ■ Others - Deposits
■ Regional Rural Bank

LDM DHOLPUR

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



■ Commercial Banks ■ Cooperative Banks ■ Others
■ Regional Rural Bank

LDM DHOLPUR



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	16	58	15	21	22	0	2390	313	18	4319
Regional Rural Bank	2	15	7	6	2	0	830	175	55	13533
District Central Coop. Bank	2	8	3	3	2	0	0	0	209	50750
Coop. Agr. & Rural Dev. Bank	1	2	1	1	0	0	30	0	209	50750
Primary Agr. Coop. Society	92	92	92	0	0	0	0	0	9	2255
Others	12	2	0	1	1	0	0	0	417	101500
All Agencies	125	177	118	32	27	0	3250	488	917	223107

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	173921	978648	1056939	8.0	73.1	315398.00	350871.28	385050.80	9.7	82.84
Regional Rural Bank	241432	254772	272606	7.0	18.9	54245.00	61171.28	68443.68	11.9	14.72
Cooperative Banks	6665	63629	67446	6.0	4.7	4526.00	4957.74	11323.89	128.4	2.44



Others	2100	44432	47986	8.0	3.3	5070.00	5683.66	0.00	-100.0	0.00
All Agencies	424118	1341481	1444977	7.7	100.0	379239.00	422683.96	464818.37	10.0	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]					
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	
All Agencies	58004	103557	111598	7.8	100.0	240489.00	290345.48	332921.38	14.7	100.0	
Commercial Banks	18716	59558	64918	9.0	58.2	203066.00	246403.32	283056.81	14.9	85.0	
Cooperative Banks	4100	4255	4552	7.0	4.1	7448.00	8504.23	12971.65	52.5	3.9	
Others	0	0	0	0.0	0.0	2185.00	3766.43	0.00	-100.0	0.0	
Regional Rural Bank	35188	39744	42128	6.0	37.7	27790.00	31671.50	36892.92	16.5	11.1	

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	64.4	70.2	73.5
Regional Rural Bank	51.2	51.8	53.9
Cooperative Banks	164.6	171.5	114.6
Others	43.1	66.3	0.0
All Agencies	63.4	68.7	71.6



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

Agency	Cumulative up to 31/03/2025					
	PMJDY		PMSBY		PMJJBY	
	APY					
Commercial Banks	479179		269282		52884	30013
Regional Rural Bank	1836		9509		2982	2095
Cooperative Banks	0		0		0	0
Others	0		0		0	0
All Agencies	481015		278791		55866	32108

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	192917.66	68.2	86227.09	30.5	83680.24	29.6	0.00	0.0	8910.93	3.1
Regional Rural Bank	28281.79	76.7	23943.38	64.9	17713.57	48.0	0.00	0.0	2307.00	6.3
Cooperative Banks	12469.53	96.1	9152.63	70.6	6873.43	53.0	0.00	0.0	1654.92	12.8
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	233668.98	70.2	119323.10	35.8	108267.24	32.5	0.00	0.0	12872.85	3.9

**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	78442.00	95557.00	121.8	110749.00	113461.22	102.4	140238.00	140462.87	100.2	108.1
Commercial Banks	63119.00	71856.77	113.8	65397.00	55789.49	85.3	103074.00	107111.47	103.9	101.0
Cooperative Banks	7550.00	7396.00	98.0	7026.00	9399.33	133.8	12854.00	11437.25	89.0	106.9
Others	0.00	0.00	0	18185.00	31052.12	170.8	0.00	0.00	0	56.9
Regional Rural Bank	7773.00	16304.23	209.8	20141.00	17220.28	85.5	24310.00	21914.15	90.1	128.5

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	50830.00	30065.00	59.1	57130.00	38257.70	67.0	61595.01	61287.86	99.5	75.2
Term Loan (Agri.)	8060.00	6136.00	76.1	8060.00	5346.80	66.3	11952.64	15732.03	131.6	91.3
Total Agri. Credit	58890.00	36201.00	61.5	65190.00	43604.50	66.9	73547.65	77019.89	104.7	77.7
MSME	12980.00	9905.00	76.3	12980.00	20142.56	155.2	57196.48	57092.49	99.8	110.4
Other Priority Sectors*	4510.00	3989.00	88.4	3840.00	3783.38	98.5	9493.87	8275.89	87.2	91.4
Total Priority Sector	76380.00	50095.00	65.6	82010.00	67530.44	82.3	140238.00	142388.27	101.5	83.1



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	169109.00	36342.00	21.5	203066.00	40187.38	19.8	23813.00	38290.46	160.8	67.4
Regional Rural Bank	25549.00	2094.63	8.2	27790.00	1847.00	6.6	487.00	914.34	187.7	67.5
Cooperative Banks	7398.86	985.48	13.3	7448.00	777.00	10.4	186.00	1596.93	858.6	294.1
Others	1539.50	140.00	9.1	2185.00	119.00	5.4	0.00	0.00	0.0	4.8
All Agencies			0.0			0.0			0.0	0.0

Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 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 receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

- Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.
- NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen 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 ₹ 73,500 for raw farm ponds and 90% or up to ₹ 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>) DIFD was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal 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 Adiwasi Udyam Protsahan Yojana : This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*.

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

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

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

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



Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Dholpur district is predominantly agrarian, with nearly 80 percent of its population engaged in agriculture and allied activities. Farming in the region is largely rainfed, with the average annual rainfall standing at 756 millimeters. the net sown area is 1,55,548 hectares, while the gross sown area amounts to 2,46,455 hectares. Out of the total cultivable land, only 1,81,147 hectares benefit from irrigation facilities.

The limited availability of water resources significantly influences cropping patterns, with the area sown during the Rabi season being nearly half of that cultivated during Kharif. The principal Kharif crops include Bajra (Millet), Guar(Cluster bean), Moong (Green gram) and Sesame(Til) whereas Wheat, Barley, Mustard, and Chickpea dominate Rabi cultivation.

Agricultural credit plays a vital role in supporting farming activities in the district. The State Level Technical Committee (SLTC) has approved the scale of finance for various Kharif and Rabi crops for the year 202526, details of which are presented in Annexure V. The total agricultural area is 1.40 lakh hectares, with a very high percentage of 84.78% consisting of small and marginal holdings.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

In Dholpur, district level Agriculture Department is staffed by officials including Joint Director, Deputy Director, Assistant Director, Agriculture Officer, Assistant Agriculture Officer, and Agriculture Supervisor. Essential inputs such as seeds, fertilizers, and pesticides are distributed by private dealers, cooperatives, and other agencies. There is one KVK center in the district focused on increasing farmer awareness and boosting production through training and technology transfer. However, the district has only one soil testing labs, which are insufficient. More labs, especially mobile ones, should be established with local participation. The "Pradhan Mantri Fasal Bima Yojana" (PMFBY) has been in place since 2016, providing insurance at reduced premium rates, with the government covering the remaining premium. The scheme is being implemented since 2016, but frost damage, common in the district, is not covered under this insurance. Efforts are ongoing to link PM KISAN beneficiaries with Kisan Credit Card (KCC) scheme, and by March 2025, 3.25 lakh KCCs have been issued. The Revenue Department still needs to improve the online system for managing landrelated bank loans. GoI has announced interest subvention up to Rs. 5 lakh for KCC holder for prompt repayment in the budget 2025-26.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Irrigated__Pre- Kharif Kharif Rabi	Hectare	0.56	1	231	128.52	128.52
2	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hectare	2.35	1	2688	6305.99	6305.99
3	Cereals - Barley/ Jav_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hectare	0.74	1	162	120.48	120.48
4	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.55	1	32004	17464.59	17464.59
5	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hectare	0.69	1	269	184.29	184.29
6	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.49	1	60	29.52	29.52
7	Cereals - Wheat/ Gehu_UnIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.02	1	12600	12807.90	12807.90
8	Oil Seeds - Indian Mustard/Bharatiya Sarsa_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.78	1	51268	40100.28	40100.28
9	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.45	1	362	162.70	162.70
10	Others - Green Grass_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.54	1	264	141.24	141.24
11	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.56	1	330	183.60	183.60
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.47	1	106	49.92	49.92
13	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hectare	0.86	1	36	30.84	30.84
Sub Total					100380	77709.87	77709.87
Post Harvest							7770.99

Maintenance			15541.97
Total			101022.83
Grand Total	100380	77709.87	101022.83

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

There is uncertainty of rainfall in Dholpur district, hence only ground water is available for irrigation. The average rainfall in Dholpur district is 756 cm and there are chambal and parvati is main perennial rivers. In Sarmathura block Parvati dam located on Parvati river. The total geographical area of the district is 3,03,313 hectares out of which the net sown area is 1,55,548 hectares and the gross sown area is 2,46,455 hectares. Out of the total land available for agriculture, only 1.54 lakh hectares of land is irrigated, 100 percent of which is irrigated through tube wells and wells.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Dholpur district lacks a canal or perennial river for irrigation. Out of its 6 blocks, 5 are categorized as overexploited in terms of groundwater. The state governments Ground Water Department continuously monitors groundwater levels. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is implemented here, offering subsidies for field tilling, diggi, and tank construction to promote rainwater conservation. Banks should support these efforts to ensure farmers use water resources efficiently. Sprinkler irrigation is used by many farmers, but despite the benefits of microirrigation (like drip systems), adoption remains slow. Expanding the area under drip irrigation is necessary to save water and boost crop yield. Farmers are also encouraged to adopt rainwater harvesting through ponds, farm ponds, and polythenelined water ponds. Integrated water management research (harvesting, recharge, and treating bad water) needs to be strengthened. The districts traditional water storage structures (stepwells, ponds, johads) are not being properly maintained. Women selfhelp groups can be enlisted to oversee the upkeep of these structures. Additionally, under the Ground Water Recharge Scheme, the state government should encourage farmers to artificially recharge groundwater by storing rainwater through wells. The Government of India has also created a Micro Irrigation Fund (MIF) with NABARD to help State Governments mobilize additional resources. States can avail low-interest loans from this f

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.82	90	52	42.82	38.55

2	Dug Well-Deepening- Dholpur-Alluvial-depth per meter	No.	0.06	90	88	4.98	4.48
3	Dug Well-New-Dholpur- Alluvial-Cavity well Dia 100mm depth 20m	No.	0.21	90	42	8.64	7.74
4	Dug Well-New-Dholpur- Alluvial-DW Dia 3m depth 17m	No.	1.04	90	56	57.99	52.20
5	Dug Well-New-Dholpur- Hardrock-DW Dia 4m depth 15m	No.	1.04	90	48	49.80	44.82
6	Electric Pump Sets--10.0 HP	No.	0.45	90	30	13.50	12.18
7	Electric Pump Sets--7.5 HP	No.	0.39	90	143	55.71	50.11
8	Solar PV Pump Sets (DC)-- submersible pump set 12.5 HP	No.	0.79	90	70	55.50	49.96
9	Solar PV Pump Sets (DC)-- submersible pump set 5.0 HP	No.	0.39	90	30	11.82	10.62
10	Solar PV Pump Sets (DC)-- submersible pump set 7.5 HP	No.	0.46	90	102	46.73	42.02
11	Solar PV Pump Sets (DC)-- without USPC 10.0 HP	No.	4.36	90	30	130.92	117.84
12	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	571	117.67	105.89
13	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	24	7.08	6.36
14	Sprinkler Irrigation --End plug 75mm 1ha	ha	0.00	90	572	1.97	1.77
15	Sprinkler Irrigation --End plug 75mm 2ha	ha	0.00	90	30	0.12	0.12
Total				1888	605.25	544.66	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The role of agricultural mechanization has been very important in timely completion of agricultural works in the district, as a result of which we have been able to achieve abundant agricultural productivity and self-reliance of food grains in the country. Tractors and other farm equipment are used for agricultural works like land levelling, sowing, plant protection, weed removal, threshing etc. Apart from this, the use of tractors is also increasing to take agricultural products to the market or to take them to processing units. Most of the landholdings in the district are more than two hectares in size and most of the farmers use rented tractors and with the increase in irrigation resources the demand for tractors also increases. Institutional credit plays a very important role in the process of agricultural mechanization.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Dholpur district boasts adequate infrastructure for agricultural mechanization, with dealers of various tractor and thresher companies present at block headquarters. Additionally, leading company shops and trained mechanics for repairs and spare parts are accessible throughout the area. However, the use of power tillers and small tractors is low, despite their usefulness for tasks like ploughing and transporting produce. A shortage of power tiller dealers and limited awareness among farmers about their advantages contribute to this issue. To improve this situation, the agriculture department and dealers should

promote and demonstrate these machines more effectively. The GOI's Sub-Mission on Agricultural Mechanization provides grants for agricultural equipment, including Kisan Drones, and supports the establishment of Custom Hiring Centres. The Agriculture Department should prioritize PACS and FPOs in setting up CHCs. Currently, NBFCs are more active in offering loan assistance for tractors and equipment than banks. This situation necessitates more proactive efforts by banks, particularly government ones, to finance agricultural mechanization. Easier financing options for old tractors should be introduced. Banks should collaborate with reputable agricultural equipment manufacturers to simplify loan access for farmers. Lastly, establishing agricultural clinics and agribusiness centres for equipment repairs is crucial for supporting local farmers.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.03 Farm Mechanisation								
1	Leveller-Laser Guided-45 HP laser	No.	3.53	90	13	45.89	41.33	
2	Leveller-Laser Guided-50HP laser	No.	3.75	90	26	97.37	87.62	
3	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	26	125.19	112.65	
4	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	36	273.48	246.12	
5	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	30	280.86	252.78	
Total					131	822.79	740.50	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The soil and climate of Dholpur district is suitable for dry horticultural crops. Only some types of vegetables are produced in the district, which include chilli, onion, tomato, bottle gourd, carrot, cauliflower, cucumber etc. The main plantation crops of district are Lemon, Plum, Orange etc. Banks have not shown much interest in the field of horticulture, due to which farmers have ventured into this sector with their own resources and produced Vegetables and fruits with the help received from the Horticulture Mission. Keeping in mind the water scarcity and climate of the district, there is a need to motivate the farmers for micro-irrigation system gardening instead of traditional farming so that the farmers can get a fixed income for a long time at minimum cost.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Government of India aims for an 8% growth rate in horticulture under the Mission for Integrated Horticulture Development. The strategy focuses on a holistic approach,

providing comprehensive facilities, including pre-production, production, post-harvest management, processing, and marketing, to ensure adequate returns for growers. Under Agricultural Export Policy 2018, banks should offer timely loans for three key horticulture crops in Dholpur district-onion, watermelon, and fenugreek-enabling the development of tehsil-wise clusters and enhancing farmers' income through exports of high-quality produce. The Horticulture Department must ensure timely availability of quality planting materials and develop adequate nurseries to meet district demand. Proper training should also be provided to maintain nursery quality and produce high-quality plants. Farmers should conduct primary grading and processing of their crops before selling them to secure fair prices. Emphasis on value-added technology and contract farming for medicinal plants can improve marketing opportunities and ensure fair prices for farmers.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	77	179.62	161.64
2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	36	24.66	22.20
3	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	132	353.10	317.82
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	41	40.80	36.70
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	51	45.84	41.25
6	Nursery --Nursery raising	ha	17.44	90	13	226.72	204.04
7	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	72	1055.46	949.89
8	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	14	629.16	566.24
Sub Total					436	2555.36	2299.78
Total					436	2555.36	2299.78

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The Rajasthan Forest Department has implemented several initiatives to enhance forest areas and habitats by involving local communities. The state's forest policy aims to increase

forest cover to 20% of its geographical area through afforestation in nonforest areas. The district has been a focus for wasteland reclamation efforts. There are projects aimed at greening and restoring wastelands using agroforestry, which is a landuse system that integrates trees, crops, and livestock to improve soil quality and increase vegetation. The Dholpur forest division has several ongoing projects under the CAMPA (Compensatory Afforestation Fund Management and Planning Authority) scheme in areas such as Van Vihar, Sarmathura, and Badi. There is a proposal to develop the area from Dholpur to Jhalawar as a Biosphere Reserve to serve as a tiger habitat and corridor. This project is part of a larger plan to increase and protect the tiger population in the region. Forest land in Dholpur is also being utilized for development projects. For example, some forest land has been diverted for the Kaliteer Lift Scheme, a drinking water project for Dholpur and nearby villages. There is also a road construction project in the Bari-Dholpur area that involves diverting forest land.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Babool, Teak and Neem are found in abundance among the medicinal plants in the district. Adequate number of technical field staff is available with forest department. The Forest Department has a nursery in the district and some private nurseries are also there which are providing high quality saplings. The efforts being made by the state government for agriculture and barren land development under the social Agriculture Program, can be implemented at the Gram Panchayat level through women's self-help groups, so that women's participation can be ensured and Gram Panchayats / Farmers' income can also increase. Barren land development programs can be run by Gram Panchayats under the Mahatma Gandhi National Employment Guarantee Program (NREGA). The main obstacles to the development of this area are encroachment on public land, mining activities, disputes over ownership rights on barren land and lack of education and awareness of forestry. Agricultural landless and marginal farmers should be encouraged to plant saplings under social forestry plantation program by renting out government land, so that when the saplings grow, the concerned farmers can take loan from the bank for other needs also. Banks are distributing loans in this area only to some extent, but the correct figures of credit flow are not being reflected.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.06 Forestry								
2	Plantation-Bamboo-5m*5m	ha	0.65	90	51	32.91	29.61	
1	Plantation--Neem-5m*5m	ha	0.45	90	36	16.08	14.46	
3	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	194	215.56	194.00	
Total					281	264.55	238.07	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Milk has high nutritional value and our country holds the leading position in its production. Small and marginal farmers, landless farmers, etc. keep animals for their employment. Therefore, dairy is an important economic activity to increase employment and income in the rural areas of Dholpur district. Milk production in the district is about 14.50 lakh Liters per day. According to Livestock Census 2019, the population of cows in Dholpur district is 68,757 and the population of buffalo is 3.71 lakh. Due to continuously decreasing agricultural land, increasing number of small and marginal farmers, favourable climate, there are immense possibilities of developing dairy as a supplementary business. Considering the climate of Dholpur, dairy farming is also a very good and promising economic activity. It is an activity from which good income can be obtained even in adverse circumstances.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Animal Husbandry Department is working at the district level, where Joint Director, Deputy Director, Senior Veterinary Officer and Livestock Assistant are working. There are 106 dairy cooperative societies registered in the district which provide necessary guidance and support to the cattle farmers as well as do the work of milk conservation and marketing. With the objective of promoting dairy and meat processing in the country, Animal Husbandry Infrastructure Development Fund of Rs. 29110.25 crore has been set up by the Government of India, under which interest subsidy of up to 3% for a maximum of seven years will be given to the eligible beneficiaries. Working capital loan up to Rs 2 lakh is to be given to farmers at concessional rates (7%) for animal husbandry and fisheries under KCC. Besides, 3% interest subvention will also be provided on timely repayment of the said loan, so that farmers can get such loans at only 4%. In the district, Rathi, Tharparkar, Red Sindhi and Gir cows of indigenous breed are found and among buffaloes, mainly Murrah breed is found, among exotic cows Jersey and Holstein Friesian are found.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1320	4740.00	4266.00
2	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	715	2120.10	1908.08
4	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-without shed	1+1	1.45	90	30	43.38	39.06

3	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed	1+1	2.28	90	30	68.40	61.56
6	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa 1 (Avg lect-8ltrs/day)-	1+1	1.90	90	30	56.88	51.18
5	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa 1	1+1	2.73	90	627	1711.59	1540.42
Sub Total					2752	8740.35	7866.30
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	300	54.24	54.24
Sub Total					300	54.24	54.24
Total					3052	8794.59	7920.54

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

It is estimated that 40 percent of broilers and 44 percent of eggs are being produced by small units. Ordinary small farmers keep 25 to 250 chickens. Egg is gaining popularity as an important food item to meet the requirement of increasing population and the requirement of protein in food. There are suitable possibilities for poultry farming in Sarmathura block areas of Dholpur district and adequate markets are also available, but due to certain reasons the required development of poultry farming business has not taken place in the district. Banks have also started giving loans for poultry farming in recent years.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

As per the instructions of the Govt. of India, working capital loan up to Rs 2 lakh is being given to farmers at concessional rates (7%) for animal husbandry and fisheries under KCC. Besides, 3% interest subvention will also be provided on timely repayment of the said loan, so that farmers can get such loans at only 4%. With the objective of promoting dairy and meat processing in the country, Animal Husbandry Infrastructure Development Fund of Rs. 29110.25 crore has been set up by the Government of India, under which interest subsidy of up to 3% for a maximum of seven years is being given to the eligible beneficiaries. According to Livestock Census 2019, Availability of chicken feed in the district is less and there is no poultry training institute. There is also a need for a training centre at Dholpur division level to promote poultry farming. There is also a great need to encourage entrepreneurs to set up meat processing and packing units in this area. Poultry farmers face difficulty in getting insurance from insurance companies in poultry farming. Some initiative can be taken by the government for this. To promote poultry farming business, initiative should be taken by adopting cluster approach so that all the basic facilities can be made available at one place to the farmers/entrepreneurs.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
A.09 Animal Husbandry - Poultry								
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	73	224.58	202.09	
Sub Total					73	224.58	202.09	
Total					73	224.58	202.09	

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the district, sheep, goat and pig rearing is the business of mostly small, marginal farmers and agricultural farmers etc. In terms of percentage of body weight, goats give more milk than cows and buffaloes and when the milk production of other animals decreases during the summer months, goat is the only animal whose milk production increases. The climate of the district is suitable for sheep and goat rearing and is a source of supplementary employment and additional income to small and marginal farmers. According to the animal census of 2019, 1.08 lakh goats, 13,830 sheep and 2622 pigs are available in the district. Mostly goat rearing are financed under government sponsored programmes.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There's a successful partnership between the Central Institute for Research on Goats (CIRG) and the Manjari Foundation to enhance goat farming techniques and promote breed improvement. The Manjari Foundation has a Goat Resource Centre in Sarmathura, which helps farmers with advanced breeding, nutrition, and healthcare knowledge. The foundation also works to link farmers to fair markets and implements a "Pashu Sakhi Model" for healthcare. Government schemes like the Potential Linked Credit Plan (PLP) for Dholpur district are prepared to enhance credit flow to allied sectors. A major challenge is the low availability of fodder, which stems from low rainfall. A recommended solution is to shift towards partial stall feeding to reduce reliance on forest grazing. The document highlights the need for backward and forward linkages in the sector. This includes the need for more infrastructure and a focus on providing sustainable solutions for the local communities.

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

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

Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	913	1841.44	1657.27
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	34	145.24	130.70
3	Pig Rearing Unit-New Shed-Pig fattener unit-150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	34	102.27	92.01
4	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	38	252.07	226.86
Sub Total					1019	2341.02	2106.84
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	300	4.50	4.50
2	Sheep Farming_Others	Per Anim	0.01	1	300	4.50	4.50
Sub Total					600	9.00	9.00
Total					1619	2350.02	2115.84

2.1.9 Fisheries**2.1.9.1 Status of the Sector in the District**

Fishing is an activity which has no competition with any agricultural or non-agricultural activities. there are limited possibilities of fish farming, still fish farming can be done by making small ponds in the district. Fish farming related data is also not available in the district and banks have not shown any special interest in giving loans in this sector.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There is a need to provide backward and forward linkage regarding pisciculture business, the main ones being the absence of fish seed farms and lack of extension services. There is a need to establish centres of fish seed production with the co-operation of public under which fish seed production is desired. After providing land, the construction of the centre will have to be done as per the prescribed standards. Maximum possibilities of fisheries in Dholpur district are in SarMathura blocks. Demo floats should be established at the block level so that information about fisheries can be obtained. Also, self-help groups, farmer clubs and farmer producer organizations should be formed and fisheries and allied works should be promoted through them. Apart from the Fisheries Kisan Credit Card Scheme, the Government of India is also providing grants for various activities to the fish farmers under Pradhan Mantri Matya Sampada Yojana. Banks should finance keeping in mind the government schemes, so that the interested fish farmers will not only get government grants but this will also help in promoting fish farming also.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha- leased	ha	1.06	90	60	63.54	57.18
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	60	224.70	202.26
3	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.49	90	132	988.68	889.80
4	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	51	178.27	160.47
Sub Total					303	1455.19	1309.71
Total					303	1455.19	1309.71

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In the district the activity of agricultural mechanization has gradually increased, the interest of the villagers has shifted from animal-driven means to other mechanized means, yet due to the multi-purpose of this activity, its importance cannot be denied.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small farmers not only find it costly to use mechanical means but they also have to depend on big farmers or tractor owners. In the district, loan assistance for financing two-wheelers is being provided by non-banking financial institutions in greater numbers than banks. Therefore, there is a need for more activeness by banks, especially public sector banks, in giving loans to farmers for two-wheelers. Banks should provide information about its benefits to small and marginal farmers through various platforms and finance needy persons. Farmer clubs and self-help groups should be encouraged by the state government to set up custom hiring centres.

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

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



Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	30	256.80	205.44
2	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	150	706.20	494.40
3	Soil Testing Lab	No.	5.35	80	600	3210.00	2568.00
5	Solar Energy-Solarisation of Grid Connected Agri. Pump->1KW upto 2 KW	No.	0.50	90	30	15.06	13.56
6	Solar Energy-Solarisation of Grid Connected Agri. Pump->3KW upto 10 KW	No.	0.48	90	30	14.34	12.90
7	Solar Energy-Solarisation of Grid Connected Agri. Pump->6 KW upto 10 KW-Individual	No.	0.47	90	30	14.22	12.78
8	Solar Energy-Solarisation of Grid Connected Agri. Pump-upto 1 KW	No.	0.55	90	30	16.38	14.76
4	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.15	90	30	4.56	4.08
9	Two Wheeler Loans	No.	2.14	90	60	96.30	86.70
Total					990	4333.86	3412.62

2.1.11 Sustainable Agricultural Practices**2.1.11.1 Status of the Sector in the District**

Integrated Farming System (IFS) can be defined as follows - This approach is based on the combination of two or more components using the principle of minimum competition and maximum complementarity. It is based on sustainable agriculture and aims at sustainable and environmentally friendly development of agricultural income, family nutrition and ecosystem services using modern agricultural management tools. The main components of IFS include crops, livestock, birds and plants. These crops may have sub-systems like mixed/intermediate crops, multi-tier crops. Livestock components may include cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The key factors which are to be considered, include soil type, rainfall, its distribution and duration of the cropping season to consider in choosing an IFS model.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The Dholpur Potential Linked Credit Plan (PLP) for 2025-26 is designed to enhance credit flow to agriculture and rural sectors, specifically promoting sustainable practices. The government and financial institutions have a strong focus on providing financial support for allied activities. Krishi Vigyan Kendra (KVK), Dholpur is a key institution for transferring agricultural technology to farmers. It has demonstration units for vermicomposting, micro-irrigation, and nursery green sheds. It conducts on-farm testing, frontline demonstrations, and provides need-based training for farmers and extension personnel. The district's development plans emphasize crop and activity diversification through intercropping,

mixed cropping, and the adoption of "appropriate and integrated farming systems.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Proper arrangement of storage is an essential basic facility for the food security of the country and its importance is in no way less than the process of production. During the last decade, there has been rapid development of agriculture-based infrastructure in the district and farmers have got convenience in storing their products. The main crops in the district are wheat, gram, mustard, millet, guar, onion etc., for their storage there is an urgent need to build warehouses in the district. At present there is a severe shortage of storage facilities in the district. There is great potential for village level warehouses for small and medium farmers in the district. It would be appropriate to mention that keeping in mind the food grain storage under the public distribution system, tenders were invited by the Food Corporation of India in the year 2018 for renting warehouses of a total of 40,000 metric tons in Dholpur district.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Market Scheme under Transparency in Marketing System (eNAM), price recovery, will encourage competition and facilitate farmers' access to major markets and buyers in the country. As per the data of Warehouse Development and Regulatory Authority (WDRA), Govt. of India, warehouses of Central Warehousing Corporation in Dholpur 15000 MT have been recognized for Negotiable Warehouse Receipt (NWR). Warehouse/depot of 13340 metric tonne capacity is also being operated by the Food Corporation of India in Dholpur district. Out of 234 PACS functioning in the district, 201 societies have 216 Warehousing Facilities. Agricultural Infrastructure Fund under which interest subvention of up to 3% for a maximum of 7 years has been given to the eligible beneficiaries. NABARD provide special refinance facilities to support the PACS for implementing projects under the WLGP. This is often linked to the transformation of PACS as MultiService Centres (MSC).

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	428.00	80	13	5564.00	4451.20
2	Godown	No.	107.00	80	216	18878.55	15102.86
3	Market Yard	No.	10.70	80	60	481.50	385.20
Total				289	24924.05	19939.26	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural development is possible only when there are land development activities, but still it has been observed that desired importance is not being given to land development. Out of the total geographical area of the district of 3,03,313 hectares, 2,66,062 hectares of land is unavailable for agriculture. For land conservation and better utilization in the district, there is a need to adopt levelling, farm bunding, preventing soil erosion, farm ponds, organic farming, vermi-compost, integrated farm development and there is a need to prevent acidity in the soil. There is a continuous depletion of nutrients in the soil due to excessive use of chemical fertilizers by farmers and not adopting proper crop rotation and advanced cropping methods. It is necessary to increase soil fertility through soil testing, use of vermi-compost and use of appropriate quantity of chemical fertilizers.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

There is an increased inclination among big farmers for integrated development of their farms. Integrated farm development includes land development, mechanization, irrigation, water management, horticulture development, fencing, roads and other related activities. At present little effort has been made for integrated financing and there is a scope for carrying out this activity on a larger scale in the district. Soil Conservation and Watershed Development Department exists under the District Council in the district, which provides necessary advice and training to the farmers from time to time. Adequate technical means are available for this work and apart from this, the District Council has also involved Panchayat Committee and non-governmental organizations in this campaign to improve the watershed. There is a need to carry out water conservation and soil conservation programs through voluntary organizations or through private public partnership so that maximum area can be covered. Good work has been done by the state government for integrated water catchment development and self-help groups should also be included in this campaign. Areas for land levelling, farm ponds etc. should be identified in the district by the Agriculture Department and Soil Conservation and Watershed Development Department. Efforts should be made to provide bank loans to farmers by publicizing the above activities.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.02 Land Development								
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	198	462.48	416.22	

2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.oha	No.	5.91	90	150	885.96	797.34
Total				348		1348.44	1213.56

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In order to increase the productivity of the field in the district, reducing the input cost and maintain the environmental balance, two activities which are continuously gaining importance in modern agriculture include tissue culture, agricultural farm machinery, seed manufacturing, organic fertilizers and It includes use of organic pesticides, use of earthworms and Nadep fertilizers etc. Use of quality seeds can increase productivity by about 25 percent. To increase agricultural production and productivity, it is necessary that soil testing is done by farmers from time to time. The soil has become degraded due to the use of chemical fertilizers in unbalanced quantities. Therefore, vermicompost should be promoted in place of chemical fertilizers so that organic farming can be promoted and farmers should make vermicompost by using agricultural waste and cow dung, as a result of which the cost of farming can also be reduced.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Soil Health Card Scheme has been run on a large scale by the Ministry of Agriculture and Farmers Welfare, Government of India to check the productivity of the soil, so that the farmers can select the crops and fertilizers for farming according to the quality of the soil of their fields. This can reduce the farmers expenses and vermicompost should be widely publicized.

Due to Lack of availability of soil lab at Panchayat committee level, farmers not getting their soil tested, excessive chemical fertilizers are being used continuously due to which the expected productivity is not achieved and the cost of productivity also increases. However, at present there has been a lot of enthusiasm among the farmers and farmers now seem willing to use organic fertilizers on a large scale.

The production and use of vermicompost is gradually increasing. Some farmers have also set up vermicompost units on a small scale. Banks also need to provide loans for the expansion of this activity. Banks should provide easy loan availability for this sector to establish soil testing lab. Loans should be made available for vermicompost units on Priority basis. This will benefit the farmers and also reduce their dependence on chemical fertilizers and will help in preventing pollution and ecological imbalance.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	21.40	90	82	1433.80	1290.42
2	Tissue Culture	No.	6.42	90	12	77.04	69.36
Total				94	1510.84	1359.78	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The role of post-harvest management is very important in value addition of agricultural products. By processing agricultural products, farmers not only get good prices, but new employment opportunities are created and good quality products are also available to the consumers. Thus, agriculture and food processing help in increasing income generation and employment generation. This has a positive impact on the entire economy. There are many opportunities open in the district for setting up profitable and successful agro- processing units with great potential in the agriculture sector. There are many opportunities open in the district for setting up profitable and successful agro-processing units with potential in the agricultural sector. Due to being the main place in the production of various agricultural commodities, there are abundant possibilities of processing here, such as making paper from guar gum, which is used in making paper, textiles, mining and is used in other industries. Preparation of full flavoured spice oleoresin from Spices, setting up pack house and cold chain for fruits and vegetables, drying of fruits and vegetables, setting up sanitisation unit and canned juices, etc. Many agricultural products are available for agricultural processing in the state, state is leading state in the production of coarse grains and it is third in the production of gram.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Apart from the Agricultural Infrastructure Fund of the Government of India, Ministry of Food Processing Industries, Government of India has approved a new Central Scheme Pradhan Mantri Kisan Sampada (SAMPADA - Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs. 6000 crore till March 2026. SAMPADA is a comprehensive package aimed at creating modern infrastructure to transport agricultural produce directly from farm land to retail outlets. The concerned department in the district Should give wide publicity to this scheme. Prime Minister Micro Food Enterprises (PM-FME) Scheme was implemented by the Government of India in the year 2020-21 under which There is provision for assistance of 35% capital grant (up to maximum of Rs. 10 lakh) to eligible micro food entrepreneurs/women self-help groups. Self-help groups can prove to be an effective help in setting up processing and packing units for ker, sangri, kumat etc., which are found naturally in abundance in the district. Financial institutions need to be more market oriented and banks should provide financial assistance for investment capital to industrial units.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.01 Food & Agro Processing								
1	Agro Processing Unit	No.	5.35	80	150	802.50	642.00	
2	Dairy Processing Unit	No.	53.50	80	726	7062.00	5649.60	
3	Dal/ Pulses Mill	No.	26.75	80	212	16264.00	13011.20	
4	Fruit Processing	No.	10.70	80	132	1412.40	1129.92	
5	Honey & Honey Products	No.	5.35	80	70	374.50	299.60	
6	Meat & Poultry Processing	No.	5.35	80	7	37.45	29.96	
7	Oil Extraction	No.	26.75	80	145	1760.15	1408.12	
Total					1442	27713.00	22170.40	

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

With the diversification and modernization of agricultural activities in the district, the need for support and extension services is also continuously increasing. Agri-centres and Agri-Business Centres provide farmers with information on cropping methods, latest technology, protection of crops from pests and diseases, market trends and market prices of various crops, medical facilities for animals, etc., which helps in increasing the productivity of crops and animals. Agribusiness centres also provide agricultural inputs, agricultural equipment on rent and other services to the farmers. Many micro finance institutions are working in Dholpur district and there are also many cooperative buying and selling institutions which collect the crop produces of farmers and sell it. The recommendations of the Vaidyanathan Committee have been implemented in the state and the priority agricultural cooperative societies in the district obtain loan limit approval from the reputed District Cooperative Bank to provide agricultural and priority sector loans to their members.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Under the Agri Clinic and Agri-Business Centre Scheme, a maximum grant of 36 or 44 percent of the project cost is provided to the eligible candidates through NABARD. In Dholpur district, 138 persons have been given training under the Agri Clinic and Agri-Business Centre Scheme, but only 3 persons have been provided loans by the banks. Therefore, banks can make their important contribution to agriculture by providing easy loans as per the project cost to the eligible beneficiaries of this activity in the district. Agricultural extension services in Dholpur district are being provided only through government departments and government institutions. With the establishment of Agri Clinic and Agri Business Scheme, government schemes will get wide publicity and expert services will be easily available to the farmers at the local level. 296 PACS related to the Central Cooperative Bank are functioning in Dholpur district, which are providing crop loans as well as intermediate agricultural loans to their members. With the aim of developing PACS as multi-service centres, NABARD has implemented a special refinance



scheme at only 3 percent interest rate. PACS of the district should provide crop loans as well as intermediate agricultural loans to its members. Also, it should emerge as a one stop shop catering to all their household and financial needs.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	36	3852.00	3466.80
4	Loans to Agri. Start-ups	No.	107.00	80	60	6420.00	5136.00
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	33	7062.00	5649.60
3	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	19	1016.50	813.20
Total					148	18350.50	15065.60

Soil Testing Labs

The district has only one Soil Testing Labs. Soil Health Card Scheme has been run on a large scale by the Ministry of Agriculture and Farmers Welfare, Government of India to check the productivity of the soil, so that the farmers can select the crops and fertilizers for farming according to the quality of the soil of their fields.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Micro, Small, and Medium Enterprises (MSME) sector in Dholpur district of Rajasthan presents a mixed landscape, deeply rooted in its traditional stone industry while gradually embracing new avenues for growth. As of the latest available data, Dholpur has 2,275 registered MSMEs, with the vast majority, 2,073, being microenterprises. The small and medium enterprises number 188 and 14 respectively, indicating a sector dominated by smallscale operations.

The backbone of Dholpur's MSME sector is its rich deposits of sandstone and red stone. This has led to the development of a significant Stone Processing and Allied Cluster in the district. The renowned Dholpur red stone has been used in iconic structures across India, highlighting the historical and economic importance of this industry to the region. This sector provides significant employment and is a key contributor to the local economy. Alongside stone processing, a notable Milk Processing Cluster also exists, catering to the agrarian economy of the district.

Recent trends show the emergence of new enterprises in diverse fields such as solar energy, pharmaceuticals, and food products, as evidenced by new company registrations in 2025. This diversification points towards a budding entrepreneurial ecosystem in the district. The core of the new MSME guidelines from April 1, 2025, is the increased classification

3.2 Infrastructure and linkage support available, planned and gaps

1) Dholpur district is one of the industrially backward districts. There is not a largescale industry. The district is on the AgraGwalior route being connected to the national capital Delhi and the commercial city Mumbai by road and rail the perennial river Chambal passing through almost all the blocks of the district availability of labor at low cost raw materials for stone industry. Being a source of income according to the investment policy 2010 for industries of the state government 50 percent stamp exemption on land conversion for 10 years 100 percent exemption in electricity supplies market fees arrangement rental tax were the reasons for to create the environment of setting up industries in the district.

2) Absence of local level industries in the district and affected by banditry insecurity among outside industries unavailability of water for industries restriction on the use of Chambal water for industries are the major obstacles to industrial development.

3) At present only oil spillers are installed in the district for sowing mustard or stone cutting work or industries related to it. The big industries in the district are HiTech Glass Factory Dholpur Glass Works Rajasthan Explosives Limited and Mahima Dairy Baba Food Products. Rajasthan Explosives Limited is involved in the manufacturing of detonators and detonating fuel bulbs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	2	10000.00	8000.00
2	Manufacturing Sector - Term Loan-Micro	No.	1.00	80	198	792.00	633.60
Sub Total					200	10792.00	8633.60
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	7	3500.00	2800.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.00	80	216	3132.00	2505.60
Sub Total					223	6632.00	5305.60
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	10000.00	80	3	30000.00	24000.00
2	Service Sector - Term Loan-Micro	No.	10.00	80	220	2200.00	1760.00
3	Service Sector - Term Loan-Small	No.	1000.00	80	7	7000.00	5600.00
Sub Total					230	39200.00	31360.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	2000.00	80	7	14000.00	11200.00
2	Service Sector - Working Capital-Micro	No.	2.00	80	610	1220.00	976.00
3	Service Sector - Working Capital-Small	No.	60.00	80	31	1860.00	1488.00
Sub Total					648	17080.00	13664.00
Total					1301	73704.00	58963.20

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 an important role in the country's economy. To maintain growth in the country's exports it is necessary to have a high growth rate including balance with trade and foreign exchange reserves. Exports also affect the industrial environment of the country. Quality of products competitive prices good packaging's are important to compete internationally. Maintaining high growth rates in exports is recognized as a national priority by the Government and all exporting agencies. The objective of "Make in India" initiative is to establish self-reliance and brand 'India'.

The Reserve Bank of India first introduced the export financing scheme in 1967. The scheme provides short-term working capital to exporters at international standards. This facility is available in the form of pre- shipment credit and post-shipment credit.

The primary export from Dholpur is its distinctive red sandstone, a product with significant international demand for construction and architectural purposes. Additionally, with recent infrastructural developments like the Dholpur Lift Project aimed at boosting agriculture, there is a growing potential for agro-based exports from the district. For these businesses to thrive globally, understanding and utilizing the available export credit facilities is a key determinant of success.

4.1.2 Infrastructure and linkage support available, planned and gaps

- 1) Exporters may be encouraged to avail export credit insurance facilities offered by the Export Credit Guarantee Corporation (ECGC).
- 2) Many business organizations in the district do not have fully functioning branches like ASSOCHAM FICCI CII and DCCI etc. so they should coordinate with the businessmen government and banks from time to time and make their effective contribution in solving their problems.
- 3) Electricity supply and availability of roads for transportation is a problem that needs to be addressed.
- 4) Appropriate training should be given to micro small and medium exporters by MSMEs/export organizations. As far as possible collateral security should not be insisted upon and the Gold Card scheme should be popularized.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	250.00	75	1	250.00	187.50
2	Export Credit -Pre Shipment Export Credit	No.	250.00	75	1	250.00	187.50
Total					2	500.00	375.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the central point for human resource development and empowerment in any country. Literacy is vital for socioeconomic progress and is an important indicator for human development. According to 2011 census Indias literacy rate has increased to 74.04 percent and the country currently has the largest illiterate population in the world. But India is well below the world average literacy rate of 84. The field of education has broadened with new courses covering diverse fields both in India and abroad. Development of human capital is a national priority and it should be the endeavor of all that no student should be deprived of the opportunity to pursue higher education due to lack of financial support. According to a study by ASSOCHAM less than 3 percent of households avail student education loans compared to 85 percent in France 77 percent in the US and 70 percent in Miami and France. Education loan should be seen as an investment for economic growth and prosperity. Knowledge and information will be the driving force for economic growth in the coming years. National and state policies ensure that this basic need of the population is met through appropriate public and private sector initiatives. The Vidya Lakshmi Portal is a crucial digital initiative by the Government of India, in collaboration with the Department of Financial Services (Ministry of Finance), Department of Higher Education (Ministry of Education), and the Indian Banks Association (IBA). It is designed to be a single window electronic platform for students seeking education loans and government scholarships. A total of 346 government secondary schools in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

- 1) According to the 2011 census the figures of literacy level (in percentage) at national level state level and district level is 66.76 for man 44.66 for woman and 56.63 total.
- 2) Dholpur district comprises of total 1036 schools in this 336 secondary schools and 700 Elementary schools.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	5.00	90	120	600.00	540.00
	Total				120	600.00	540.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

With changes in the economic status of families and their aspirations there is an increasing need for housing. The Government of India is running the Pradhan Mantri Rural and Urban Housing Scheme 2024 to provide housing to all. About 66 percent of new construction in rural areas is financed by rural households from their own resources. Some financial assistance is also taken from noninstitutional sources. Only 9 percent of construction is financed through government schemes. Financial assistance was taken from institutional sources like banks etc. The Reserve Bank of India (RBI) includes Housing as a category under its Priority Sector Lending (PSL) norms to boost credit flow to the sector, particularly affordable housing, which aligns with the objectives of the Pradhan Mantri Awas Yojana (PMAY). The district had a target of 5,046 PM Awas homes, out of which 4,946 homes for the poor were reported as constructed.

4.3.2 Infrastructure and linkage support available, planned and gaps

All the blocks of the district are being urbanized. Apart from this there has been a significant increase in housing construction activities. There has been a significant increase in demand for housing construction loans. The risk of banks is minimum in this sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	10.00	90	251	4685.00	4216.50
2	Repair of Dwelling Units- Other Centre	No.	3.00	90	99	297.00	267.30
	Total				350	4982.00	4483.80

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

"Infrastructure is the basic facilities and systems that serve a country, city or other region, including the services and facilities needed for its economy to function. Infrastructure is made up of public and private physical improvements such as roads, bridges, tunnels, water supplies, sewers, electrical grids, and telecommunications (including Internet connectivity and broadband speeds). In general, it is also defined as "the physical components of interconnected systems providing goods and services necessary to enable, maintain or enhance social living conditions". The development of agriculture, development of agro-based industries and the overall economic development of that area depends on it. It is these structures that provide basic facilities by which the standard of living can be improved. Basic facilities mean the availability of those basic structures like Roads, drinking water, education, power and housing etc. so that the economic activities in that area can get a boost.

Dholpur district comprises a good infrastructure but some improvement want in the district infrastructure. In the district, it depends only on general public investment for the development of infrastructure and the contribution of private sector is also negligible due to high initial investment, huge risk, increasing capital cost etc. "

5.1.2 Infrastructure and linkage support available, planned and gaps

To increase the productivity of important factors of production such as land, capital and labour etc. in the rural economy, it is necessary to have good infrastructure facilities. Generally, large scale mega projects like highways, railways, energy, airports, ports, dams etc. are considered components of infrastructure. Infrastructure in rural areas includes rural transport (roads and rail), irrigation (dams, canals, tube wells, ponds etc.), drinking water, supply of electricity, communication, health services (veterinary including agriculture and other processing activities, education facilities etc. which have an important contribution in the development of agriculture and allied sectors.

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

In the district with the help of RIDF projects well progress. Peoples gets easier and comfortable with roads. Reason of projection of veterinary hospitals people get help for easy way to care animals. With the projection of education institute childrens get better study in nearly school.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Recognizing the importance of social infrastructure for the development of rural and urban areas, the Reserve Bank of India has approved the creation of social infrastructure for schools, health facilities, drinking water facilities and sanitation facilities in Tier 2 to Tier 6 areas. Loans given by banks up to the loan limit of Rs 5 crore per borrower are considered in the category of priority sector loans. As the indicators of drinking water, sanitation, education and hygiene define the quality of life of an individual and the status of development of the society. These services have an impact on people's day-to-day lives and their age and living capacity. Thus, better availability of social facilities is necessary.

In the district more importance of bank credit that reason district grown up and develop in

well form. District comprises good status in bank credit.

5.2.2 Infrastructure and linkage support available, planned and gaps

Considering the importance of social facilities, the Government of India has started programs like National Pey-Jal Scheme (Jal Shakti Abhiyan), Swa-Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India strives to provide education, housing, sanitation for all.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
VI. Social Infrastructure								
1	Education-Hostels	No.	200.00	80	6	1200.00	960.00	
2	Education-Schools	No.	250.00	80	6	1500.00	1200.00	
3	Loans to MFIs for Onlending	No.	500.00	90	7	3500.00	3150.00	
Total					19	6200.00	5310.00	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

All communities in the district require energy services to meet basic human needs (e.g. light, cooking, space, comfort, mobility, communication) and to serve productive processes. For development to be sustainable, there is a need to secure the delivery of energy services and reduce environmental impacts. NABARD has launched a Special Refinance Scheme for Installation of Solar Rooftop Systems for the residential sector. This scheme provides concessional refinance to banks and financial institutions for loans given for solar rooftop systems, particularly in rural and small-town areas. The main non- conventional and renewable energy sources are bio energy, solar energy, geothermal energy, hydro power, sea energy and wind energy. In the present era of energy crisis, the only option is the use of non-conventional and renewable sources of energy. Nature has given us these sources in abundance in the form of solar energy, wind energy and other known and unknown resources. There is a need to make effective use of these sources. All inhabited villages in the Dholpur district are electrified, though electrification of certain "Dhanis" (hamlets) was ongoing as of 2018. Dholpur has local dealers and manufacturers for solar power plants and panels, indicating the presence of rooftop solar installations for homes and businesses, as well as decentralized solar solutions. This suggests local adoption of solar technology, likely including projects under schemes like PM-KUSUM for farmers (solar pumps).

5.3.2 Infrastructure and linkage support available, planned and gaps

"Rajasthan state has ample availability of natural resources like wind and solar energy. As energy options, bio gas and solar energy are prevalent in the district from renewable sources and waste management. Solar powered pump sets and lights of all big companies are available for sale in the district.

Rajasthan, where Dholpur is located, has one of the highest potentials in India, especially for Solar Energy (assessed at over 142 GW for the state). Dholpur is likely to benefit from the state's abundant solar radiation (over 320 sunny days a year). "

Dholpur district is explicitly mentioned as a beneficiary of completed projects, including: Dholpur Lift Scheme and decentralized solar energy plants (895 MW capacity total across the state) under the PM-KUSUM C scheme, which focuses on solarizing agricultural feeders.

NABARD (National Bank for Agriculture and Rural Development) provides significant financial support for rural infrastructure (through RIDF) and climate change initiatives, including refinancing for banks and funding for infrastructure projects in Rajasthan. Dholpur district has been a recipient of funding for Irrigation Works projects under NABARD's schemes.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
VII. Renewable Energy								
1	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	132	1320.00	1188.00	
2	Solar Energy-Solar Pump Sets	No.	6.00	90	260	1560.00	1404.00	
Total					392	2880.00	2592.00	

RIDF PROJECTS

NABARD (National Bank for Agriculture and Rural Development) provides significant financial support for rural infrastructure (through RIDF) and climate change initiatives, including refinancing for banks and funding for infrastructure projects in Rajasthan. NABARD helps in improving the infrastructure of education

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	829	499.120000	432.7922
B	Ongoing tranches	106	68.850000	58.1200
	Total (A + B)	935	567.970000	490.9122

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	36	216.342000	203.0300
B	Rural roads & bridges	736	227.852900	181.6485
C	Social Sector	163	123.780800	106.2370
	Total (A + B + C)	935	567.975700	490.9155

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	No of projects	Irrigation potential	ha	
B	Rural roads	No of projects	Road length	km	
C	Bridges	No of projects	Bridge Length	m	

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

"The Self-Help Group Bank Linkage Program was launched as a pilot project of 500 groups by the National Bank for Agriculture and Rural Development (NABARD) in 1992 with the objective of providing low cost and continuous banking services to the poor. It has now become the world's largest micro credit distribution and financial inclusion program. This program, which has gained recognition for financial, economic, social and technological capital formation in rural areas across the country, is undoubtedly playing a role as an effective tool for micro credit distribution and financial inclusion in the country. Till March 31, 2025, 154.03 lakh groups have joined this program across India and about 14.69 crore families have joined across the country.

The Dholpur district has designated six blocks as intensive areas for Self-Help Group (SHG) mobilization, resulting in the formation of 8,129 SHGs. Out of the total formed, 4,636 SHGs have been successfully credit-linked (including repeat finance), with a cumulative bank loan disbursement of ₹83.45 crore (8,345 lakh). The average loan amount disbursed per linked SHG stands at ₹1.80 lakh, and 57.03% of the total groups are dedicated women SHGs." National Bank for Agriculture and Rural Development (NABARD) formed Joint Liability Group (JLG) during the year 2006-07 to develop effective loan products for secondary sector customers such as tenants, sharecroppers, oral lessees and farmers not maintaining proper land records.

In the state of Rajasthan, the Self-Help Group Bank linkage program is being implemented in all the districts with the key role of banks, NGOs, Government Departments, Volunteer Agencies, Rajivika (SRLM) and other stakeholders. "

6.2 Infrastructure and linkage support available, planned and gaps

In the financial year 2025-26, apart from the SelfHelp Group Bank Linkage Program, Joint Liability Group Program, LEDP and MEDP are being implemented by NABARD in which the details of grant amount available are as follows

Livelihood and Enterprise Development Program: LEDP (agriculture sector) 60 to 150 participants; Maximum 5 batches of 30 women each and LEDP (nonagricultural sector) 60 to 90 participants; Maximum batch of 30 sessions. Grant in Cluster Based Livelihood Training Program is available on project basis.

Micro Enterprise Development Program: MEDP is an entrepreneurship program for mature and supported groups in which a maximum grant amount of Rs 1,50,000/ is given per training and the training duration is up to 15 days and there should be 30 participants. The poor quality of SelfHelp Groups, especially those promoted by formal sector institutions, needs attention.

There is a need to increase the pace of credit linkage with special emphasis on involving more number of new NGOs and banks as SHPIs in low performing districts/areas during the year 202425."

These are crucial for last-mile delivery and enhance the reach of formal banking to rural areas, including those relying on informal credit, thus facilitating the SHG-Bank linkage. Informal lenders (moneylenders) offer instant access to cash and flexible, short-term loan terms, which is crucial for immediate consumption needs or working capital with lumpy incomes (like in agriculture).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	0.60	100	770	462.00	462.00
2	Individuals/ Individual members of SHGs	No.	0.60	100	770	462.00	462.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	0.30	100	1990	1136.00	1136.00
4	SHGs/ JLGs-Others	No.	1.00	100	255	255.00	255.00
5	SHGs/ JLGs-Social Needs	No.	1.00	100	310	310.00	310.00
Total					4095	2625.00	2625.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. As per the instructions of the Government of India, banks in collaboration with the State Governments should make efforts to include all the farmers in the institutional credit system under the Kisan Credit Card Scheme in a compulsorily committed manner.
2. The concerned departments should smoothly implement the online system for PETE charge on the farmers' land against bank loans in all the tehsils of the district and provide proper training to all the banks.
3. Loans should be provided to farmers only on the basis of crop criteria set by banks. Banks can receive applications from farmers under online mode and can enroll the remaining farmers under the Kisan Credit Card Scheme by organizing block-wise camps. Also, loans should be made available to landless cultivators, sharecroppers, tenant farmers and small and marginal farmers through joint lending groups.
4. Before selling their crops in the market, all the farmers should regularly do primary grading and processing of their crops so that they can get fair prices for the crops.
5. To increase the income of farmers, it is necessary to promote farmer producer organizations, which will increase the income of farmers through reduction in costs, marketing of crops, etc.
6. The Agriculture Department and the KVKs are expected to extend their agricultural extension services even to the remote areas of the district.

2. Water Resources

1. To overcome the acute shortage of water in the district and to increase groundwater recharge, construction of large ponds may be focused upon constructed at the community level through village panchayats and old traditional water storage structures like stepwells, ponds, wells etc. should be cleaned and repaired. This responsibility can be given to women by selecting water collectors through SelfHelp Groups to take care of the above water harvesting structures.
2. There is further need to create awareness among farmers about drip and sprinkler irrigation systems through field demonstrations at village level by Agriculture Department and Horticulture Department. For this, there is a need for proper coordination between the institutions involved in development work and the financial institutions.
3. Special attention should also be given to surface water harvesting through construction of farm ponds, farm ponds, Nadiya, polythene lined water ponds. Research programs for integrated water management (water capture, water recharge, treatment of contaminated water) should be strengthened.
4. In view of the shortage of water in the district, the Agriculture Department should motivate the farmers to plant less water demanding crops so that sprinkler and drip irrigation can be adopted.
5. Regular maintenance and cleaning of old traditional water storage structures like Stepwells, ponds, Johad etc. in the district is not being done. This responsibility can be given for the care of the above water storage structures by selecting water-friends through

women self-help groups.

3. Farm Mechanisation

1. The Agriculture Department should give more publicity for setting up Custom Hiring Center and Gram Seva Cooperative Societies and Farmer Producer Organizations should be given priority under this scheme so that small and marginal farmers of the district can avail the benefits. Power lifts are more useful and economical for medium and small farmers and agricultural produce can also be transported by adding a trolley to it.
2. There is a need to establish agricultural clinics and agribusiness centres for repairing agricultural equipment.

4. Plantation and Horticulture

1. Emphasis should be laid on adopting value added technology along with port water management and medicinal plants should be planted under contract farming so that marketing facilities are available to the farmers at the farm itself and they can get fair prices.
2. There are good possibilities of beekeeping in the district, for which training to farmers and availability of loan from banks should be ensured.
3. There is a need to establish agricultural clinics and agribusiness centres for repairing agricultural equipment.

5. Forestry/ Waste Land Development

1. The efforts being made by the State Government for Forestry and Wasteland development under the Social Forestry Program implementation at the village level by identifying members of Women Self-Help group as Van Sakhi for the protection and maintenance of plants. This can be done so that participation can be ensured and the number of village councilors/farmers can also increase.
2. Landless and marginal farmers should also be encouraged to plant horticultural plants under social forestry program by renting out barren government land so that when the plants grow, the concerned farmer can take loan from the bank for other needs also.
3. The pasture land of the village can be used for greenery and water conservation. The concerned departments can give the benefits of their respective schemes to the Gram Panchayats under a framework.

6. Animal Husbandry - Dairy

1. A plant of 50 thousand liter per day processing capacity operated by District Milk Producers Cooperative Union Bharatpur is operational for the district, which is linked to the farmers of two districts. Due to Insufficient milk processing capacity, Bharatpur District Milk Union is not able to purchase milk from all the farmers associated with the milk cooperative societies of both the districts (Bharatpur and Dholpur).

7. Animal Husbandry - Poultry

1. Poultry farmers face difficulty in getting insurance cover from insurance companies in poultry farming. Some initiative can be taken by the government for this.



8. Animal Husbandry - Sheep, Goat, Piggery

1. Generally, loans for sheep and goats are given under government sponsored programs but there is a lot of scope for this activity at the business level also. There is a need for banks to select good livestock farmers and motivate them to set up units in the district through bank loans.
2. For the availability of good quality goats, sheep and pigs in the district, it is necessary to provide bank loans for setting up their breeding centres.

9. Fisheries

1. Fishery is being done in Kaaman and Pahari blocks of the district. For better production and productivity, there is a need to provide training and good seeds to the farmers.
2. There is a need to establish green seed production centers through participation, under which the desired land will be made available to the fish seed producers and the center will have to be constructed as per the prescribed norms.

10. Construction of Storage and Marketing Infrastructure

1. A directory of all the warehouses available in the district should be made and this directory should be made available to banks and farmers, so that farmers can take pledge loans against their agricultural produce through banks so that they do not have to sell the agricultural produce at low prices immediately after harvesting..
2. Extensive awareness programs should be conducted at the block level on the importance of scientific storage and benefits of primary processing to the farmers.
3. Gram Seva Cooperative Societies having warehouses with capacity more than 500 tonnes should get their warehouses registered with the Warehouse Development and Regulatory Authority, Government of India. So that they can provide marketing loans to farmers against warehouse receipts.
4. Registration of Mandis under National Agricultural Market Scheme under Transparency in Marketing System (e-NAM), price discovery, will encourage competition and will facilitate farmers to access big markets and buyers of the country.
5. In the absence of cold storage in the market, horticulture products have to be sold to traders, due to which farmers do not get the benefit. Therefore, small entrepreneurs in the district should be encouraged in this direction and financed by banks.

11. Land Development, Soil Conservation and Watershed Development

1. Information on checking the fertility of the land, timely availability of seeds, use of proper fertilizers not only increases the crop production of the farmer but also increases its quality. As a result, the farmer gets a fair price and profit when he sells his produce. Therefore, efforts should be made to establish soil, seed, fertilizer and pesticide testing laboratories at every block level in Dholpur district.

12. Agriculture Infrastructure: Others

1. Banks should provide information about its benefits to small and marginal farmers through various platforms and provide finance to the needy persons. Banks should finance under government sponsored programs.

2. Loans should be provided to Vermi-compost units on priority basis which will not only benefit the farmers but will also reduce dependence on chemical fertilizers and help in preventing pollution and environmental imbalance.

13. Food and Agro. Processing

1. Banks should provide loans on priority basis to the agricultural and food processing units set up in the industrial parks developed by RIICO, so that the processing activities can develop at a rapid pace.

2. Self-help groups can prove to be an effective help in setting up processing and packing units for ker, sangri, kumat etc., which are found naturally in abundance in the district.

3. A dedicated mini food park would provide essential infrastructure like cold storage, warehouses, packaging facilities, and quality control labs. This would reduce postharvest losses and enable farmers and small entrepreneurs to access modern processing facilities.

14. Agri. Ancillary Activities: Others

1. Gram Seva Cooperative Societies of the district should provide intermediate agricultural loans along with crop loans to their members. Also, it should emerge as a “one stop shop” catering to all their household and financial needs.

2. Promote the setup of CHCs in every Gram Panchayat. These centers would rent out essential equipment like tractors, seed drills, threshers, and combine harvesters. This increases efficiency, reduces labor dependency, and lowers the cost of cultivation.

15. Micro, Small and Medium Enterprises (MSME)

1. District Industries Centre, KVIC and KVIB should prepare a banking plan involving major commercial bank, rural banks, central co-operative banks under Margin Money Support Scheme.

2. Industries Department, Khadi Arogya/Board, NGOs, RIICO, RFC, should play proactive role and promote the schemes by organizing camps in collaboration with local banks in Panchayat Committee and Municipality areas on quarterly basis.

3. Similarly, the Bank should encourage the Eligible Entities to avail the Credit Guarantee Schemes of NCGTC and NABSanrakshan, etc.

16. Export Credit

1. Many organizations of traders like ASSOCHAM, FICCI, CII and DCCI etc. should open full time branches in the district so that they can coordinate with the traders, government and banks at all times and can contribute effectively in solving the problems of the traders.

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

17. Education

1. The bank should organize financial literacy camps in all the schools and colleges of the district to inform the students about education loans. Also, education Students should be made aware about this financial facility provided by the department through banks.

2. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per the



latest Master directions on PSL issued by RBI.

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

18. Housing

1. The government should develop a system of online application for getting the house plan approved and there is also a need to decide on a specific time period for providing it. Besides, officials of the concerned departments should also simplify the process of getting land use changed.

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

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

4. Beneficiaries can avail of a loan of up to ₹70,000 at a subsidized interest rate (3% lower than the normal rate) for house construction. The maximum principal amount for which the subsidy can be sought is ₹2,00,000.

19. Social Infrastructure

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

20. Renewable Energy

1. There is a need to give wide publicity to the Solar Power pump set model. Provision for repair of solar equipment should be available at least at the recommended level. There is a need to set up large capacity solar power plants and clean energy plants by private sector companies in the district.

21. Informal Credit Delivery System

1. Banks in the district, especially government banks, are hesitant in giving loans to cooperative groups and Joint Liability Groups. The Prime Minister's Fund Scheme issued by the Reserve Bank of India, guidelines for giving loans to self-help groups and Joint Liability Groups should be followed and an action plan should be made for branch-wise loan distribution.

2. Health Self-Help Groups formed by the RDA in the district should be immediately linked

to the ongoing activities on the basis of “One Block One Product”.

3. Banks need to provide training to branch managers and field staff on their Self-Help Group/Joint Liability Group. All the banks in the district should come forward and cooperate in the SH and LD credit scheme.

4. Rajivika should organize at least one credit camp every month in collaboration with all the banks and district administration.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.

- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

1. The Rajasthan government is actively working to establish multipurpose Primary Agricultural Credit Societies (PACS) in every remaining Gram Panchayat across the state, with procedural relaxations to facilitate the process. This initiative aims to expand rural credit and agricultural services. Dholpur district PACS would be part of this expansion.
2. The computerization of Primary Agricultural Credit Societies (PACS) is being implemented rapidly across Rajasthan, with thousands of PACS already operational ("go-live"). This is a national-level scheme that is being executed by the state to improve transparency and efficiency in cooperative transactions.
3. New dairy and fishery cooperative societies are being formed, including the establishment of new dairy cooperative societies under the White Revolution 2.0 initiative.
4. Cooperative societies from Rajasthan are joining national bodies like the National Cooperative Organics Ltd. (NCOL), National Cooperative Export Ltd. (NCEL), and the Indian Seed Cooperative Ltd.

5. Status of Cooperatives in the District

1. The cooperative sector in Dholpur comprises a total of 506 cooperatives, covering 402 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labourer/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 104 rural credit cooperatives (PACS LAMPs FSS etc.). These primary societies have nearly 1.5 lakh members spread across 835 villages. Likewise long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDBs) and 1 PCARDBs. It has a membership of nearly 2.32 lakh members. Further there are 3 MSCS having their registered office in the district. Besides there are no district level federations no state level federations and no national level federations operating in the district.

6. Potential for formation of cooperatives

1. The district is prioritizing the establishment and computerization of multipurpose Gram Seva Cooperative Societies (mPACS) to ensure every Gram Panchayat is covered. The plan is to form 20 new mPACS to serve the 30 Gram Panchayats that currently do not have a Primary Agricultural Credit Society (PACS).



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Skill Training	ERYA PROJECT	DHOLPUR DISTRICT	2.5 lakh rupees amount utilized as per MPR.	NA	1500	The project enhances techno-managerial and entrepreneurial skills for 250 youth per block.
2	Financial Inclusion	MoneyWise CFL	DHOLPUR DISTRICT	NABARD provided grants through the FIF, an initiative focused on enhancing financial literacy and inclusion in rural areas, particularly in special focus districts.	NA		empowering communities, especially rural women, with financial literacy, improving access to banking services and government schemes, and reducing urban plastic pollution. The foundation uses a network of trained "Sakhis" (community women) to deliver its programs, particularly through its Mein Pragati and GramShakti initiatives.

Financial Awareness Camp

NABARD provided grants through the FIF, an initiative focused on enhancing financial literacy and inclusion in rural areas, particularly in special focus districts.

Success Stories

Success Story 1



1. No. of beneficiaries	26
2. Community	ST
3. State	Rajasthan
4. District	Dholpur
5. Block	Saipau
6. Village	Maloni Panwar
Title	Sadhana – a successful dairy entrepreneur
Scheme	Dairy
Project Implementing Agency	Manjari Foundation
Duration of the project	1 year
Beneficiary	1

1.1 Support provided

Sadhana took the lead with her SHG to start their own Milk Poring Institution (MPI) 'Naari Shikha Dugdh Utpadak Samiti' and started collecting 185 -200 litters of milk from 26 farmers of her village through Apani Saheli Producer Company.

1.2 Pre-implementation status

Although this was much lower than the market price she compromised for the lack of a better alternative. During a federation meeting Sadhana found out about Manjari's HRDP Parivartan Project and visited a Dairy Processing Unit in the nearby village Saipau.

She saw how women were making paneer khoa and many other products and managing the entire operations by themselves. They were also able to get a much better price for their milk (based on fat and CLR content) as compared to what the milkman was offering her.

1.3 Challenges faced

Sadhana lives in a remote village named Maloni Pawar 46km away from Dholpur Rajasthan. Before joining the SHG her family was in a tough financial position. They had borrowed from money lenders for agriculture and were paying exorbitant interest rates to repay their debts.

1.4 Impact

Sadhana and other women farmers are getting 5-6 rupees more per litre of milk they sell

As an entrepreneur she is getting an MPI running commission Rs. 3000-3500/Month.

She has successfully repaid her loan from the SHG and also cleared all her debts with the money lender

Success Story 2



Title	The Empowerment Journey of Rural Women
Scheme	Micro Enterprise Development Program (MEDP)
Project Implementing Agency	Manjari Foundation
Duration of the project	15 days
Beneficiary	
1. No. of beneficiaries	30.00
2. Community	
3. State	Rajasthan
4. District	Dholpur
5. Block	Dhaulpur
6. Village	Jagaripura

2.1 Support provided

Tulsi Mala Manufacturing training organized by the Manjari Foundation under NABARD's Micro Enterprise Development Program (MEDP) scheme. Eighteen of these women have not only strengthened their economic status but have also laid the foundation for community development.

2.2 Pre-implementation status

Jagariapura village in the Dholpur district, where the greenery of the Tulsi (Holy Basil) plant weaves a natural environment, 30 women have created a new history. These women, who were previously confined to the limits of domestic responsibilities and economic dependency, have now become self-reliant.

2.3 Challenges faced

Many challenges faced during the begin.

2.4 Impact

Radha Bai (38 years): "Before, I used to sit idle at home, but now my garlands reach Ayodhya. My earnings are covering my children's education and household expenses. NABARD and Manjari have given us a new life".

Seema Devi (42 years): "Our group is now a family. Every garland holds our hard work and hopes. We want every woman in the village to join us. Thanks to NABARD and the Manjari Foundation, our respect has increased in our family and the village".



Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

b The cement industry being a major source of CO₂ emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

2.2 Any specific Climate Change initiative in the State by

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

a

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

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

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

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

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a The climate of Dholpur district in eastern Rajasthan is generally arid or semiarid and features nearly hot temperatures over the year with extreme temperatures in both summer. Located in eastern Rajasthan soil structure and vegetative cover are the major factors which affect its climate. Thar Desert region of western Rajasthan which spreads in around 19.61 million ha is very fragile and is subjected to excessive stresses due to frequent drought and low rainfall which occurs once in 2 or 3 years in the region causing extreme stress to fauna due to limited seasonal grazing resources. The dry climatic conditions in western Rajasthan comprise regular low rainfall and high temperature. Extremely high temperatures and scorching heat are the characteristic features of this kind of climatic condition prevalent in Western Rajasthan. The scorching heat wave prevalent in the region is locally termed as loo. The Dholpur district Action Plan for Climate Change outlines strategies and actions to mitigate and adapt to climate change impacts in the state in line with Ministry of Environment Forest and Climate Change guidelines and the National Action Plan on Climate Change. Dholpur is highly vulnerable to the impacts of climate change with water scarcity being a major concern. The district's climate action projects are aligned with the broader Rajasthan State Action Plan on Climate Change (SAPCC) focusing on adaptation and mitigation across several key sectors.

b Dholpur's development strategy is aligned with the Rajasthan State Action Plan on Climate Change (SAPCC). The proposed strategies involve a multi-sectoral approach with targeted actions. In the water resources sector the strategy focuses on both physical and financial interventions including the construction of check dams and anicuts and the widespread adoption of micro-irrigation systems to enhance water security for farmers with funding from schemes like the Pradhan Mantri Krishi Sinchayee Yojana. For sustainable agriculture the action plan promotes the use of climate-resilient crop varieties and diversified farming practices with financial assistance provided through schemes like the National Mission for Sustainable Agriculture (NMSA) to help farmers adapt to erratic rainfall and heat waves. A crucial cross-cutting strategy is knowledge management and capacity building which involves organizing training programs for various stakeholders to create awareness about climate change and equip them with the necessary skills with support from the National Mission on Strategic Knowledge for Climate Change (NMSKCC). The implementation of these strategies involves a collaborative effort among various nodal and implementing agencies including the District Collectorate Water Resources Department Agriculture Department Forest Department and Municipal Council all working

to ensure a climate-resilient and sustainable future for Dholpur.

3.2 Any specific Climate Change initiative in the District by

a The Jal Shakti Abhiyan (JSA): Catch the Rain (CTR) a flagship initiative of the Government of India is a key program in Dholpur. The campaign with its tagline "Catch the Rain – Where it Falls When it Falls" promotes rainwater harvesting and water conservation measures. This includes building check dams anicuts and farm ponds to recharge groundwater and improve water availability for agriculture and drinking purposes. The district being categorized as a "dark zone" (overexploited) due to declining groundwater levels is a major focus area for such campaigns. Another significant project is the Kaliteer Lift Scheme which aims to divert surplus monsoon floodwater from the Chambal River to the water-deficit Parbati basin a critical effort to provide safe drinking water to over 480 villages and three towns in the district.

a ICAR are working towards self-reliant agriculture and fulfilling ICARs strategic objectives to ensure the agricultural and rural prosperity. ICAR has focused on different aspects of agricultural research such as food system transformation; food nutrition and human health promotion; climate and energy needs; sustainable use of natural resources; food safety; small business innovation and product development; agricultural education and workforce development. The KVK organizes Frontline Demonstrations on farmers' fields to showcase the effectiveness of new climate-resilient technologies. This includes demonstrating drought-tolerant crop varieties of major crops like millet (bajra) chickpea and mustard which are essential for Dholpur's rain-fed agriculture. They also demonstrate improved water-use efficiency through micro-irrigation systems.

a The Kaliteer Lift Scheme a significant project by the Water Resources Department aims to divert surplus monsoon floodwater from the Chambal River basin to the water-deficit Parbati basin. This project is designed to address the continuously lowering groundwater levels in Dholpur a district categorized as a "dark zone" (overexploited). By ensuring a stable supply of drinking water to 483 villages and three towns the scheme aims to improve living conditions and promote environmentally sustainable development.

The government in collaboration with NGOs like the Rajputana Society of Natural History (RSNH) has also supported community-based water conservation efforts. Initiatives such as the "Green Ravine Clean Ravine" campaign focus on constructing anicuts (small check dams) and reviving dried river channels in the ravines which are crucial for retaining soil moisture and enhancing water availability.

a National Adaptation Fund for Climate Change (NAFCC): NABARD serves as the National Implementing Entity (NIE) for the NAFCC which provides grants for climate change adaptation projects. While specific projects from Dholpur are not listed in the public records a regional project titled "Restoration of degraded landscapes to natural ecosystems for climate resilience" is being implemented in Rajasthan Telangana and Maharashtra.

Watershed Development Fund (WDF): NABARD has a long-standing program for watershed development which is a key climate adaptation strategy especially in rainfed areas like Dholpur. These projects focus on soil and moisture conservation which directly contributes to climate-proofing the agricultural sector.

Micro-Irrigation Fund (MIF): Water scarcity is a critical issue in Dholpur. NABARD through its Micro-Irrigation Fund provides refinance support to financial institutions for extending loans to farmers to adopt micro-irrigation systems.

a Manjari Foundation: This non-profit organization focuses on empowering women in rural communities and has also launched renewable energy initiatives to reduce the carbon

footprint and promote eco-friendly solutions. While their primary work is with women's institutions their programs often integrate climate change adaptation strategies to help communities living in climate-vulnerable regions.

UNICEF and Local NGOs: UNICEF India has partnered with local NGOs like Gram Gaurav Sansthan to implement climate-resilient water conservation projects. These initiatives focus on traditional rainwater harvesting methods such as constructing and maintaining earthen dams and ponds to improve groundwater recharge and ensure water availability for agriculture and domestic use thereby reducing the community's vulnerability to climate shocks like drought.

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. Based on data the Geographical Indications Registry and various government sources no product from Dholpur district has been officially registered with a GI tag.
4. Dholpur's most prominent product the Dholpur Red Sandstone is a famous building material used in iconic structures across India including the Red Fort and Humayun's Tomb. While it is a product with a strong geographical connection and unique qualities it has not yet been registered as a GI.
5. Since there are no GI-registered products from Dholpur there are also no authorized users registered with the DPIIT for the district's products. The concept of an "Authorized User" is directly linked to an existing GI tag as it grants legal permission to individual producers or businesses to use the GI name on their products.

While Dholpur currently lacks a GI-tagged product the district's distinct heritage and products particularly its renowned red sandstone and traditional crafts hold the potential for future GI applications. A GI tag could help local artisans and industries by protecting their intellectual property and promoting their products in a competitive market. NABARD Rajasthan R.O has sanctioned for 23 products for GI registration & 05 have got it in the state.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	dept. of agri/ statical dept.
Soil & Climate	dept. of agri/ statical dept.
Land Utilisation [Ha]	dept. of agri/ statical dept.
Ground Water Scenario (No. of blocks)	dept. of agri/ statical dept.
Distribution of Land Holding	dept. of agri/ statical dept.
Workers Profile [In 000]	dept. of agri/ statical dept.
Demographic Profile [In 000]	dept. of agri/ statical dept.
Households [In 000]	dept. of agri/ statical dept.
Household Amenities [Nos. in 000 Households]	dept. of agri/ statical dept.
Village-Level Infrastructure [Nos.]	dept. of agri/ statical dept.
Additional Information	dept. of agri/ statical dept.
Infrastructure Relating To Health & Sanitation [Nos.]	dept. of statics
Infrastructure & Support Services For Agriculture[Nos.]	dept. of statics/agri.
Irrigation Coverage [000 Ha]	dept. of statics/agri.
Infrastructure For Storage, Transport & Marketing	dept. of statics/agri.
Processing Units	DIC
Animal Population as per Census [Nos.]	dept. of statics/agri.
Infrastructure for Development of Allied Activities [Nos.]	dept. of statics/agri.
Milk, Fish, Egg Production & Per Capita Availability - Year-2	animal husbandry
Status	LDM DHOLPUR
Major Crops, Area, Production, Productivity	LDM DHOLPUR
Irrigated Area, Cropping Intensity	LDM DHOLPUR
Input Use Pattern	LDM DHOLPUR
Trend in procurement/ marketing	LDM DHOLPUR
KCC Coverage	LDM DHOLPUR
Soil testing facilities	LDM DHOLPUR
Crop Insurance	LDM DHOLPUR
Irrigated Area & Potential	statics dept.
Block level water exploitation status	statics dept.
Mechanisation in District	Statics dept.
Service Centers	Statics dept.
Area under Forest Cover & Waste Land	Forest Dept.
Processing Infrastructure	LDM DHOLPUR
Inland Fisheries Facilities	Fisheries dept.
Agri Storage Infrastructure	LDM DHOLPUR
Fertilizer Consumption	KVK DHOLPUR
Facilities Available	LDM DHOLPUR
MSME units - Cumulative	LDM DHOLPUR
Traditional activities	LDM DHOLPUR



Promotional Interventions	LDM DHOLPUR
Status of SHGs	LDM DHOLPUR
Details of non-credit cooperative societies	LDM DHOLPUR
Details of credit cooperative societies	LDM DHOLPUR

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

Sources	
1	LDM DHOLPUR
2	LDM DHOLPUR
3	LDM DHOLPUR

**Name and address of DDM**

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