



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Kota 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: Kota**

**State:**

**Rajasthan**



**National Bank for Agriculture and Rural  
Development**

**Rajasthan Regional Office, Jaipur**

**PLP Document Prepared by:**

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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 Kota has projected a credit potential of Rs.1780908.84 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 Kota 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
AHIDF	Animal Husbandry Infrastructure Development Fund
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
CRRI	Central Rice Research Institute
CWC	Central Warehousing Corporation
DCP	District Credit Plan
DLRC	District Level review Committee
FFDA	Fish Farmers Development Agency
FSS	Farmers Service Society
GSDP	Gross State Domestic Product
IAY	Indira Awas Yojana
ITDA	Integrated Tribal Development Agency
KVK	Krishi Vigyan Kendra
MEDP	Micro Enterprises Development Programme
MIDH	Mission for Integrated Development of Horticulture
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NLM	National Livelihood Mission
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PMEGP	Prime Minister's Employment Generation Programme
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
RLTAP	Revised Long Term Action Plan
SAP	Service Area Plan
SCC	Swarojgar Credit Card
SHPI	Self Help Promoting Institution
TBO	Tree Borne Oil-seeds
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	Kota district is located in the south-eastern part of Rajasthan state, to its north and north-east are Sawai Madhopur, Tonk and Bundi districts. It is bordered by Jhalawar, Baran district in the south and Chittorgarh district in the west.
Type of soil	Black cotton soil
Primary occupation	Agriculture
Land holding structure	52% of the land holdings in the district are larger than 2 hectares, which covers about 77 % of the total land area, while small and marginal (less than 2 Ha) farmers (48% land holdings ) has about 23% of the area in the district.

## Sectoral trends in credit flow

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

Against ACP target of Rs 13413 crore during FY 24-25, ACP achievement in the district was Rs 13544 crore (101%).

### 2. Investment credit in agriculture

During FY 24-25, Investment Credit of Rs 2724 crore was provided by banks, which is 49.55% of total agriculture credit of Rs 5497 crore.

### 3. Credit flow to MSMEs

Credit to MSMEs has increased from Rs 6661 crore during the FY 2023-24 to Rs 7548 crore in FY 2024-25, registering growth of 13.31%.

### 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 17,809 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 7922 crore (44.48% of total PLP), comprising of Rs 3168 crore for farm credit, Rs 4754 crore under Investment Credit for allied activities, agriculture infrastructure and ancillary activities.

### 3. Projection for MSMEs

Credit potential of Rs 9057 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 830 crore for FY 2026-27.

## Developmental Initiatives

- 1 It is necessary to enhance rural infrastructure to generate additional employment, create new economic opportunities, provide related services and increase credit absorption capacity. There is a need to give priority to investment in warehouses, cold storages and other marketing infrastructure.
- 2 In the district, 681 rural roads, 19 bridges, 73 irrigation projects ( including for strengthening and modernization of Chambal Command development), 51 school buildings, 13 veterinary hospital buildings, 52 farmer service cum land records centers etc. have been implemented under NABARD's RIDF.
- 3 NABARD has sanctioned projects like Establishment of substation and power transmission system, Construction of Ramgarh & Mahalpur Barrages and Navnera\_Galwa\_Bisalpur\_Isarda (NGBI) Link Project ERCP\_CKP Link Project under NIDA.
- 4 NABARD through Integrated Tribal Development Fund is implementing project for improving livelihood of tribal families through grant based support for orchard development & other income generating activities in Khairabad Block of district.

## 4. Thrust Areas

- 1 During IYC 2025, NABARD is spearheading Centrally sponsored Project on Computerisation of all 165 PACS of district with active support of DCCB, DRCS & SI. Additionally, new m-PACS are being formed in all uncovered Gram Panchayat of the district so as to saturate all 155 GPs with PACS by 31.03.2026.
- 2 Through refinance & related support provided by NABARD, project on diversification of activities of PACS through establishment of scientific warehouses, Custom Hiring Centers at 13 PACS under WLGSP Scheme is under progress in district.
- 3 Kota District Central Cooperative Bank is active on Kota CBS with all 11 branches on CBS platform and with the help of NABARD's Financial Inclusion Fund ,Rupay Kisan Credit Cards (KCC) have been issued and concessional farm credit is provided to around 1 Lakh farmers.
- 4 Now to promote the financial inclusion and providing digital banking services, installation of Micro ATM at PACS & Dairy Cooperative Societies is in process. This will help co-operative Bank to provide quality banking services to its customers in the coming years with reduced transaction costs.
- 5 To promote financial inclusion, one financial literacy centers at Rajasthan Gramin Bank and one CFL in a lead bank (CBI) have been established in the district with the help of NABARD. Banking facilities are being provided by 923 business correspondents in all 155 Gram panchayat.
- 6 Expansion of coverage of primary processing & post harvest management units at farmers collectives like FPOs, SHGs, PACS through Agriculture Infrastructure Fund.

### Major Constraints and Suggested Action Points

- 1 There is immense potential in agriculture related sectors especially secondary processing, animal husbandry-dairy, goat rearing, plantation and horticulture in the district but due to lack of timely and adequate financial resources, the full potential of sector is not being utilized.
- 2 This can be significantly improved by better coordination between various concerned line departments, banks & related stakeholders.

### 5. Way Forward

- 1 Key points have been discussed in detail in introduction of sectors/sub-sectors in all chapters, availability and gaps in infrastructure, facilities and supporting services, assessment of potential, review of ground level credit, useful interventions and suggestions for improvement in the sector.
- 2 The need for immediate and concrete action on critical intervention for improvement in some areas has been assessed. There is a need for mutual coordination at District Level Coordination Committee (DCC) and BLBC to promote capital formation in the agricultural sector.
- 3 Focus on responsible use of waste water through collection, storage and irrigation, providing adequate bank credit to occupational tenant farmers through joint liability groups and also improving synergy among the stakeholders to achieve the goal of complete financial inclusion.
- 4 Focus on skilling & upskilling of women members of SHGs, rural youth and providing marketing opportunities for products of microenterprises.



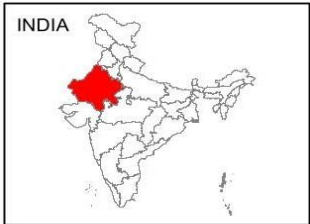
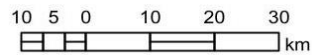
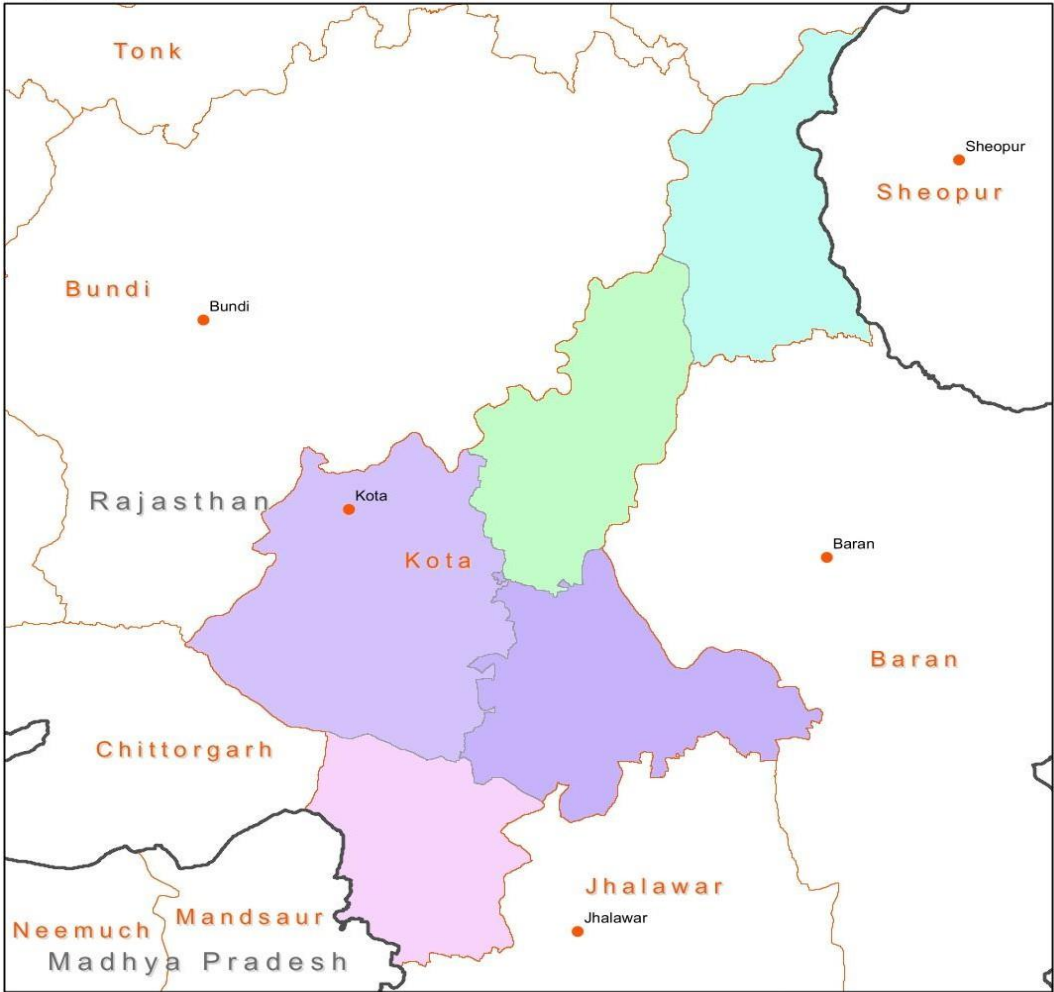
# Part A



District Map



Block Map - Kota



**Legend**

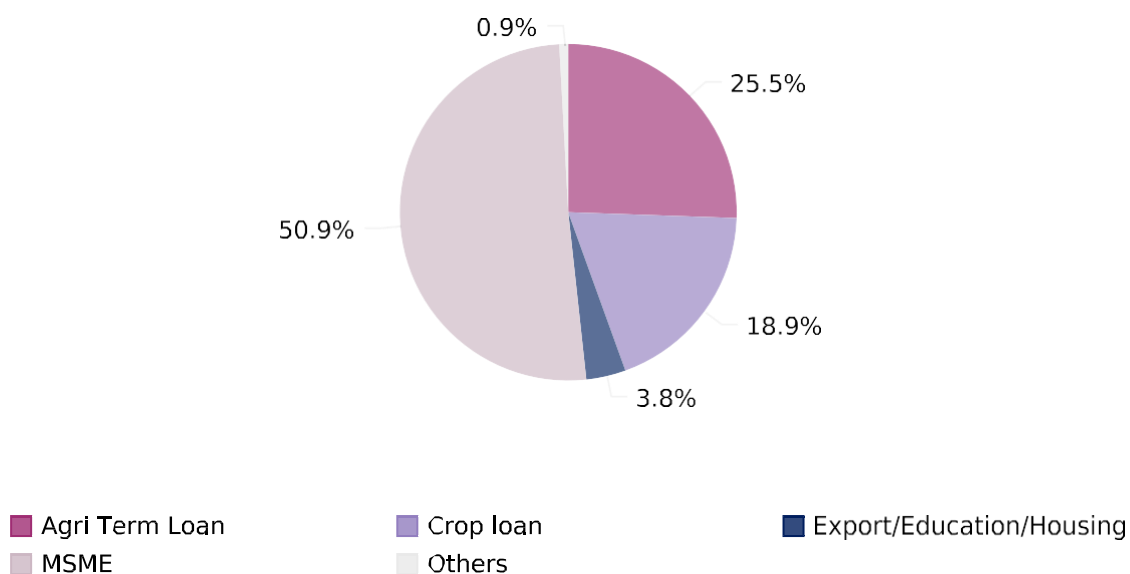
- District Head Quarter
- ▭ State Boundary
- ▭ District Boundary
- ▭ Block Boundary

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

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	487532.75
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	337204.09
2	Term Loan for agriculture and allied activities	150328.66
B	Agriculture Infrastructure	95156.89
C	Ancillary activities	209516.7
I	Credit Potential for Agriculture A+B+C)	792206.34
II	Micro, Small and Medium Enterprises	905700
III	Export Credit	2925
IV	Education	13500
V	Housing	51300
VI	Social Infrastructure	1880
VII	Renewable energy	1075.5
VIII	Others	12322
	<b>Total Priority Sector</b>	<b>1780908.84</b>



Sources

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

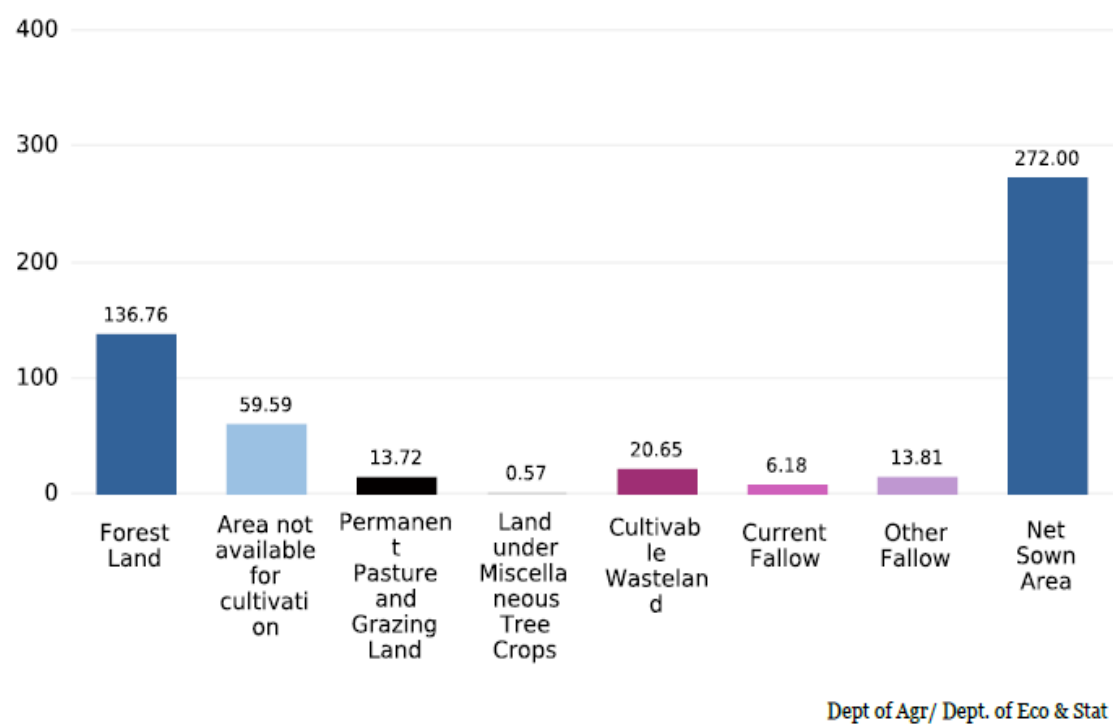
(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	316835.88
2	Water Resources	5004.75
3	Farm Mechanisation	22196.23
4	Plantation & Horticulture with Sericulture	6502.25
5	Forestry & Waste Land Development	316.95
6	Animal Husbandry - Dairy	55550.56
7	Animal Husbandry - Poultry	1384.3
8	Animal Husbandry - Sheep, Goat, Piggery	5175.33
9	Fisheries	504.55
10	Farm Credit- Others	74061.95
	Sub total	487532.75
B	Agriculture Infrastructure	
1	Construction of storage	92084.2
2	Land development, Soil conservation, Wasteland development	2466
3	Agriculture Infrastructure - Others	606.69
	Sub total	95156.89
C	Ancillary activities	
1	Food & Agro. Processing	200047.2
2	Ancillary activities - Others	9469.5
	Sub Total	209516.7
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	150000
II	B Service Sector - Term Loan	232800
II	C Manufacturing Sector - WC	212000
II	D Service Sector - WC	298400
II	E MSME - Others	12500
	Total MSME	905700
III	Export Credit	2925
IV	Education	13500
V	Housing	51300
VI	Social Infrastructure	1880
VII	Renewable energy	1075.5
VIII	Others	12322
	<b>Total Priority Sector</b>	<b>1780908.84</b>

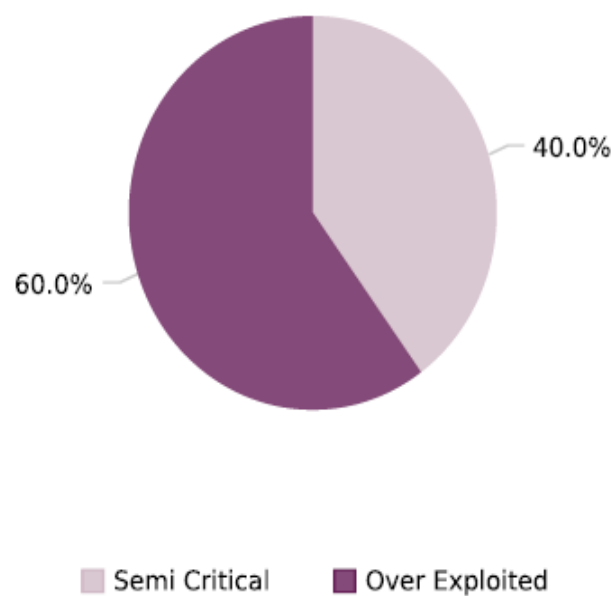
# **District Profile**



1. Land Utilisation ('000 hectares)

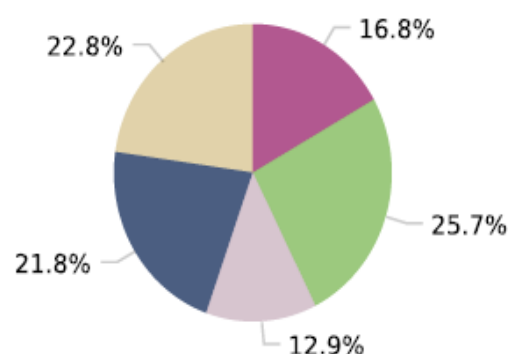


2. Status of Extraction of Ground Water - No. of blocks



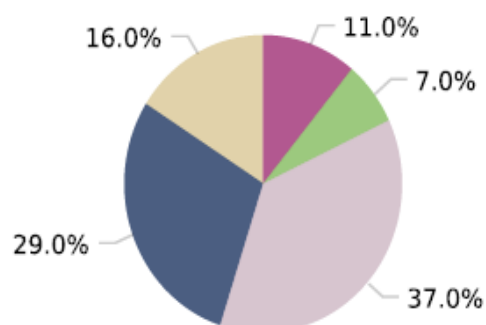
CGWB report

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



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

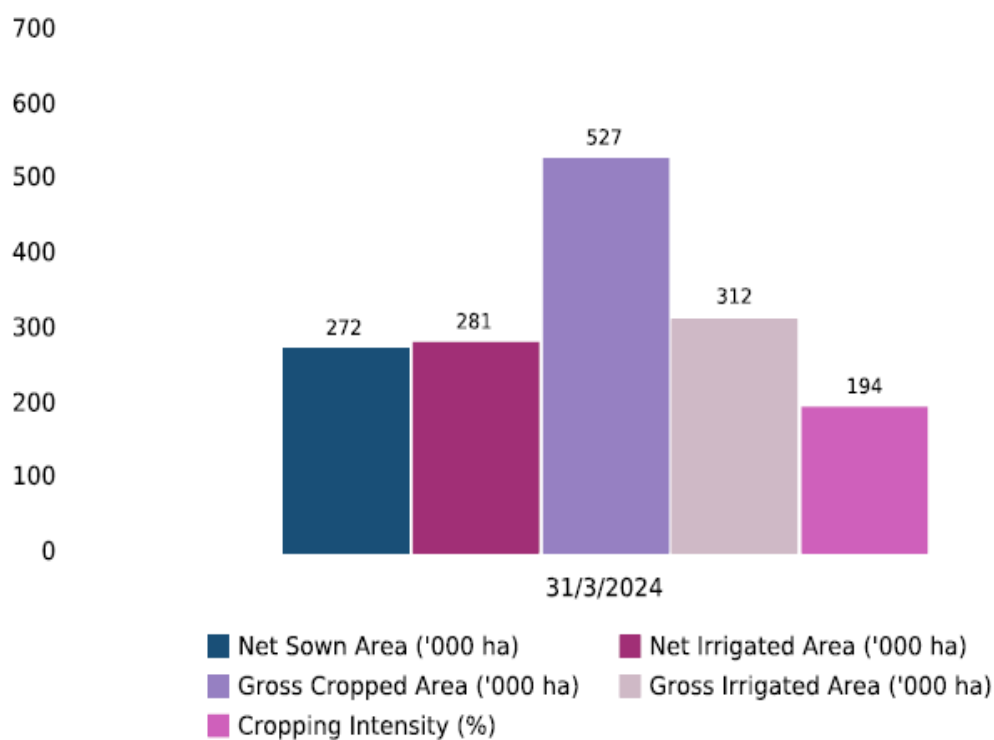
### Landholding - Area (%)



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

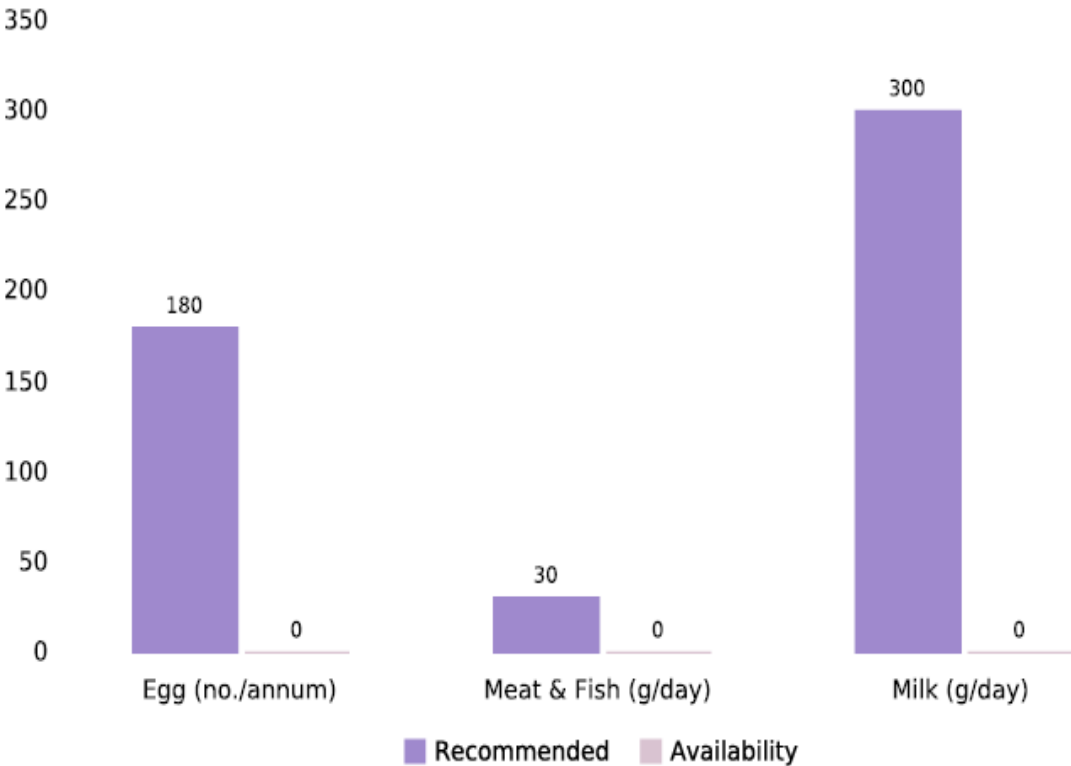
Census 2011 Dept. of Eco & Stat

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





5. Per-capita availability



Dept. of AH Dept. of Eco & Stat



## Key Agricultural and Demographic Indicators

### 1.a Additional Information

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

### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	36.83	25.51	20.52	6.75
2	>1 to <=2 ha	33.15	22.96	48.15	15.84
3	>2 to <=4 ha	31.21	21.62	88.09	28.98
4	>4 to <=10 ha	19.19	13.29	112.33	36.96
5	>10 ha	23.99	16.62	34.85	11.47
6	Total	144.37	100.00	303.94	100.00

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1951.01	1021.16	929.85	774.41	1176.60
2	Scheduled Caste	405.41	211.16	194.25	181.86	223.55
3	Scheduled Tribe	183.82	96.43	87.39	126.73	57.09
4	Literate	1298.35	765.40	532.95	456.38	841.97
5	BPL	78.41	40.20	38.21	34.62	43.79

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 4. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Male	Female
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	30.00		
2	Sugarcane (Gur/ Khandsari/ Sugar)	1.00		
3	Fruit (Pulp/ Juice/ Fruit drink)	2.00		
4	Spices (Masala Powders/ Pastes)	20.00		
7	Milk (Chilling/ Cooling/ Processing, etc.)	5.00		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2.00		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2.00		
10	Others	70.00		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	8151.00	714.00	7437.00
2	Cattle - Indigenous	208192.00	26631.00	181561.00
3	Buffaloes	240628.00	23416.00	217212.00
5	Sheep - Indigenous	22434.00	3131.00	19303.00
6	Goat	137387.00	23175.00	114212.00
8	Pig - Indigenous	6565.00	2230.00	4335.00
9	Horse/Donkey/Camel	286.00		
10	Rabbit	431.00		
12	Poultry - Indigenous	33207.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	2112.00			
2	Egg	39.00			
3	Milk	73000.00		0.00	
4	Meat				
5	Wool				

## 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)	945	945
Rainfall - Actual (mm)	714	986

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	526.00	527.37
Net sown area ('000 ha)	272.00	272.00
Cropping intensity (%)	19338.00	193.89

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	265.00	275.69
Fertilizer consumption - Rabi (kg/ha)	350.00	734.31

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	5	4

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		164064	152750
GLC through KCC (Rs. lakh)		274793.00	277321.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	5

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)		66598

#### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Soybean	187.87	80.53	80.53	181.82	138.59	428.65
Urdbean	27.52	0.00	0.00	20.00	7.20	0.00
Rice	31.27	110.88	110.88	54.19	206.33	3545.89
Wheat	108.26	518.00	518.00	158.60	777.00	4784.78
Indian Mustard	82.48	139.69	139.69	35.00	62.80	1693.62
Chickpea	0.00	0.00	0.00	40.50	72.70	0.00

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	129	290
Net Irrigated Area (000 ha)	262	281
Gross Irrigated Area (000 ha)	283	312

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Kota	Itawa	Semi-critical
2	Rajasthan	Kota	Sultanpur	Semi-critical
3	Rajasthan	Kota	Khairabad	Over Exploited
4	Rajasthan	Kota	Ladpura	Over Exploited
5	Rajasthan	Kota	Sangod	Over Exploited

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	36840	9497
Power Tillers		1812
Threshers/Cutters		1735

### Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	47	60

## Plantation & Horticulture including Sericulture Production

### Clusters

Particulars	31/03/2023	31/03/2024
Clusters		1

### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Coriander	
Area cultivated (Ha)	20902	

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Coriander	20.90	28.83	11.73	18.72
Garlic	11.91	80.98	15.35	99.79
Fenugreek			1.20	2.10
Guava			0.36	0.66
Sweet Orange			0.22	0.01
Okra			0.22	1.83
Bitter Gourd			0.08	0.63

### Forestry & Waste Land Development Area

#### under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)		137
Waste Land (000 ha)		21
Degraded Land (000 ha)		60

### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery		12

## 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.)	4.00	14.00

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		22.00
Hatcheries (No.)		50.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	625.00
Rainfall - Actual (mm)Reservoirs (No.)	3.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	3.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	18.00
Storage Godowns (No.)	70.00
Storage Godowns ( Capacity - 000 MT)	399.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	10.00
Market Yards [Nos] / Wholesale Market (No.)	3.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	27.00

## Land Development, Soil Conservation & Watershed Development

### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	0.00
Watershed Projects - Area treated (ooo ha)	0.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (ooo ha)	1.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	168	192.94
Pesticides Consumption (000 kg)		180.00

##### Facilities Available

Particulars	Status
Seed Processing Units (No.)	12
Seed Processing Capacity (000 kg)	260
Plant tissue culture facility (No.)	1
Pack Houses (No.)	2
Food Parks (No.)	2
Food Quality Testing Labs	1
Agri-Economic Zones (No.)	2
Agri Start-Ups (No.)	5

##### MSME

Particulars	Status
MSME Clusters (No.)	3
Micro Units (No.)	87459
Small Units (No.)	1208
Medium Units (No.)	69
Udyog Aadhar Registrations (No.)	88736

##### Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	4

##### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		2



### Informal Credit Delivery Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	5.00	3.00

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	5	5
No. of SHGs formed	6346	6996
No. of SHGs credit linked (including repeat finance)		3625
Bank loan disbursed (Rs. lakh)	3967.00	7202.93
Average loan per SHG (Rs. lakh)		1.99
Percentage of women SHGs %	95.0	98.00

#### Status and Prospects of Cooperatives

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	348	346
Consumer Stores (No.)	40	39
Housing Societies (No.)	50	50
Weavers (No.)	25	25
Marketing Societies (No.)	6	6
Labour Societies (No.)	49	50
Industrial Societies (No.)	31	32
Sugar Societies (No.)	2	1
Agro Processing Societies (No.)	4	59
Others (No.)	516	455
Total (No)%	1071	1063

##### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	164	165

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

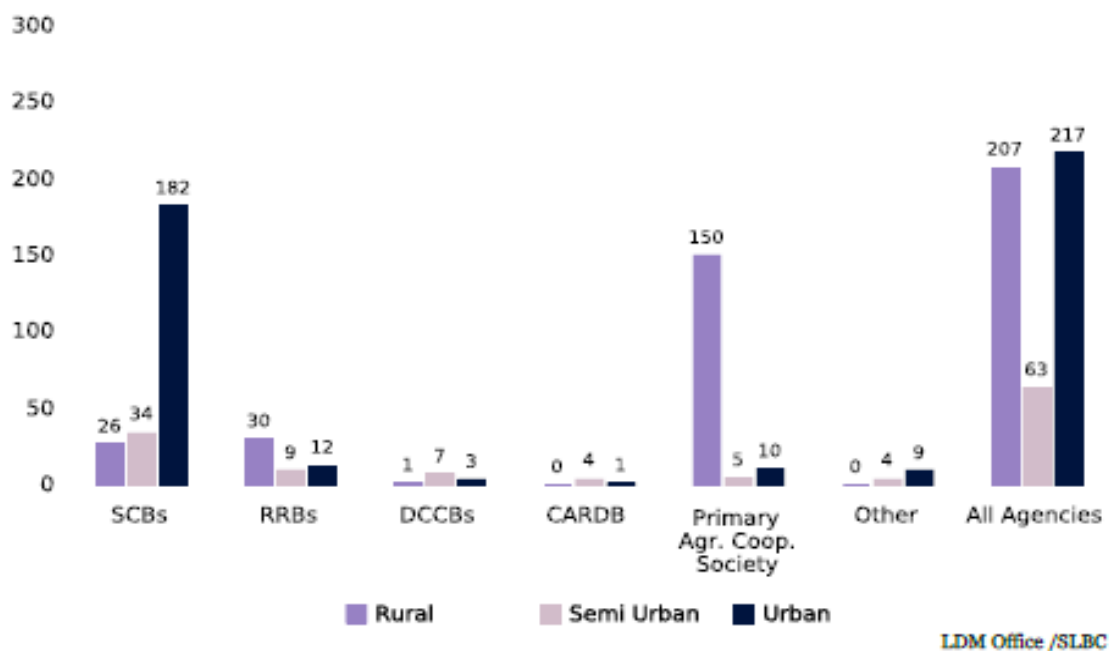
Sr. No.	District	31/03/2025			
		Block	Sector	No. of Societ	Spread
1	Kota	Itawa	Milk Societies	18	Deficient
2	Kota	Khairabad	Milk Societies	58	Average
3	Kota	Ladpura	Milk Societies	51	Average
4	Kota	Sangod	Milk Societies	125	Rich
5	Kota	Sultanpur	Milk Societies	94	Rich
6	Kota	Itawa	Consumer Stores	0	Deficient
7	Kota	Khairabad	Consumer Stores	1	Deficient
8	Kota	Ladpura	Consumer Stores	38	Rich
9	Kota	Sangod	Consumer Stores	0	Deficient
10	Kota	Sultanpur	Consumer Stores	0	Deficient
11	Kota	Itawa	Housing Societies	2	Deficient
12	Kota	Khairabad	Housing Societies	3	Deficient
13	Kota	Ladpura	Housing Societies	44	Rich
14	Kota	Sangod	Housing Societies	1	Deficient
15	Kota	Sultanpur	Housing Societies	0	Deficient
16	Kota	Itawa	Weavers Societies	0	Deficient
17	Kota	Khairabad	Weavers Societies	0	Deficient
18	Kota	Ladpura	Weavers Societies	23	Rich
19	Kota	Sangod	Weavers Societies	1	Deficient
20	Kota	Sultanpur	Weavers Societies	1	Deficient
21	Kota	Itawa	Marketing Societies	1	Deficient
22	Kota	Khairabad	Marketing Societies	1	Deficient
23	Kota	Ladpura	Marketing Societies	2	Average
24	Kota	Sangod	Marketing Societies	1	Deficient
25	Kota	Sultanpur	Marketing Societies	1	Deficient
26	Kota	Itawa	Labour Societies	0	Deficient
27	Kota	Khairabad	Labour Societies	7	Deficient
28	Kota	Ladpura	Labour Societies	38	Rich
29	Kota	Sangod	Labour Societies	4	Deficient
30	Kota	Sultanpur	Labour Societies	1	Deficient
31	Kota	Itawa	Industrial Societies	1	Deficient
32	Kota	Khairabad	Industrial Societies	1	Deficient
33	Kota	Ladpura	Industrial Societies	32	Rich
34	Kota	Sangod	Industrial Societies	0	Deficient
35	Kota	Sultanpur	Industrial Societies	0	Deficient
36	Kota	Itawa	Agro Processing Societies	16	Average
37	Kota	Khairabad	Agro Processing Societies	0	Deficient
38	Kota	Ladpura	Agro Processing Societies	10	Average
39	Kota	Sangod	Agro Processing Societies	9	Deficient
40	Kota	Sultanpur	Agro Processing Societies	24	Average

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

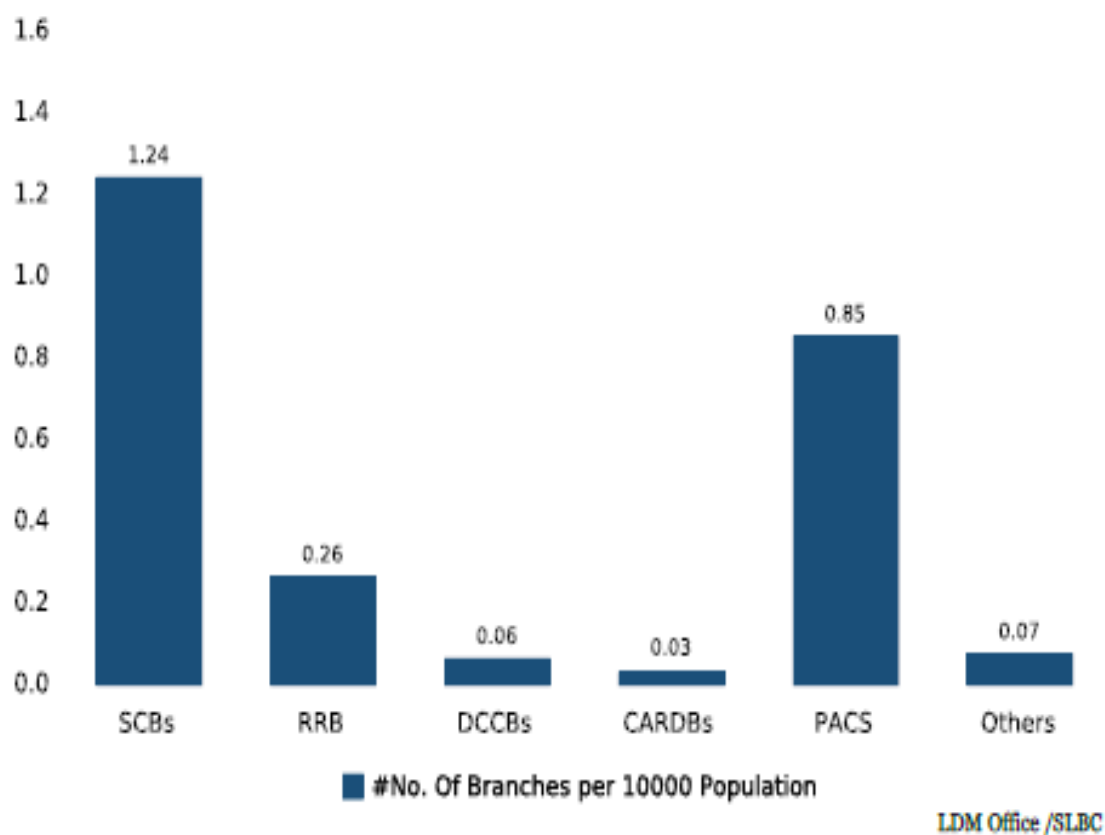
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	165	
2	Potential for formation of new MPACS	5	
3	PACS Computerisation	165	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	16	
a	PACS sanctioned with warehousing facility & other related infrastructure	13	34000
b	Capacity of the grain storage godowns sanctioned	6500	
7	PACS as Common Service Centres (CSCs)	160	
8	PACS as Kisan Samridhi Kendras (KSKs)	102	
9	PACS as Jan Aushadi Kendras (JAK)	1	
10	Petrol/ Diesel distributorship/ dealership	1	
11	LPG distributorship	1	
14	Societies engaged as Bank Mitras of DCCB	5	
15	Societies/ Bank Mitras provided with micro-ATMs	5	
a	Membership in Multi State Cooperative Society on Seeds	8	
b	Membership in Multi State Cooperative Society on Organic farming & products	5	
c	Membership in Multi State Cooperative Society on Agri-exports	6	

# **Banking Profile**

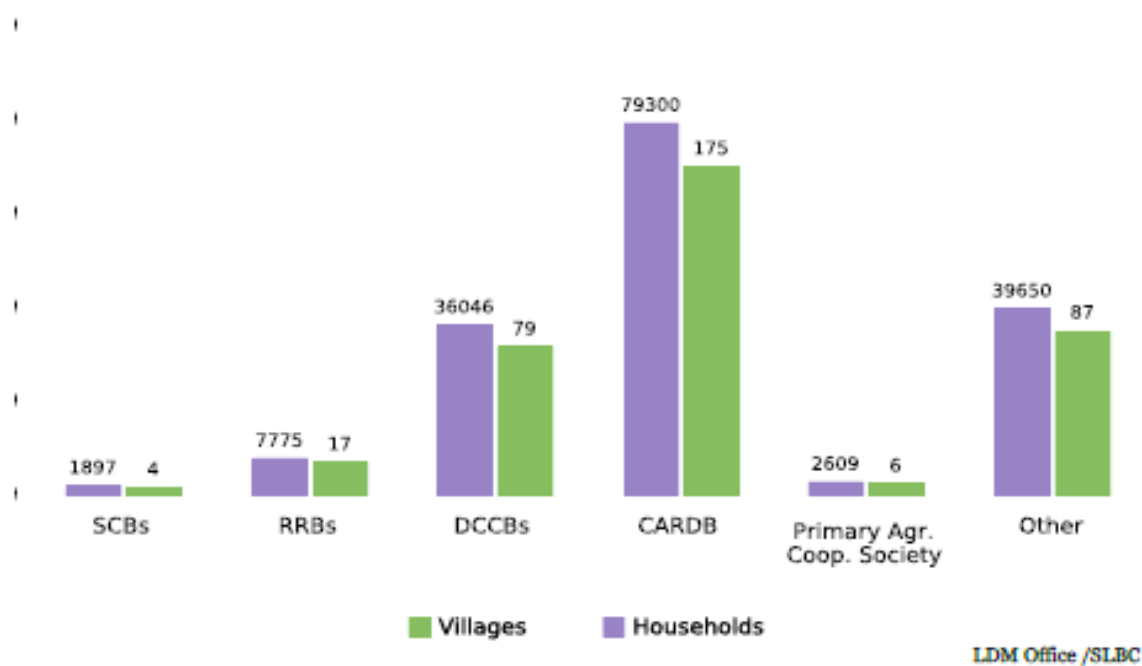
### 1. Agency wise - Number of branches in the district



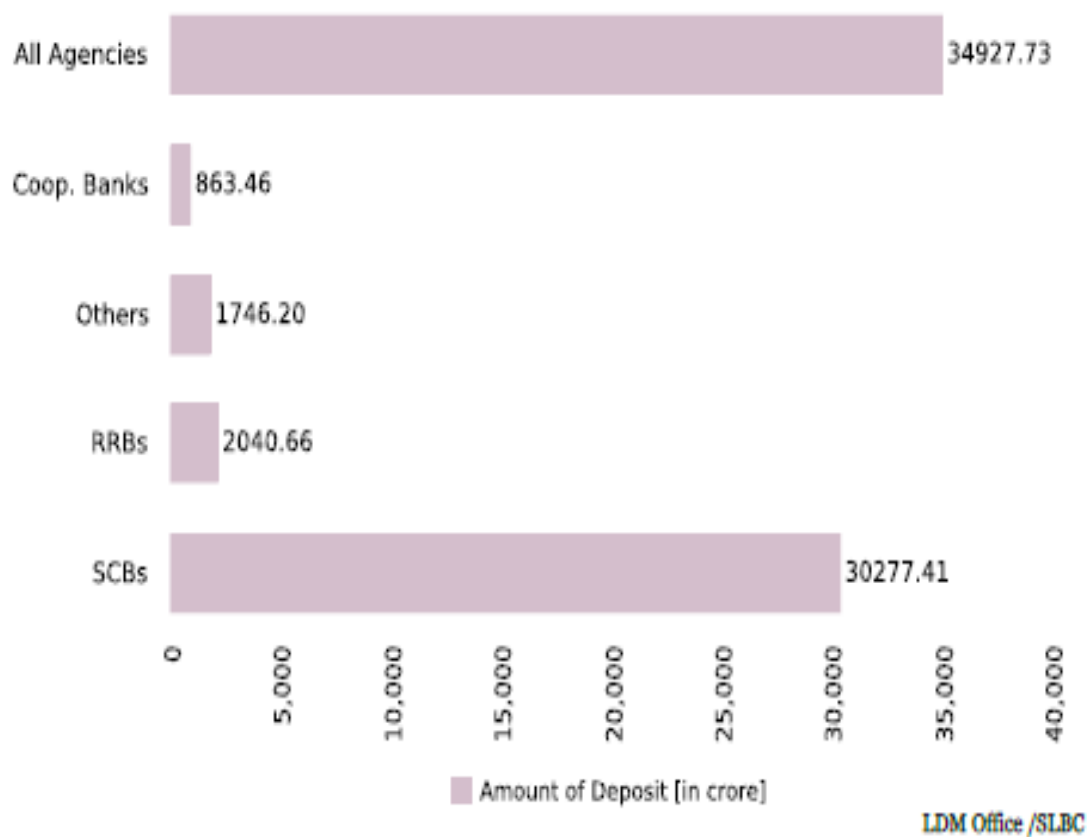
### 2. Branch Penetration



### 3. Agency wise - Per branch Outreach

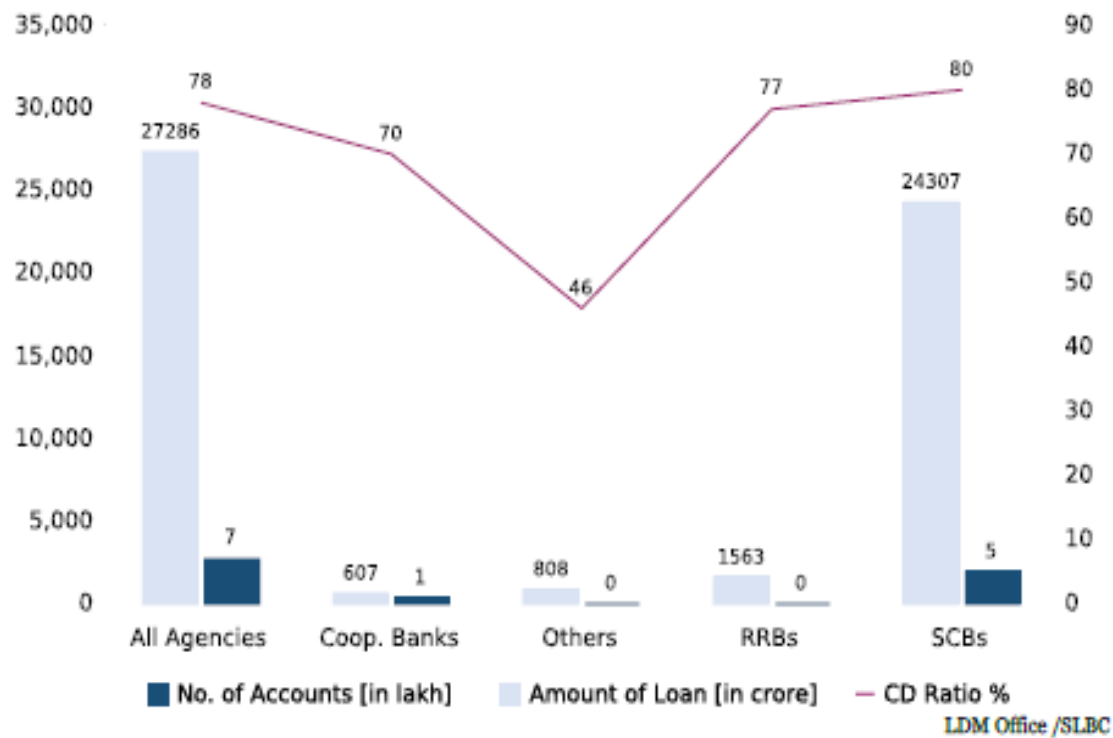


### 4. Agency wise - Deposit O/s

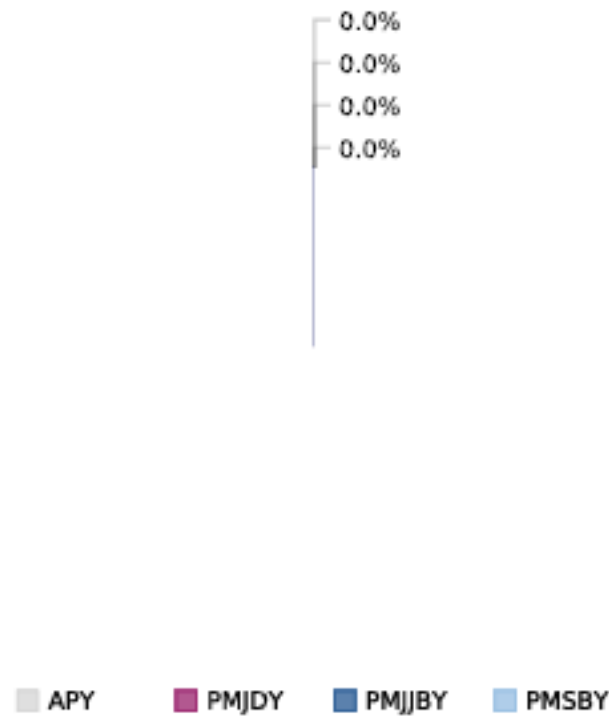




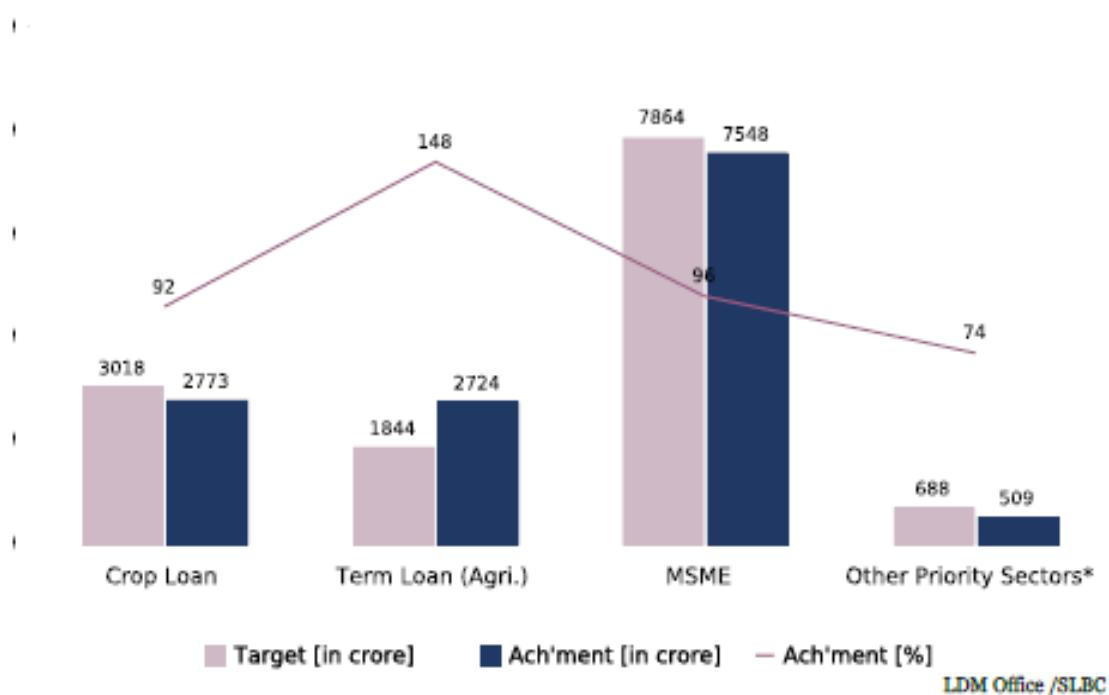
5. Agency wise - Loan O/s and CD ratio



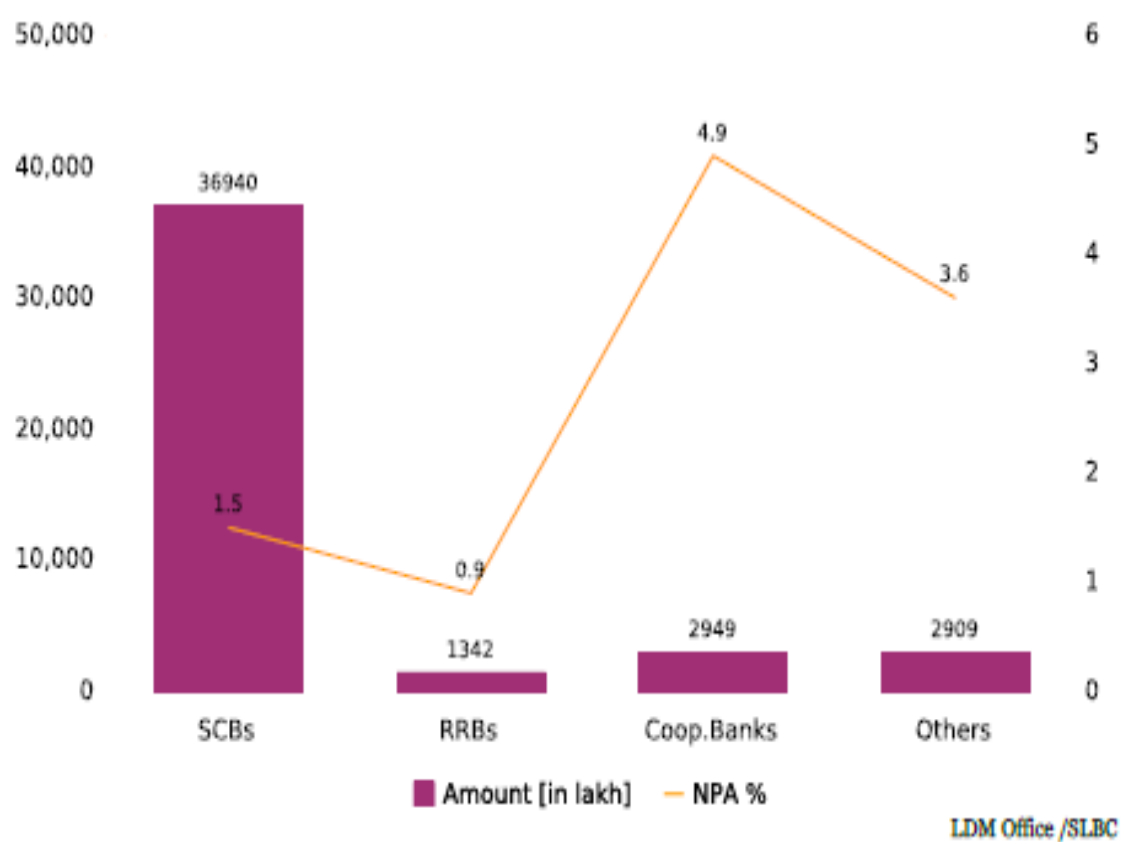
6. Performance under Financial Inclusion (No. of A/c)



### 7. Sector-wise Performance under ACP



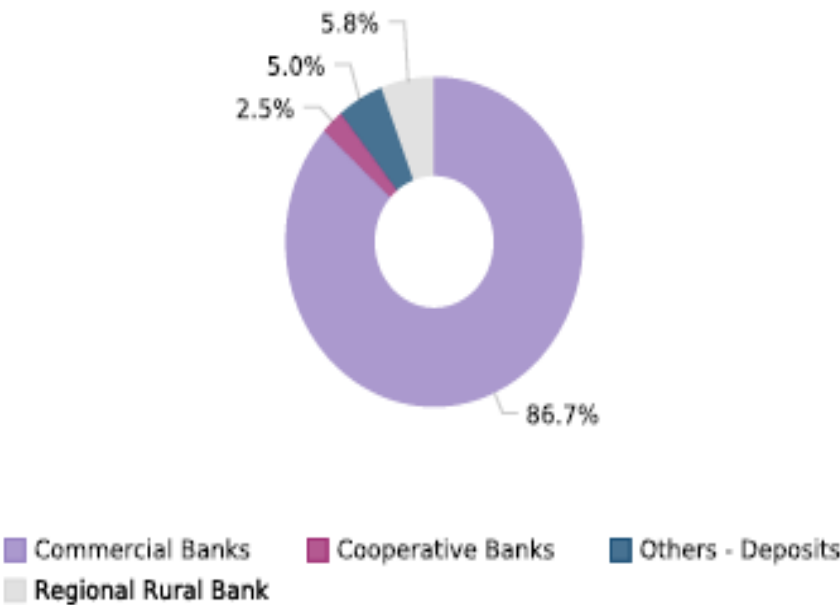
### 8. NPA position





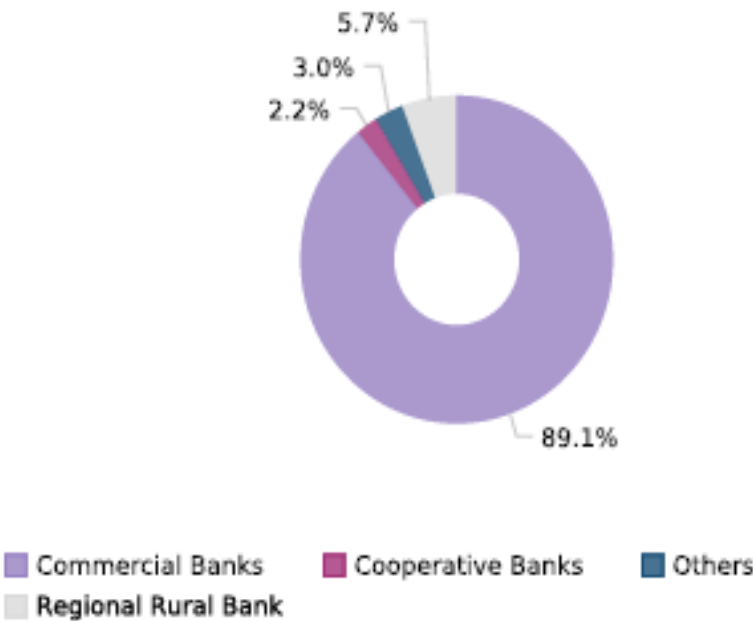


**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



LDM Office /SLBC

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

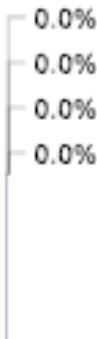


LDM Office /SLBC

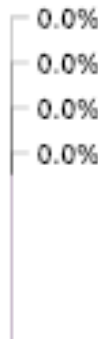


11. Agency wise - Share of NPA

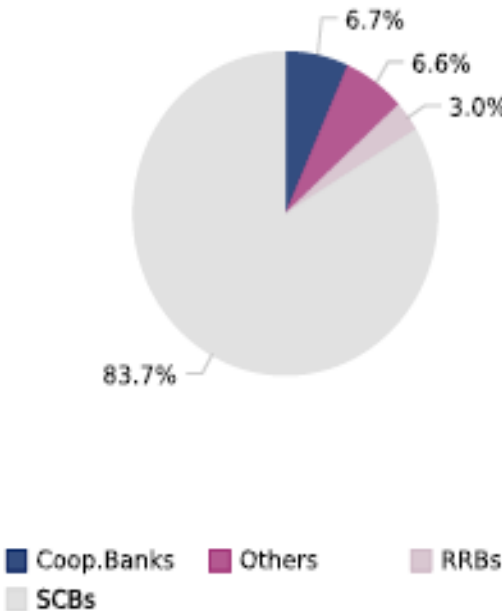
Year 2022-23



Year 2023-24



Year 2024-25



LDM Office /SLBC

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	27	242	26	34	182			456	4	1897
Regional Rural Bank	1	51	30	9	12			373	17	7775
District Central Coop. Bank	1	11	1	7	3			93	79	36046
Coop. Agr. & Rural Dev. Bank	1	5	0	4	1				175	79300
Primary Agr. Coop. Society	165	165	150	5	10				6	2609
Others	5	13	0	4	9			1	87	39650
All Agencies	200	487	207	63	217	0	0	923		

### 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	2528982	3217574	3583149	11.4	82.5	2652306.00	2814300.00	3027741.00	7.6	86.69
Regional Rural Bank	587900	540846	589216	8.9	13.6	169656.00	183293.00	204066.00	11.3	5.84
Cooperative Banks	247641	165935	170408	2.7	3.9	58890.00	77154.00	86346.00	11.9	2.47

Others	62	130	149	14.6	0.0	102912.00	132430.00	174620.00	31.9	5.00
All Agencies	3364585	3924485	4342922	10.7	100.0	2983764.00	3207177.00	3492773.00	8.9	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	590730	630568	667628	5.9	100.0	2076933.00	2494633.00	2728570.00	9.4	100.0
Commercial Banks	451862	484850	512630	5.7	76.8	1909188.00	2230336.00	2430681.00	9.0	89.1
Cooperative Banks	95327	100920	105709	4.7	15.8	51868.00	55302.00	60709.00	9.8	2.2
Others	4316	125	137	9.6	0.0	717.00	74587.00	80840.00	8.4	3.0
Regional Rural Bank	39225	44673	49152	10.0	7.4	115160.00	134408.00	156340.00	16.3	5.7

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	72.0	79.3	80.3
Regional Rural Bank	67.9	73.3	76.6
Cooperative Banks	88.1	71.7	70.3
Others	0.7	56.3	46.3
All Agencies	69.6	77.8	78.1

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	456597	427498	163874	98955
Regional Rural Bank	224431	145599	46522	3595
Cooperative Banks	0	494	192	80
Others				
All Agencies	681028	573591	210588	102630

### 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	1280577.00	52.7	383332.00	15.8	301237.00	12.4		0.0	422926.00	17.4
Regional Rural Bank	133381.00	85.3	108855.00	69.6	84404.00	54.0		0.0	23473.00	15.0
Cooperative Banks	57125.00	94.1	55760.00	91.8	33061.00	54.5		0.0	8859.00	14.6
Others	57585.00	71.2	10868.00	13.4	13910.00	17.2		0.0	13166.00	16.3
All Agencies	1528668.00	56.0	558815.00	20.5	432612.00	15.9	0.00	0.0	468424.00	17.2

### 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	673000.00	883718.11	131.3	780000.00	1253070.00	160.7	1341355.00	1355386.00	101.0	131.0
Commercial Banks	518100.00	728061.00	140.5	582138.00	1050987.00	180.5	1106487.00	1135962.00	102.7	141.2
Cooperative Banks	85900.00	76459.11	89.0	96013.00	73836.00	76.9	84095.00	83224.00	99.0	88.3
Others			0	23185.00	24778.00	106.9	55146.00	22451.00	40.7	49.2
Regional Rural Bank	69000.00	79198.00	114.8	78664.00	103469.00	131.5	95627.00	113749.00	119.0	121.8

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	251000.00	231095.31	92.1	282400.00	274792.00	97.3	301836.00	277321.00	91.9	93.8
Term Loan (Agri.)	92000.00	176601.42	192.0	126000.00	252047.00	200.0	184386.00	272361.00	147.7	179.9
Total Agri. Credit	343000.00	407696.73	118.9	408400.00	526839.00	129.0	486222.00	549682.00	113.1	120.3
MSME	280000.00	417069.01	149.0	319500.00	666112.00	208.5	786369.00	754773.00	96.0	151.2
Other Priority Sectors*	50000.00	58952.37	117.9	52100.00	60119.00	115.4	68764.00	50931.00	74.1	102.5

Total Priority Sector	673000.00	883718.11	131.3	780000.00	1253070.00	160.7	1341355.00	1355386.00	101.0	131.0
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### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0			0.0	2430723.00	36940.00	1.5	0.5
Regional Rural Bank			0.0			0.0	156339.00	1342.00	0.9	0.3
Cooperative Banks			0.0			0.0	60707.00	2949.00	4.9	1.6
Others			0.0			0.0	81524.00	2909.00	3.6	1.2
All Agencies			0.0			0.0	2729292.00	44140.00	1.6	0.5

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

## **CLIMATE CHANGE:**

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

## **INSTITUTIONAL DEVELOPMENT:**

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a

Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

- For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 10,890 crore, and RRBs are now permitted to raise capital from markets.

### **NABARD's DIGITAL INITIATIVES**

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.
- Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.
- Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.
- Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.

### **Digital Technology for Credit Delivery & Interest Subvention:**

- eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

### **PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION**

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host

400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.

- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi

crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.

- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits,



supported by the Government of Rajasthan.

- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below

5% for FY 2022–23, supported by the Rajasthan Government.

- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

## 6. State Budget

### 6.1. Important Announcements

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

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health, while ₹4,915.86 crore is directed toward the National Rural Health Mission. The Family Welfare Department receives ₹1,698.85 crore, and ₹3,721.95 crore is set aside for Medical Education. Furthermore, ₹43.92 crore (including a state share of ₹43.58 crore) is provided for the Commissionerate of Food Safety and Drug Control, which includes ₹26.52 crore for the War Campaign for Cleanliness. Urban local bodies will receive ₹1,818.47 crore as grants under the Central Finance Commission. For water supply schemes in urban and rural areas, ₹8,761.04 crore has been allocated.

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

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

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



## 6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment. Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to

Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

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

## 7. Govt Sponsored Programmes linked with Bank Credit

### Government of India Schemes

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

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

### Government of Rajasthan Schemes

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

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

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

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

scheme ensures financial inclusion and empowerment under government oversight.

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

The total workforce in the district is 7.48 lakh, out of which 2.75 lakh (36.76%) persons are engaged in agricultural work. The total geographical area of the district is 518381 hectares, out of which the total cultivable area is 317084 hectares. The average net sown area of the district for the last five years is 271786 hectares and average gross cropped area is 528802 hectares. Thus, the crop intensity of the district is 195%. The fertility of the Black cotton soil of district is high with sufficient average rainfall of 945 mm. The main food crop of the district is wheat & paddy and soybean and mustard are major oilseed crops. Additionally, coriander and garlic are also cultivated among the spice crops in the district.

According to operational landholding, there are a total of 1,44,370 farmers in the district, of which 36,830 and 33,150 are marginal and small farmers respectively. The sowing area of Kharif and Rabi for the year 2024-25 was 2,60,579 and 2,66,739 hectares, respectively. Special programs for organic farming and sustainable farming are being run in the district under the National Schemes and ATMA Project. Special efforts are being made to increase agricultural production and productivity through irrigation area expansion, continuous increase in productivity through improved seeds, water structure improvement, Soil health improvement by adoption of organic and natural farming, farm mechanization.

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

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

- Department of Agriculture Extension, GoR is covering the district level through Separate setup of Chambal Command Area Development, catering to three blocks viz. Ladpura, Sultanpur & Itawa and in remaining two Blocks i.e. Sangod, Kahairabad, the Deputy Director (Extension) is the main agriculture Extension Officer.
- Seeds have an important role in high crop production in the region. In Kota district, about 65 percent certified seeds are made available by private players and rest by other agencies like State Seed Corporation, National Seed Corporation and cooperative societies.
- KVK Borkheda and Agriculture Research Station Umedganj under the Kota Agriculture University are providing guidance and support services in technology transfer to the farmers in Kota district.
- Under the Agricultural Technical Management Agency (ATMA) program, efforts are being made to increase awareness, capacity building of farmers in the district through training and exposure, to increase agriculture production and productivity and for technology transfer.
- Other facilities for distribution of chemical fertilizers, medicines and other inputs are available in the district through private agents, FPOs, cooperative societies.
- Kota DCCB has major share of around 1 Lakh farmers under Kisan Credit Card Coverage of 1.52 Lakh farmers of district. However, there is need for improving PMFBY coverage, presently around 70,000 farmers.

### 2.1.1.3 Assessment of Potential for the Financial Year 2026-27 in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	0.86	1	75	64.20	64.20
2	Cereals - Maize/ Makka_Irrigated_Conventional	Hectare	0.42	1	390	164.85	164.85
3	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hectare	0.69	1	47250	32660.15	32660.15
4	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.32	1	250	78.90	78.90
5	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.62	1	132000	81636.72	81636.72
6	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.48	1	22500	10881.90	10881.90
7	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional	Hectare	0.33	1	2500	821.25	821.25
8	Oil Seeds - Soybean/ Soyabean_unIrrigated_Conventional	Hectare	0.48	1	180000	87055.20	87055.20
9	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.43	1	19000	8132.00	8132.00
10	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hectare	0.36	1	8750	3192.62	3192.62
11	Spices & Condiments - Coriander/ Dhaniya_unIrrigated_Conventional	Hectare	0.54	1	11200	6099.87	6099.87
12	Spices & Condiments - Garlic/ Lahasun_unIrrigated_Conventional	Hectare	1.57	1	8150	12784.25	12784.25

<b>Sub Total</b>	<b>432065</b>	<b>243571.91</b>	<b>243571.91</b>
<b>Post Harvest</b>			<b>24357.19</b>
<b>Maintenance</b>			<b>48714.38</b>
<b>Total</b>			<b>316643.48</b>
<b>Grand Total</b>	<b>432065</b>	<b>243571.91</b>	<b>316643.48</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

With adequate and well-planned irrigation system, along with optimal and effective use of hybrid seeds, fertilizers, and pesticides has helped in crop production increased over time. Irrigation projects in Chambal have served as significant means of irrigation as about 44 % of the net irrigated area of Ladpura, Sultanpur and Itawa blocks of the district is irrigated under Chambal CAD. 162 Water Use Associations are working in the command area for regulation and optimum use of water from the canals. Apart from this, irrigation is also done through wells, ponds, pumpsets etc in the district. The irrigated area has increased with the completion of other micro irrigation projects funded under the RIDF in district.

The average gross cropped area of the district is 528802 Ha of which 283204 (54 percent) is irrigated area. Of the total irrigated area, 48% is irrigated by canals, 45% by wells, 7% by tube wells, ponds and other water sources.

Out of the five blocks of the district, 3 (Khairabad, Ladpura and Sangod) are over exploited and 2 (Itawa and Sultanpur) have been placed under the semi critical category, hence dependence on tube wells is not appropriate. Instead, farmers can collect rain water, build tanks in their fields and irrigate their fields through drip and sprinkler irrigation.

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

The net irrigated area in the district is 261796 Ha, gross irrigated area is 312230 Ha (119%). The RMC (right main canal) of Chambal Command Area Development Project and its distributaries irrigate 1.02 lakh hectare area and the LMC (left main canal) irrigates 0.32 lakh hectare area. Thus, the total area irrigated the district from Chambal canal system is

1.34 lakh Ha, which is around 21 percent of the total Kharif sowing area and 55 percent of the total Rabi sowing area.

Earlier, very little water was available for irrigation in the eastern end of the canal area of Chambal region in the tail region, which has improved by renovation & relining projects supported under RIDF & NIDA.

Supply of regular electricity through electrified pumps during peak season is a major hindrance in irrigation and there is need to promote usage of solar pump sets in the region. There is a need for testing and validation of ground water in different areas of district.

There is a need to store and conserve rain water through promoting water conservation structure like Anicut. Additionally, there is a need for providing budgetary support for cleaning and maintenance of the canal system of Chambal CAD.

### 2.1.3. Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--5.0 HP	No.	0.37	90	3500	1310.75	1179.70
2	Drip Irrigation--2.5m*0.6mlteral size16mm-1Hectare model	ha	0.53	90	3000	1588.15	1429.35
3	Dug Well-Deepening-Baran & Kota-Alluvial-depth per meter	No.	0.06	90	2500	141.80	127.60
4	Electric Pump Sets--7.5 HP	No.	0.39	90	3500	1363.20	1226.85
5	Solar PV Pump Sets (AC)--3 to 6 kw	No.	0.46	90	2500	1156.95	1041.25
<b>Total</b>					<b>15000</b>	<b>5560.85</b>	<b>5004.75</b>

### 2.1.3 Farm Mechanization

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

Farm Mechanization has an important contribution in modern agriculture practices. In district, tractors and other equipment are used extensively for farm work like land levelling, sowing, plant protection, weed removal, threshing operations, transportation of agricultural products i.e. taking the products from the field to the processing units/markets. 51% of the land holdings in the district are larger than 2 hectares, which covers about 77 % area, while 49 % small and marginal (less than 2 land holdings covers 23 % of the area in the district. Considering the relative larger land-holding in district, the demand for advance equipment like Combine harvesters, laser land leveller, multipurpose trolley are also high. Apart from this, state government also provides grant for operating of Custom Hiring Centres at the PACS & FPO levels. There are 30 custom hiring centres operating in the district at PACS level, the number needs to be increased further.

There is a good scope for Farm Mechanization in the district with increasing demand for agriculture workers and high wage cost due short supply. Institutional credit plays an important role, in the process of Farm Mechanization and schemes like AIF incentivises stakeholders. Along with banks, NBFCs are providing major credit in this sector.

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

Adequate infrastructure facilities for promotion of Farm Mechanization are available in Kota district. During the last year, more than one thousand new tractors were registered in the district, taking the total to 9497 tractors till 31.03.2025 (Source: District Transport Office). Dealers of Major companies of tractors, threshers and other implements are available at Block Headquarters. Also, trained technicians and workshops of various companies are available at the district headquarters and major towns. KVK, ITIs and tractor companies have also been given training so that better maintenance can be achieved for the tractors. Power tillers have signifying importance for small and medium



farmers as it is useful in many types of tasks. Therefore, usage of modern implements needs to be incentivised and demonstrated by the Department of Agriculture and dealers.

There is a growing usage of drones in foliar spraying of liquid fertiliser & pesticides apart from crop surveillance and monitoring. PACS & FPOs need to be incentivised for taking the same to maximum farmers.

### 2.1.3.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	37.45	90	57	2134.65	1921.20
2	Leveller-Laser Guided-50HP laser	No.	3.75	90	55	205.98	185.40
3	Other machinery-Other Machinery & Equipments- Rotavator- 7feet	No.	1.55	90	50	77.60	69.80
4	Power Tiller--12-15 hp	No.	2.41	90	50	120.40	108.35
5	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.59	90	280	164.80	148.29
6	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	2650	16020.59	14418.53
7	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	8.03	90	740	5938.50	5344.66
<b>Total</b>					<b>3882</b>	<b>24662.52</b>	<b>22196.23</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

Horticulture is an important potential area of development in Kota district. For sustainable development of horticulture sector, it is necessary to focus on increasing horticulture production, productivity and post-production management and value addition. The climate and environment of the district are favourable for many horticultural crops. . Fruits and vegetables are cultivated in approximately 2130 hectares of area in the district. The major horticultural fruits in the district are guava, orange and lemon. Among the vegetables okra, bitter guard, potato, tomato, brinjal, cabbage have significant area coverage and good marketing opportunities emanating from urban and peri\_urban areas of district. Hazara and rose flowers are also cultivated in around 700 Ha area the district. Among the spices, coriander and garlic covers average area of 12,000 Ha and 15,000 Ha respectively. Aromatic and medicinal crops like sonamukhi and ashvaghanda are also cultivated in some



areas of district. The bank loan under the horticulture sector in the last three years is negligible.

With the aim of promoting horticulture in the district, a Centre of Excellence for Citrus has been established by GoR with the support from the Government of Israel at Nanta in Kota. Under Department of Horticulture, two nursery centres are operated from where quality saplings of lemon, orange and rose are made available to the farmers.

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

Spice Park has been constructed in 12.14 hectares of land in Nimana at Ramganjmandi town of the district by Spices Board of India to provide better prices to the farmers by improving existing value chain and attracting stakeholders for processing, value addition and marketing of spices produce. There is a possibility of growth in the production and export of agriculture & horticulture by establishment of export promotion zones in district. Various programs are being run by the Horticulture Department in the districts under National Horticulture Mission like promotion of Playhouses, shade net House, Plastic Mulch, Establishment of new Orchards, promotion of High Value horticulture crops, scientific storage of onion and garlic. Promotion of Solar pumps under PM KUSUM Component B needs to be encouraged. Farmers are shifting away from Coriander, ODOP Crop of Kota due to various factors including low productivity, lack of remunerative marketing avenues etc. There is need for promotion of establishment of Small scale coriander processing and packaging units at SHG, FPO & Cooperative level in addition to establishment of Cold chain by involving investment credit through banks in the district.

#### 2.1.4.3 Assessment of Potential for the Financial Year 2026-27 (in h 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Dryland Horticulture crops- Indian Goose Berry (Amla)- without drip-6m*6m	ha	0.98	90	250	246.10	221.50
2	Floriculture-Rose-1 ha	ha	1.58	90	100	158.35	142.50
4	High density plantation- Guava-3m*3m	ha	1.83	90	250	457.45	411.70
3	High density plantation-- Lemon high density-4m*4.5m	ha	1.53	90	125	191.25	172.15

5	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	50	133.75	120.40
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	125	121.70	109.55
7	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	125	195.30	175.75
9	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	125	1832.40	1649.15
8	Protection Structure-- Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	125	3745.00	3370.50
<b>Sub Total</b>					<b>1275</b>	<b>7081.30</b>	<b>6373.20</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	No.	4.30	1	30	129.05	129.05
<b>Sub Total</b>					<b>30</b>	<b>129.05</b>	<b>129.05</b>
<b>Total</b>					<b>1305</b>	<b>7210.35</b>	<b>6502.25</b>

### 2.1.5 Forestry & Waste Land Development

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

The total area of forests in Rajasthan is 32869.69 sq. km, which is 9.56% of the total geographical area of the state (compared to the national average of 23.48%). Of this, 37.5% is protected, 56.5% is reserved and the remaining 6.4% is unclassified forest area. Total area of Kota district is 5184 square km. Out of the area, about 1367 square km is forest area which is 26 percent of the total land area. Whereas according to the National Forest Policy, forests should be developed in about 33.3 percent of the land area. In the district, there is 20646 hectares of cultivable wasteland and 59592 hectares of area which is unsuitable for farming, efforts may be made to bring it under forestry sector. Keeping in mind the climate and soil of the district, there is a good scope to plant trees like Neem, Peepal, Acacia, Bamboo etc. Three wildlife sanctuaries are also established in the district. Thus, if we assess the area for forest as per the National Forest Policy, then around 8 percent more forests can be developed in the district.

Forest cover in traditional forest areas (legally defined as forests by the government) has a good potential to be promoted by state governments, especially through enhanced tree cover, through their budgetary allocations and state budgets. Compensatory Afforestation Fund can avail assistance from NABARD's RIDF in addition to the Agency and Planning Authority (CAMPA).

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

- There are two nurseries of Horticulture Department and 12 nurseries of Forest Department in the district where horticulture and forestry plants are available. In the year 2024-25, 12.63 lakh saplings were distributed by the department.
- Necessary plant transportation, extension and marketing facilities are available in the districts for the development of this sector.
- Under Mahatma Gandhi NREGA, forestry and barren land development programs are

also being conducted.

- There are 160 Joint Forest Management Committees constituted in the district Manages the forest area covering 230 square acres.
- The major obstacles to the development of this sector are encroachment on public lands, mining operations, disputes over ownership rights on barren lands, and forestry education and awareness.
- Notified forest areas and mining areas should be marked by erecting boundaries/pillars.

### 2.1.5.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
2	Plantation-Bamboo-5m*5m	ha	0.65	90	200	129.05	116.15
1	Plantation--Neem-5m*5m	ha	0.45	90	500	223.10	200.80
<b>Total</b>					<b>700</b>	<b>352.15</b>	<b>316.95</b>

### 2.1.6 Animal Husbandry - Dairy

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

Dairy is an important and major agriculture allied activity to generate employment and enhance income in the rural areas of the district and thus increasing number of small and marginal farmers are adopting dairy as an income generating activity. Dairy farming has great potential to be developed as a supplementary business as the conditions are conducive for dairy development in district. Milk production in the district in the year 2023-24 was about 6.08 lakh MT per annum which is 1.75% of the total milk production of the state of 347.30 lakh MT. As per 20th Livestock Census, district has cattle population of 2.16 Lakh (2.08 Lakh Indigenous breed with low productivity) and 2.40 Lakh Buffalos. Public and private sector insurance companies are operating in the district, covering the risks of cattle herders through animal insurance, however, and farmers says that high premium hinders enrolments. There is need to focus on promoting improving scientific management practices, Artificial Insemination, coverage of eligible livestock under CM Mangla Pashu Bima Yojana, improving coverage under National Animal Disease Control Programme ( NADCP). As on 31.03.2025, banks have issued 13,862 KCC-Animal Husbandry and disbursed an amount of Rs 214.34 Crore. The district has 15 first class veterinary hospitals, 29 veterinary hospitals, 132 sub-centers, 1 polyclinic, 3 mobile units, 1 disease diagnosis center and 1 livestock assistant training center

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

Kota Bundi District Cooperative Milk federation, operating in two districts, has 348 out of total 964 Dairy Cooperative societies (DCS) from Kota district, with membership of around 20,000 dairy farmers, which provides necessary technical guidance and support to the cattle farmers as well as milk collection and marketing.

However, only 110 DCS are actively supplying milk to federation with average daily procurement of 68,000 LPD. Kota dairy has centralised processing unit facility at Kota where after processing, milk and milk products are delivered to consumers through Saras dairy booths.

Efforts are made by RCDF to increase DCS in uncovered Gram Panchayat of district as per MoC direction. Additionally, Ujala Dairy, promoted by NDDB, catering to female dairy farmers of four districts of Hadoti region including Kota, is also procuring around 80,000 LPD from 30,000 plus members. Two more large scale and 40 to 50 small dairies are doing the work of milk collection and marketing in the private sector in the district.

There is a need to strengthen backward and forward linkages in sector by increasing dairy entrepreneurship business and milk production by providing bank loans like Gopal Credit Card through DCCB & PACS in addition to promote more processing and value addition units through investment credit support of AHIDF Fund of GoI.

### 2.1.6.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	5000	17954.60	16159.15
2	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.56	90	50	27.80	25.05
3	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	3750	11119.45	10007.50
4	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	50	3.20	2.90
5	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed	1+1	2.28	90	5000	11401.90	10261.70
<b>Sub Total</b>					<b>13850</b>	<b>40506.95</b>	<b>36456.30</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							

1	Buffalo Farming_Others	Per Anim	0.18	1	47900	8661.76	8661.76
2	Cross bred Farming_Others	Per Anim	0.14	1	75000	10432.50	10432.50
<b>Sub Total</b>					<b>122900</b>	<b>19094.26</b>	<b>19094.26</b>
<b>Total</b>					<b>136750</b>	<b>59601.21</b>	<b>55550.56</b>

### 2.1.7 Animal Husbandry - Poultry

#### 2.1.7.1 Status of the Sector in the District

The employment potential in the poultry sector is quite high. This is a very good means of increasing the income of small farmers. Financial assistance has been provided to small and big poultry farmer by some commercial banks in the district. It is estimated that 40 percent of broilers and 44 percent of eggs are being produced by small units. 25 to 250 country chickens are kept by ordinary small farmers. Egg is gaining popularity as an important ingredient to meet the demand of increasing population and the need for protein in food. Dry climate of the district is suitable for animal husbandry and adequate market is also available but due to some reasons the expected development of poultry business has not taken place in the district. Chicken breed has been developed by the Agriculture University of Udaipur under the name of Pratapdhan. It lays more eggs per day than normal chicken. They are being reared as backyard poultry by members of self-help groups in the district. In this, under the Atma Yojana, chicks have been made available at affordable prices to farmers/rearers. There has been a lot of loan distribution by banks in the last three years in the field of poultry farming. However, there is ample scope for poultry farming in the district.

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

Necessary facilities for this animal husbandry activity in the district are provided by state government Department for promotion of poultry but it is yet to be adopted commercially. According to the census of the year 2019, there were chickens in the district and about 121.13 lakh eggs are produced in a year, which is 0.45% of the total egg production of the state (26883.99 lakh). In the markets, day old chicks of advanced breed can be bought from Ajmer, Ujjain and Indore. Poultry Training Institute, Ajmer provides practical training for starting poultry farming business. A total of 142 small animal hospitals are functioning in the district. About 5000 tonnes of maize is produced but not a single unit for making chicken feed has been established. The poultry farmers also face difficulty in getting insurance cover from the insurance companies.

#### 2.1.7.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
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<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	500	1538.15	1384.30
<b>Sub Total</b>					<b>500</b>	<b>1538.15</b>	<b>1384.30</b>
<b>Total</b>					<b>500</b>	<b>1538.15</b>	<b>1384.30</b>

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

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

SGP has important business potential in Kota district but due to reasons like hilly areas, poor management practices etc., the production is relatively low. Being a plateau area, the number of goats here is significant, hence there is good potential for its development from economic point of view. In most areas sheep, goat and pig farming are mainly funded under government sponsored programs. According to the state animal census of 2019, 22434 sheep, 137387 goats and 6619 pigs are available in the district. Students from all over the country come to study in the coaching institutes of the district, hence there is good demand for mutton throughout the year. Animal market is organized three days a week at the district and block headquarters in which sheep and goats are bought and sold.

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

Sheep, goat and pig development work is looked after by Joint Director Animal Husbandry Department. Assistant directors, veterinarians and other support staff are available. Necessary services and markets are available for the development of the area. Since there is no wool processing unit in the district, wool is sent to Tonk district for processing. There is need to popularize National Livestock Mission for enterprise development in the sector by department and KVK.

#### 2.1.8.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	2550	4502.03	4051.83
<b>Sub Total</b>					<b>2550</b>	<b>4502.03</b>	<b>4051.83</b>
<b>A.12 Working Capital - AH - Others/SR</b>							

1	Goat Farming_Others	Per Anim	0.01	1	75000	1123.50	1123.50
<b>Sub Total</b>					<b>75000</b>	<b>1123.50</b>	<b>1123.50</b>
<b>Total</b>					<b>77550</b>	<b>5625.53</b>	<b>5175.33</b>

### 2.1.9 Fisheries

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

There are good possibilities of fisheries in the district due to availability of surface water, ponds, reservoirs and strong canal system. In the year 2022-23, 2217.01 metric tons of fish was produced in the district. At present, the fish produced in the district is not only sold locally but is also supplied to Bhopal, Indore and other cities. Fish farming in small reservoirs in districts can prove to be a profitable business. Various types of training programs/workshops are organized by the government to increase awareness about fisheries. The district has one fish farmer co-operative society, three fish seed farms and one fish market.

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

- Assistant Director level office has been established to promote fish farming business in the district.
- A hatchery with the production capacity of 100 million spawn and 10 million fry fish seeds per year is established in Kasimpura (Deegod) fish farm.
- There is a need to provide backward and forward linkages regarding fish farming business.

#### 2.1.9.3 Assessment of Potential for the Financial Year 2026-27 (in h 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	25	187.25	168.55
2	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	100	349.55	314.60
<b>Sub Total</b>					<b>125</b>	<b>536.80</b>	<b>483.15</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Acre	4.28	1	5	21.40	0.20



<b>Sub Total</b>	<b>5</b>	<b>21.40</b>	<b>0.20</b>
<b>Total</b>	<b>130</b>	<b>558.20</b>	<b>483.35</b>

#### 2.1.10 Farm Credit - Others

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

There are agriculture farms in Raganjmandi, Itawa and Ladpura in the district where bullock carts are still being used in transporting the agriculture produce, even though it is in decreasing trend. Apart from this, rural haats are organized at the block level in the district and in towns. In these rural markets, local small traders and farmers take their products to sell. Animal drawn carts have their own importance for covering distances and carrying goods. Due to the condition of trucks being very bad in rural areas, the importance of bullocks remains there even today. However, as the pace of farm mechanization has been promoted, the interest of farmers has gradually shifted from animal powered means to other mechanized means like two wheelers. Especially milk producing farmers can easily reach towns and cities by keeping milk cans on two wheelers.

Gold loans have seen good off take in recent years due to simplification of documentation, security to lenders and transparent procedure.

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

- Purchase of animals for bull pairing is done from the local weekly market.
- Farmers are increasingly inclined towards commercial crops. One's own means are necessary for the sale of produce so that farmers can get fair price for their produce on time. Although many farmers have shown interest in this field in the last years, it is a suitable resource for small and marginal farmers. Because small farmers not only find it difficult to use mechanical equipment but also have to depend on big farmers or tractor owners.
- Availability of good breed bulls is to be ensured at the district level.
- Bullocks are mostly owned by small and marginal farmers. Therefore, there is a need for an incentive scheme by the government in this sector.
- Two-wheeler vehicles are available for sale conveniently in the district.

##### 2.1.10.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	900	7704.00	6163.20



2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	25	267.50	214.00
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.19	90	900	1070.98	963.88
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	11030	63183.50	44228.45
5	Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)	No.	5.47	90	900	4919.02	4427.10
6	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.28	90	900	2952.55	2657.32
7	Two Wheeler Loans	No.	1.07	90	23000	17120.00	15408.00
<b>Total</b>					<b>37655</b>	<b>97217.55</b>	<b>74061.95</b>

### 2.1.11 Sustainable Agricultural Practices

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

At present, farmers mainly focus only on crop production which remains unstable in their income and their employment. In this context, integration of various industries related to agriculture will not only increase the income of the farmers but will also create new employment opportunities for their families.

Integrated Farming System (IFS) can be defined as "This approach is based on a combination of two or more components using the principle of minimum competition and maximum complementarity and involves farming using modern means of farm management". Sustainable and environmentally friendly development of income, family nutrition and ecosystem services are targeted. Estimating the income received from farming indicates that under diversified farming, the income received from more than two enterprises is twice as much as that from two or less enterprises. There is a need of IFS which is scientifically designed on the principle of minimum competition and maximum complementarity to achieve various objectives. The benefits of IFS are given below: To increase soil fertility and productivity by recycling organic waste and to increase sustainable income from agriculture. The developed agriculture system will meet the energy and wood requirements of rural households and will also meet the low-cost demand of wood in construction sector. More food grains production to meet the food demand of the increasing population.

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

- The district has an Agricultural University, a KVK center, and an ARS at Umednagar, where IFS is taught theoretically and demonstrated practically to farmers.
- Through the State Government/NABARD, specific areas in the district have been provided under various schemes like land remediation under Comprehensive Land Development Program (CLGP), community owned and managed irrigation facility under RIDF, dry land horticulture under NREGA, etc. Under the SC/ST sub-plan, farming, milk animals and sheep/goats have been distributed near water sources. IFS in these areas can be developed in the next 5-6 years.

### 2.2 Agriculture Infrastructure

#### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Marketing of agriculture products has gained momentum over the last several years. Considering the production and demand, there is a need to expand marketing facilities for farmers and other stakeholders to get fair prices for their produce. During the last two decades, there has been rapid development of agriculture based basic facilities in the district especially in warehousing and storage facility. Agriculture Marketing Infrastructure (AMI) scheme with provision of capital grant has further boosted the sector.

Kota district is agriculture dominated with major crops soybean, urad, paddy in Kharif season and wheat, mustard, gram, garlic and coriander in Rabi season. There is also 80 to 90 thousand metric ton of fruits and vegetable market, for which there is an urgent need to build cold storages in the districts. The existing storage capacity in the district is approximately 3 Lakh metric ton as against estimated storage capacity of 5 Lakh metric tons.

During the last few years, storage capacity of 10,000 MT has been developed in cooperative sector through construction of warehouses under PACS as MSC Scheme of NABARD & AIF of GoI. Currently warehouse of 500 MT each are being constructed at 13 PACS under WLGSP of MoC, which will help in decentralised storage of food produce and reduction in transportation cost.

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

All backward and forward linkages required to develop storage capacity are available in the district. Out of the 4 APMC of the district, 2 are in Super 'A' category, apart from this there are also 7 sub-mandis where agriculture produce is traded in district thereby offering local marketplace to farmers. Necessary facilities for selling crops through e-NAM portal have been established in Kota (Grains), Kota (F&V), Itawa and Ramganjmandi APMC, through which farmers can get the quality of their produce tested in the laboratory, know fair price as per marketing demand and can sell the produce online even to distant traders. Due to the presence of good number of soybean, mustard oil processing plant and primary processing units of wheat and coriander in the district and good production locally, entrepreneurs/individual traders from outside the state also reach here to purchase agriculture produce from mandi and store locally. CWC, RSWC. and FCI has warehouses with a total storage capacity of 1,60,000 MT. Apart from this, there are storage warehouses of about 1,40,000 MT capacity in the private sector.

With the change in the policy of the State Government, simplifying the process of land conversion for converting agriculture land into Godown for storage purposes, it will give further impetus to the development of this sector. Additionally, support of interest subvention and credit guarantee coverage under AIF, has created enabling factor for the sector in the district.

### **2.2.1.3 Assessment of Potential for the Financial Year 2026-27 (in h 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	535.00	80	55	18725.00	14980.00
2	Godown	No.	160.50	80	646	95845.25	76676.20
3	Market Yard	No.	10.70	80	50	535.00	428.00
<b>Total</b>					<b>751</b>	<b>115105.25</b>	<b>92084.20</b>

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Land development (reclamation) is an important area to increase agriculture production and prevent land degradation. Considering the scenario in the district, there is a lot of potential for these activities in the district which can be facilitated through bank loan. Out of the total area of 518381 hectares of the district, 271786 hectares is cultivable. The remaining land is forest or cultivable wasteland. For land conservation and better land utilization in the district, there is a need to stop the increasing soil silt in ponds, overuse of chemical fertilizers and pesticides and the adoption of crop rotation and inter-cropping. The soil health needs to be accessed by soil testing, use of vermicomposting and use of bio fertilizers in appropriate conditions needs promotion. Bank credit flow to this sector has been negligible in the last three years.

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

Soil conservation and watershed development departments are established in the district and adequate technical means are available for this work and they provide necessary advice and training to the farmers from time to time. Apart from this, the Zilla Parishad has also included Panchayat Committee and NGOs in this campaign to improve the watershed. Efforts have also been made to promote this campaign in the district through self-help groups.

In the district, the second layer land and current layer land is 19990 hectares and the cultivable barren land is 20646 hectares. Therefore, it can be made cultivable by land improvement programs like land leveling, seeding etc.

Soil, seed, fertilizer and pesticide testing lab is not available at the block level.

Water catchment and soil conservation programs need to be carried out through voluntary organizations or through private public partnership so that maximum area can be covered.

There is growing need for promotion and adoption of natural farming in the district and line departments & KVK need to sensitize farmers on this aspect.

### 2.2.2.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	250	583.95	525.55
2	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	1250	2156.05	1940.45
<b>Total</b>					<b>1500</b>	<b>2740.00</b>	<b>2466.00</b>

### 2.2.3 Agri. Infrastructure - Others

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

Strong infrastructure is the primary requirement for the development of any area. Agriculture infrastructure includes a wide range of services facilitating production, procurement, processing, preservation and trade. Apart from resource-based infrastructure, institutional infrastructure and input/ output-based infrastructure including facilities for quality seeds, fertilizers, pesticides, testing labs, on-line marketing, payments etc., strengthen the backward and forward linkages of the agriculture production system. Creation of such infrastructure creates new opportunities for inflow of investment credit towards commercialization of the industry.

e-NAM: - National Agriculture Market (eNAM) is a pan-India electronic trading portal that networks existing APMC markets to create an integrated national market for neem commodities. This market provides the facility of online trading of commodities to farmers, traders and buyers. Helping farmers in finding better market price for their produce and providing facilities for smooth marketing of their produce. 145 markets in Rajasthan and 4 markets of Kota district - Kota (Grain), Kota (Fruits and Vegetables), Itawa and Ramganjmandi K.U.M. has been connected to the E-NAM network.

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

- At present, 36 farmer producer organizations are working in the district and among them, 6 farmer producer organization has joined the e-Nam platform. Other FPO should also avail the benefit of online marketing facility by joining e-Nam.
- Soil testing of 100284 samples has been done so far in the district.
- Due to excessive use of fertilizers by farmers, the water absorption capacity of the soil has been destroyed. Soil testing is done at nominal rate by the Agriculture Department. In this direction, it is necessary for all the farmers to take care of the soil health of their fields.
- More soil testing cards should be issued to farmers and publicized.
- There is a need for intensive use of green compost and along with this, the use of organic

& bio pesticides should be promoted instead of chemical pesticides.

- Local seeds, Vermi-compost, organic manure, compost and bio-fertilizer should be made easily available in the market.
- By promoting organic farming, the farmer can not only save the expenditure on fertilizers and pesticides but also, he gets more income from organic farming than conventional produce.
- By checking the soil fertility, timely availability of seeds, use of proper fertilizer, the farmer's crop production not only increases but its quality also increases. As a result, the farmer gets a fair price and profit when he sells his produce.

### 2.2.3.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.70	90	63	674.10	606.69
<b>Total</b>					<b>63</b>	<b>674.10</b>	<b>606.69</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Post-harvest management and technology innovations plays an important role in value addition of agricultural products. The Government of India and State Governments are giving high priority to the development of Agro/Food Processing sector. The measures being taken like establishment of food parks like Agro-food Park at RICCO Ranpur, Spices Park at Nimana in district are significant. However focus on secondary & tertiary value addition, export of agriculture products and contract farming will give further boost to the food and agricultural processing sector in the district. Investment Credit in the food and agricultural processing sector in the district has not been commensurate with the immense potential available and production, post-harvest management, processing and marketing, including export. This situation has now improved much focus of government through Food Processing Fund, New AMI Scheme, PM FME Scheme, AIF Scheme, AHIDF Scheme to utilise adequate production available under the farm, dairy and other allied sectors.

Enterprises related to cereals, horticultural products, milk, meat and poultry products in district have traditionally been focusing on trading activity with lower degree of value addition and supplying primary produce to value chain players outside state. Integrated food parks and setting up of export zone may lead to improvement in activities of sector in the district.

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

In Kota district, mustard, soyabean, guava, lemon, coriander, urad, paddy, garlic, vegetables etc. are produced. Encouragement efforts for setting up industries in the district for processing these crops would need efforts from various stakeholders which will not only increase employment opportunities in the district but farmers will also be able to get better price for their crops. The Government of India is supporting this sector through various schemes dedicated schemes.

**Pradhan Mantri Kisan Sampada Yojana:** This scheme provides support for establishment of food parks, integrated cold chain and preservation infrastructure, creation/expansion of food processing and preservation capacity, infrastructure for Agriculture processing clusters, creation of backward and forward linkages, food safety and quality infrastructure sub-plans. There is demand for setting up suitable units under the scheme in Kota Grain APMC of the district. **Pradhan Mantri Scheme for Formalization of Food Processing Enterprises (PMFME):** This scheme is to further strengthen food processing industries in the country. Under the scheme, 52 micro food processing units have availed direct financial assistance from Banks and credit-linked capital subsidy of 35% of the eligible project cost with a maximum limit of 10 lakh per unit. However, RSAMB & District Industries department needs to cover more collectives like SHGs, FPos & Cooperatives in the scheme.

### 2.3.1.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	10.70	80	500	136425.00	109140.00
2	Dairy Processing Unit	No.	214.00	80	240	19527.50	15622.00
3	Dal/ Pulses Mill	No.	107.00	80	250	26750.00	21400.00
4	Fruit Processing	No.	10.70	80	145	1551.50	1241.20
5	Honey & Honey Products	No.	26.75	80	50	1337.50	1070.00
6	Oil Extraction	No.	26.75	80	250	6687.50	5350.00
7	Packaging Unit	No.	5.35	80	250	1337.50	1070.00
8	Spice Processing	No.	214.00	80	300	53767.50	43014.00
9	Vegetable Processing	No.	10.70	80	250	2675.00	2140.00
<b>Total</b>					<b>2235</b>	<b>250059.00</b>	<b>200047.20</b>

### 2.3.2 Agri Ancillary Activities - Others

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

By promoting the development of agriculture and allied activities in the district, a radical



change can be seen in the lives of small and marginal farmers. Agri Clinic and Agri Business Centre - Ministry of Agriculture and Farmers Welfare, GoI in collaboration with NABARD has launched this unique program to take better farming practices to every farmer across the country. The objective of the program is to tap the expertise available in the large pool of Agriculture graduates, who can set up their own Agri clinics or Agri business centers, and provide business extension services to innumerable farmers related fields like horticulture, silk production, veterinary science, forestry, dairy, poultry farming, and fisheries etc. In kota district, one NTI (Nodal Training Institute) is providing regular trainings and handholding under the scheme. More than 100 participants, after completing training & availing a start-up loan, set up an enterprise. Such centres provide assistance to farmers on crop selection, best farming practices, post-harvest pricing options, major pest information (including internet-based weather forecasting), price trends, and market intelligence suiting the requirement of farmers of the district.

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

The following issues in the development of the sector are being observed in the district

- Due to lack of awareness among the farmers about the field of Agri-clinic and Agri-Business Centre, the agriculture graduates are not taking interest in setting up new center. In case some Agri Business Centers are opened, then their activities are limited to input supply only. Dealers of seeds and pesticides in the private sector should be encouraged. Information about scientific agricultural practices should also be provided to farmers through agri-clinic/agri-business centers.
- Agri clinic centres are not being developed in the district due to the indifference of the banks and the procedural delay as the scheme is yet to fully integrated with Jan-samarth portal of GoI.

There is need for improving efforts for financial inclusion by opening new PMJDY accounts, re-KYC in inoperative accounts, providing overdraft facility and enrolment under social security schemes.

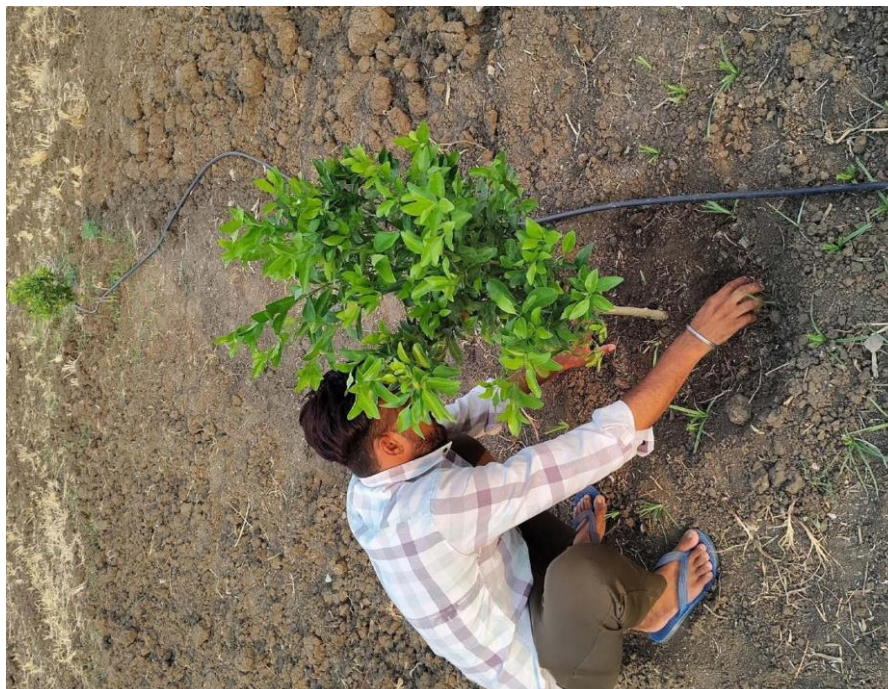
### 2.3.2.3 Assessment of Potential for the Financial Year 2026-27 (in Physical and Financial Terms)

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	500	6955.00	6259.50
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	250	2675.00	2140.00
3	Loans to Agri. Start-ups	No.	26.75	80	50	1337.50	1070.00
<b>Total</b>					<b>800</b>	<b>10967.50</b>	<b>9469.50</b>

**Title : Development of Horticulture Cluster in Tribal Area through TDF**



NABARD through Integrated Tribal Development Fund is implementing project for improving livelihood of tribal families through grant based support for orchard development (consisting of fruits like Orange, Guava) & other income generating activities in 300 families in cluster of six villages in Khairabad Block of district.



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

The district of Kota is gradually transforming from an agrarian economy to an industrial economy. District has a very strong base of MSMEs in Food Processing, Stone Processing and Allied, Agriculture Implements.

Kota district is well connected by rail network through both meter gage and broad gage rail lines. The district has a total of 214 km rail route. Additionally, under road network, national highway no. 12 and 76 with a length of 141 km is also passing through the district.

There are 20 Industrial Parks in Kota districts of which 2 are related to food processing (Agro Food Parks in Ranpur), 2 in construction Sector, 1 IT & ITes & remaining 15 in mixed sector.

As per Udyam Registration data available from portal, in Kota districts Micro 87459, Small 1208, Medium 69 units, totaling to 88736 units are registered as MSME.

Three Major MSME Clusters are:

1. Stone Processing and Allied Cluster, famous for Kota Stone, with 1000 MSME units in Ramganj Mandi, Kota RIICO Area
  2. Agriculture Implements Cluster with 300 MSME Units at Ramganj Mandi, Indraprastha RIICO Area, Kota
  3. Agro Processing Cluster, 200 MSME Units at Ranpur Agro Food Park, RIICO area Kota.
- One Handloom Cluster of Kota Doria in Kaithun consisting of around 3000 wavers. 4 Wavers Cooperative societies were formed however, none of them is actively functioning and serving the members. Kota Doria is been conferred GI Tag in 2005. Under SFURTI scheme of MSME Ministry, Beekeeping Cluster in Itawa Block of Kota in Honey sector through Nodal agency PPDC Agra was sanctioned for 701 Artisan. However, the project progress was stalled due to operational issues.

For the industrial development of the district, all the major offices like District Industries Centre (DIC), Khadi Board and Khadi Commission, RIICO, Rajasthan Finance Corporation and regional offices of major commercial banks, Rajasthan Gramin Bank have been established in the district.

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

Major Skilling agencies in the District are MSME Tool Room, KVK Borkheda (Agri incubation center under PMFME Scheme), RSETI Kota, Rajeevika, Career Point University Kota. Additionally, CSR Foundations of DCM Shriram, Mangalam Cements, JK Laxmi Cement may be explored for collaborations in SDP. One RSETI by Lead Bank CBI is working in the district located at Kota HQ. Technical facilities like 8 vocational centers, 7 technical vocational education institutes, 3 engineering colleges are available in the district. Apart from this, Private ITI, Engineering College are also available. There are 201

DPIIT recognized Startup in Kota district as per Startup India website. Out of these 18 Startup are in Agriculture Industry (consisting of 8 startup are in Agri tech Sector, 5 in Food processing, 6 other sectors), one in Fintech. Processing of oilseed like Soybean, Mustard which is grown in around 1.80 Lakh Ha and 30,000 Ha respectively in the district. Additionally, coriander, which is also ODOP Product & garlic is grown in more than 10,000 Ha area each in district and presents excellent opportunity for agro processing industries. MSME Credit during the last three years in Kota district is Rs 4170.69 crore in FY 202223 Rs 6661.12 crore in FY 202324, Rs 7547.73 crore in FY 202425. Under Pradhan Mantri Mudra Yojana scheme, banks have sanctioned 8,07,545 loan accounts totaling to Rs 6229 crore for the period from year 2016 to 2025. Similarly, under PMEGP, 76 applications were sanctioned by banks for establishment of various eligible enterprise. Under PMVISHKARMA, loan to 1058 applicants were sanctioned.

### 3.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	12500.00	80	10	125000.00	100000.00
2	Manufacturing Sector - Term Loan-Micro	No.	250.00	80	50	12500.00	10000.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	50	50000.00	40000.00
<b>Sub Total</b>					<b>110</b>	<b>187500.00</b>	<b>150000.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	2000.00	80	50	100000.00	80000.00
2	Manufacturing Sector - Working Capital-Micro	No.	30.00	80	500	15000.00	12000.00
3	Manufacturing Sector - Working Capital-Small	No.	300.00	80	500	150000.00	120000.00
<b>Sub Total</b>					<b>1050</b>	<b>265000.00</b>	<b>212000.00</b>
<b>II. MSME - Others</b>							
1	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	500	500.00	500.00
2	Loans to MSME Start-ups	No.	3000.00	80	5	15000.00	12000.00
<b>Sub Total</b>					<b>505</b>	<b>15500.00</b>	<b>12500.00</b>

<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	10000.00	80	8	80000.00	64000.00
2	Service Sector - Term Loan-Micro	No.	200.00	80	100	22500.00	18000.00
3	Service Sector - Term Loan-Small	No.	1500.00	80	50	75000.00	60000.00
4	Trading Units - Term Loan-Medium	No.	2600.00	80	10	26000.00	20800.00
5	Trading Units - Term Loan-Micro	No.	250.00	80	50	12500.00	10000.00
6	Trading Units - Term Loan-Small	No.	1500.00	80	50	75000.00	60000.00
<b>Sub Total</b>					<b>268</b>	<b>291000.00</b>	<b>232800.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	6	15000.00	12000.00
2	Service Sector - Working Capital-Micro	No.	2.00	80	29000	58000.00	46400.00
3	Service Sector - Working Capital-Small	No.	60.00	80	1000	60000.00	48000.00
4	Trading Units - Working Capital-Micro	No.	40.00	80	6000	240000.00	192000.00
<b>Sub Total</b>					<b>36006</b>	<b>373000.00</b>	<b>298400.00</b>
<b>Total</b>					<b>37939</b>	<b>1132000.00</b>	<b>905700.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play an important role in the country's economy. Make in India campaign aims to create selfreliance and establish brand India. Government of India has rationalized the documentation process for ease of export business.

District Level Export Promotion Committees have been constituted in Kota district under the chairmanship of the District Collector for monitoring the implementation of the District Export Hub, ODOP Scheme and District Export Action Plans (DEAPs). DEPCs regularly review the progress and provide necessary inputs to the State Government for all these initiatives.

There are one Inland Container Depots (ICDs) present in the Kota district with CONCOR being the custodian.

Kota has vast potential for export of various Agro commodities & their products viz. seed spice, garlic, rose products, citrus fruits & their products, garlic & other processed vegetables, high quality rice of Kota & Bundi, non edible oils, deoiled cake & soya protein isolates.

Under ODOP scheme, Embroidery Product Kota Doria and Coriander which is grown in around 12,000 Ha area of district are potentially identified. Stone Processing and Allied Cluster, famous for Kota Stone, with 1000 MSME units in Ramganj Mandi, Kota RIICO Area is already a major export hub in the district.

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

Even though Export credit up to Rs 50 crore reckon under priority sector credit but lack of specialized branches make availability of credit difficult for exporters.

Appropriate precautions should be taken in case of export of agriculture products, especially in the context of domestic and international demand and supply situation, price competition, quality concerns, hygiene requirements and relevant rules and regulations of the importing countries. Sometimes, due to noncompliance of any of these standards, temporary restrictions are imposed by the importing countries, which leads to disruption of the concerned units.

Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.

Small, medium and medium exporters should be given proper training by SSE/exporting organizations so that they can fill the form correctly. Technical assistance can be taken from banks in this regard.

Trial shipment of export of Agri commodities like coriander through NABARD supported FPO in Ramganjmandi Tehsil of district have been encouraging. Export through FPOs may be scaled up through coordination between spice board, horticulture department and other stakeholders.

During FY 2425, Banks have extended Export Credit of Rs 5.46 Crore to 19 units.

#### 4.1.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	1300.00	75	3	3900.00	2925.00
<b>Total</b>					<b>3</b>	<b>3900.00</b>	<b>2925.00</b>

#### 4.2 Credit Potential for Education

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

Education is one of the key factors to a productive, healthy, and equal society.

The objective of the Education Loan Scheme is to provide financial assistance from the Bank to deserving/bright students for pursuing higher education in India and abroad. The main emphasis here is to provide financial assistance at affordable rates to every bright student so that he can get the opportunity to study further.

Apart from Regional Technical University, Kota other institute like Bhagwan Mahavir Open University, Carrer Point University, Kota Agriculture University, premier institute like IIIT Kota is functioning in the district. Kota is known as coaching hub as many coaching centres for NEET, IIT are function in the city proving much demand in the sector.

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

Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.25 lakh will be considered as eligible for priority sector classification as per Master direction on PSL issued by RBI on 24 March 2025.

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. Necessary infrastructure facilities are available for education loan. The demand for professional education loan is also increasing in the districts.

Banks insist on third party guarantee in education loans. Whereas as per the norms of Reserve Bank of India Third party guarantee is not required on education loans up to Rs 5 lakh. There is a need to provide adequate credit in this sector by banks.

During FY 2425, Banks have extended Education Credit of Rs 23.24 Crore to 990 students.

#### 4.2.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	1500	15000.00	13500.00
<b>Total</b>					<b>1500</b>	<b>15000.00</b>	<b>13500.00</b>

### 4.3 Credit Potential for Housing

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

Housing is a basic human need. In a welfare state, it is the responsibility of the government to provide housing at concessional rates to its citizens who cannot arrange housing for themselves. Bank loans to Housing sector for limit upto Rs 50 Lakh are eligible for priority sector classification Centres with population of 10 lakh and above but below 50 lakh. Thus district HQ have significant scope for expansion of credit under the sector. Cooperative Housing Scheme Under this, individual long term loans are being provided to members of housing societies/ Primary Agriculture Credit Societies (PACS) for construction of houses. A loan of Rs. 20.00 lakh for a period of 15 years is provided for construction/purchase /extension of houses. The district is undergoing rapid urbanization where there is considerable progress in the field of housing construction due to which the demand for housing loans is increasing rapidly.

The rising cost of living and accommodation on one hand and the availability of adequate credit by banks on the other hand are hindering the development of this sector.

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

Long gestation period of six to eight years of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three year time period needs to be simplified.

There is also a need for customized products like need specific credit finance to suit the smaller needs of the households for undertaking repairs, maintenance as well as additional construction activities. Banks may innovate and introduce seasonal products for painting / maintenance of the households.

Banks may also pitch in for supporting Green energy solutions/ Green Building to households in a big way with unique products leading to benefits of Government support / subsidy available for alternate energy.

Rising land cost, spiraling construction costs, and inadequate availability and reach of microfinance measures are affecting the sector, needing innovative credit delivery models including EMI based housing loan products to cater to the small and marginal households.

During FY 2425, Banks have extended Housing Credit of Rs 430.83 Crore to 5068 applicants. However, NBFCs, HFCs are also playing important role in purveying credit to housing sector.

#### 4.3.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	5.00	90	10200	51000.00	45900.00
2	Repair of Dwelling Units- Other Centre	No.	2.00	90	3000	6000.00	5400.00
<b>Total</b>					<b>13200</b>	<b>57000.00</b>	<b>51300.00</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Rural infrastructure encompasses the basic physical and organizational structures needed for the effective functioning of rural areas. This includes essential facilities and services like roads, power, water, sanitation, communication networks and transportation, energy (generation, transmission, distribution), post\_harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education etc.

The road network in the state of Rajasthan is quite vast and its total length is 2.91 Lakh kilometers. The Public Works Department, Government of Rajasthan is committed to create, develop and maintain it. The total length of Pucca Road in district is 3991 Km, including Rural roads of 1270 Km. The ratio of paved roads per 100 square meter and per lakh population in the district is 67.49 km. and 180.47 km, Which is less than the average road of the state 70.07 km and 350.09 km. Kota district has good number of APMC Mandis where record arrival of agri produce like Paddy, Soybean, Coriander, Wheat, Mustard takes place. There are vast network of Warehouses developed in Industrial parks like RIICO by CWC, RSWC, FCI, Private players.

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

In Kota district, there is sufficient water available for irrigation and drinking water due to the rivers flowing throughout the year like Chambal and its tributaries like Kalisindh, Parwan, Pavathi, Alniya etc. Four dams have been constructed on the Chambal River, including Gandhi Sagar Dam in Madhya Pradesh and Jawahar Sagar, Rana Pratap Sagar Dam and Kota Barrage Dam in Rajasthan. 372 km. long right and 168 km long left canal system has been envisaged from Kota Barrage. This Chamabal Command Area covers 1.27 lakh Ha from the right main canal and 1.02 lakh Ha from the left main canal in Kota, Baran and Bundi districts. These include three blocks of Kota district, Ladpura, Sultanpur and Itawa in Chambal command area, in which irrigation facility is available through canals, distributories & minors covering 134573 hectare area. Apart from this, work is also going on in irrigation projects in the Harish Chandra Sagar, Sawan-Bhado and Alniya canals in the district. Rs. 1274 crore were approved under various traches of RIDF for the major project of irrigation sector, "Revival of Chambal Canal System". NABARD has also sanctioned projects like Establishment of substation and power transmission system, Construction of Ramgarh & Mahalpur Barrages and Navnera\_Galwa\_Bisalpur\_Isarda (NGBI) Link Project ERCP\_CKP Link Project under NIDA.

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

NABARD has also supported for infrastructure projects like establishment of rural schools, vet hospital, drinking water projects in the district under RIDF. These Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services.



## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

Considering the importance of social infrastructure for the development of rural and urban areas, Kota district have good network of social infrastructure facilities like schools, health care facilities, drinking water facilities and sanitary shelter facilities. Bank loans up to the limit of 8 crore to 12 crore per borrower for creation of infrastructure are considered as Priority Sector Lending revised instructions.

Drinking water, sanitation, education and the indices of health define the quality of life of an individual and the status of development of the society. These services have a long term impact on people's day\_to\_day life and their longevity and earning capacity, thus better availability of social facilities is necessary. Considering the importance of social facilities, the Government of India has also started programs like National Drinking Water Scheme, Sarva Shiksha Abhiyan, Swachh Bharat Abhiyan, etc. Through these programs, the Government of India strives to provide Education, Water, toilet for all.

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

1. The Banks are required to fulfill its obligations on priority basis for financing the social infra sector.
2. Participation of beneficiaries, especially women, in drinking water and sanitation schemes can be ensured.
3. Village level water and sanitation committees can be formed and their capacity building and enhancement can be done.
4. These scheme can be successful only if better participation of all rural families is ensured under various schemes of the Government of India such as Education Campaign, Swachh Bharat Abhiyan and National Rural Drinking Water Program.

### 5.2.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Education-Coaching Centres	No.	400.00	80	2	800.00	640.00
2	Education-Colleges	No.	100.00	80	5	500.00	400.00
3	Healthcare-Hospital	No.	350.00	80	3	1050.00	840.00
<b>Total</b>					<b>10</b>	<b>2350.00</b>	<b>1880.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

In the current era of energy crisis, the only option is to use non-conventional and

renewable sources of energy. Nature has given us these sources in abundance in the form of solar energy, wind energy, biogas and other known and unknown resources. What is needed is to make effective use of these sources. These non-conventional and renewable sources of energy not only fulfill our needs but also do not pose the risk of environmental pollution.

The agriculture sector is where energy inputs have direct and indirect effects on productivity. There is a huge demand for electrical energy there. If rural development is to be achieved then energy inputs have to be made available to them and for that there is a need to make efforts to use solar energy. By integrated approach to water conservation irrigation, efficient exploitation of water resources can be possible through solar water pump system. And in the future, all the lifting and pumping and photo voltaic power generation by solar photo voltaic system will be done by solar cell solar array (in which the solar cells act as batteries with the voltage on them and their charging continues at a rate proportional to solar radiation) and SPV based pump sets can be used. For this, there is a provision of 60 percent grant under PM\_KUSUM Scheme. The state government is also providing 60 percent subsidy on solar pump sets to the farmers growing horticulture crops. With the Pradhan Mantri Ujwala scheme implemented by the government, India is going to take the top position in the global LED market. World's largest LED distribution program by the government in which more than 10 crore LED bulbs have been distributed.

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

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

### 5.3.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

VII. Renewable Energy							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
1	Biomass Energy-Community Bio Gas Plant	No.	2.00	90	105	295.00	265.50
2	Solar Energy-Roof Top Solar PV System with Battery	No.	6.00	90	150	900.00	810.00
<b>Total</b>					<b>255</b>	<b>1195.00</b>	<b>1075.50</b>

**Title : Kota Doria Handloom Fabric- GI**

Kota Doria handloom fabric has been granted Geographical Indication (GI) status by the Government of India with GI in 2005. Kota Doria is the name of a lightweight woven fabric made from small woven squares (khat). It is hand woven on traditional pit looms in Kaithoon and some surrounding villages near Kota. Efforts are made to increase the number of authorized users from current number of 7 authorised users only."

**Title : RIDF XXV : Revamping and Rehabilitation of Barod Sub Branch and its Minors**

For decades, farmers relied on a 30.88kilometer Barod subBranch unlined earthen canal that carried water from Dabar Branch which is offtaking from Right Main Canal of Chambal Irrigation Network. While essential for irrigation, the unlined canal suffered heavy seepage, silting, and vegetation growth. As a result, over 40% of the water was lost before it could reach the fields. Crop yields declined, and many farmers began shifting to less water intensive , lower remunerative crops.

In 2020, as per community requests, the Barod Sub Branch and its minors Lining Initiative was sanctioned under NABARD RIDF XXV.

Since completion in 2023, the newly lined canal has delivered the following results: Water Efficiency: Water loss due to seepage reduced by over 80%.

Increased Coverage: Irrigation reach expanded by 40 hectares, benefiting 200 farmers.

Improved Productivity: Yield of wheat and mustard increased by 2030%.

Social Impact: Reduced migration.

**RIDF**

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

( Rs. crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	955	2458.270000	2108.6070
B	Ongoing tranches	121	1977.460000	966.9369
	Total (A + B)	1076	4435.720000	3075.5439

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

( Rs. crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	213	2348.970200	2087.5556
B	Rural roads & bridges	700	453.786900	366.0719
C	Social Sector	163	1632.966600	621.9164
	Total (A + B + C)	1076	4435.723700	3075.5439

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**

Presently in the district, Rajasthan Rural Livelihoods Council (RGAVP\_Rajeevika) under Deen Dayal Antyodaya Yojana-National Rural Livelihood Mission (Day\_NRLM) is mainly working on Self Help Group Promotion. More than 6500 Groups are being formed by Rajivika in all 156 Gram Panchayats of all the five blocks of the district and 805 villages have been covered, which have saturated the rural population.

There are 57 rural branches out of total 337 branches of 35 banks in the district, out of which Rajasthan Gramin Bank (30 rural branches) is actively participating in the SHG Credit Linkage Program. Apart from this, rural branches of ICICI Bank, Central Bank of India, Bank of Baroda and SBI are also actively associated in the programme with cumulative finance of around Rs 80 Crore.

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

##### **6.2.1. Availability of Infrastructure**

Various schemes of Central and State Government for the welfare of people living below the poverty line and physically disabled people belonging to Scheduled Castes and Tribes to connect them with livelihood improvement programme through bank loans, is in force in district.

- Under Rajasthan Rural and Urban Livelihood Mission, self help groups are being formed in the district which are being provided with special skills and linked to profitable business for livelihood earning.

##### **6.2.2. Important interventions required-**

- More than 6500 self help groups are formed in the district which provide micro credit opportunities for livelihood development in rural areas. Banks should provide appropriate efforts and handholding to these groups for development of these small scale enterprises.

#### **6.3 Assessment of Potential for the Financial Year 2026-27 (in 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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Differential Rate of Interest Scheme	No.	0.15	100	9000	1350.00	1350.00
2	Individuals/ Individual members of JLGs	No.	0.40	100	13080	3972.00	3972.00
3	Individuals/ Individual members of SHGs	No.	0.20	100	7500	1500.00	1500.00
4	SHGs/ JLGs-Others	No.	2.00	100	2750	5500.00	5500.00
<b>Total</b>					<b>32330</b>	<b>12322.00</b>	<b>12322.00</b>



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. For the last few years, schemes like National Food Security Mission Wheat and National Food Security Mission\_Rice, Mission for Agricultural Mechanization etc. are also running in the district, under which agriculture festivals, various farmer trainings, land testing, training etc. are conducted every year.
2. The Government of India and State Governments have taken some steps to provide facilities to the farmers which include reducing the fertilizer rates, making neem coated urea and promoting the production of fertilizers so that the farmers do not face lack of fertilizers for their crops. Under the National Mission for Sustainable Agriculture, the government is issuing soil health cards to all farmers across the country by testing their soil.
3. As per the instructions of the Government of India, the scheme of Kisan Credit Card (KCC) facility has been implemented from 01 April 2019 for the working capital requirements of animal husbandry and fishery farmers in Kota district. At present, in order to provide the benefits of the scheme to the farmers engaged in animal husbandry and fisheries, the scale of finance for the working capital of animal husbandry and fisheries activity has been determined and released to all the banks.

#### 2. Water Resources

1. The Government of India has implemented Pradhan Mantri Krishi Sinchai Yojana for fundamental change in irrigation facilities. Based on the concept of Per Drop More crop and Water for every field, medium and long-term planning will be done under this scheme. The District Irrigation Scheme in the district has been requested for approval by the Agriculture Department.
2. Sprinkler and drip irrigation and underground pipeline irrigation can become new and emerging activities under micro irrigation projects in the district. Efforts should be made to popularize sprinkler and drip systems and their field translation platforms should be established.
3. Considering Agriculture irrigation as an important point by the Government of India, 02 funds, Long Term Irrigation Fund (LTIF) and Micro Irrigation Fund have been constituted for agriculture irrigation at the level of NABARD.
4. Exploration of potential sites for groundwater withdrawal should be done through studies of radar sensing, satellite images and resistivity surveys.

#### 3. Farm Mechanisation

1. To make the Custom hiring system successful, a farm equipment center should be established at the village level under the guidance of Panchayati Raj Department and FPO. With this, along with increasing the income of the Gram Panchayat, the shortage of manpower for work can be removed.



2. Generally, tractors are considered to be the equivalent of farm mechanization, whereas in reality, small machines like powered machines are required which can work in even small fields with minimal energy. For example, Japanese paddy transplanter, reaper cum binder, which costs between Rs1.5 to Rs2.0 lakh, has been found suitable for the work. These small instruments should be included in the National Food Security Mission scheme and publicized through its demonstrations. Additionally, there is growing demand of Combine harvesters, laser levelers by farmers of area.

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

1. To encourage agriculture diversification in the district, farmer clubs should be formed by banks/government departments/entomology centers and special emphasis should be given on agriculture technology transfer, capacity building and awareness. Appropriate marketing system should be developed for extensive cultivation and sale of medicinal crops and contract farming should be encouraged.

2. Fruit plants are also distributed to the farmers under the Horticulture Mission in the district.

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

1. Bamboo or other bio fuel can be cultivated in the form of agro forestry and farm forestry on the wasteland and fallow land available in the district.

2. Some of the bankable sectors are Farm Forestry, Agro forestry, Commercial Forestry, nursery Development etc. With the advent of clone culture technology, there is now increased scope to take advantage of high tech clonal forestry plantations for better returns.

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

1. The demand for processed milk items is ever increasing in district and to cater to this demand, few enterprises with own branding and packaging have been established. On the basis of the 20th Five Year Animal Census (2019) of the Animal Husbandry Department, Ministry of Agriculture, Government of India, the number of cows and buffaloes in Kota district has been recorded as 188998 and 240628 respectively. There is need to strengthen dairy processing through cooperative sector in the district.

2. Under KCC Saturation Campaign, bankers of the district will have to make efforts to provide loans from banks through Ghar\_Ghar KCC Scheme to farmers.

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

1. Backyard Poultry is catering to rural local demand in some parts of district. There is need to promote enterprises in scientific poultry through schemes like National Livestock Mission by dept. of Animal Husbandry & KVK

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

1. Due to nonavailability of insurance in goat rearing and pig rearing, the activity is slowing

down. Banks are also reluctant to give loans for this reason. Insurance schemes should be improved by insurance companies, especially for small units.

## **9. Fisheries**

1. There are abundant possibilities of fisheries in the district. Banks need to approve integrated projects for farmers. Banks should provide loans for fish farming, production and management of infrastructure under Pradhan Mantri Matsya Sampada Yojana.

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

1. In view of the immense potential of Agriculture in the district, storage structures like rural Godowns, warehouses, cold storages can be created. Presently, AMI and AIF schemes of Government of India can play an important role in creation of post\_harvest structures. State government may consider creation of new food parks to cater to this demand.

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

1. Due to the network of rivers in the district, flood situation occurs during the rainy season. For flood control, the state government can submit a proposal to NABARD under the Rural Infrastructure Development Fund (RIDF).

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

1. In all the development blocks in the district, some private level units like flour mill, rice mill, oil mill and spices are working for processing and packaging of agriculture products. Small units are being encouraged under the Chief Minister small scheme and Pradhan Mantri Employment Guarantee Scheme.

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

1. Due to advanced Agriculture farming in the district, Agriculture processing units can be promoted with the help of available infrastructural support. There are schemes like AIF and PMFME which provide capital/interest subsidy to units involved in primary and secondary processing.

2. Loans can be provided to such units by availing the benefits of facilities like Mudra and CGTMSE.

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

1. With diversification and renewal of agricultural activities, the need for support and extension services is also increasing year by year. In this direction, the establishment of Agri clinic and Agri Business Center by the graduates of agriculture or other subjects related to agriculture (such as graduates of horticulture, animal husbandry, veterinary medicine, forestry, dairy, animal husbandry, pisciculture etc.) is important.

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

1. The District Industries Center should identify the possible activities in the non-farm sector and make proper arrangements for training of rural entrepreneurs, extension

service, supply of milk and marketing of the manufactured milk.

2. Banks should distribute maximum loans under schemes like Mudra and Stand\_up India to promote entrepreneurship among women/minorities/SC and ST people.

3. To create new employment opportunities in the district, under these activities, banks will have to provide maximum loans directly to small and medium enterprises in the manufacturing and service sectors along with government sponsored schemes.

4. Banks should encourage entrepreneurs to avail the benefits of Credit Guarantee Scheme.

5. As per the revised Classification of MSME w.e.f. 01 April 2025, Micro enterprise would have Investment in Plant and Machinery or Equipment not more than Rs. 2.5 crore and Annual Turnover not more than Rs. 10 crore, Small enterprise with Investment in Plant and Machinery or Equipment Not more than Rs. 25 crore and Annual Turnover not more than Rs. 100 crore and Medium enterprises with Investment in Plant and Machinery or Equipment:

Not more than Rs. 125 crore and Annual Turnover not more than Rs. 500 crore.

6. Revised classification would help additional enterprise in district to avail MSME benefits like Concessional Credit through banks, coverage under Credit guarantee schemes.

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

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.

2. With the implementation of new policies, there are possibilities of setting up some more export units. There are many industries related to the textile sector in the district. There is a possibility of increase in exports from the region through such industries also.

#### **17. Education**

1. The private sector can actively invest in the education sector which can fill a significant gap in funding. Apart from the funding issue, private finance can also address other issues like large industry\_institute linkages, research, faculty intake etc.

2. There is scope for further liberalizing the process of private participation to attract quality investors and provide quality, customization, greater scope and diversity of courses

3. Every possible effort should be made to revive the higher education infrastructure.

4. To bring awareness about the schemes at the grassroots level. Bankers can identify needy students in schools and colleges.

#### **18. Housing**

1. It is necessary to simplify some of the processes in this sector, such as long 'preproduction period' (gestation period) of six to eight years for housing projects, multiple approvals are obtained from many authorities during the two to three year period.

2. The process of sanctioning housing loans should be simplified and the processing fee for priority sector borrowers should be waived off.

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

1. With the increase in demand, there is need for providing credit for social infrastructure like hospitals with energy efficient units especially in the Ladpura Block of district.

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

1. Entrepreneurs in Kota district should be encouraged to use renewable energy as a source of alternative energy.
2. The rooftops of these industries can be used for solar energy generation under roof top grid system in the district.
3. This type of system can also be used in educational institutions. There is abundant potential for solar energy production in the district.
4. After the industrialization of the district, the demand for buses at the city level has increased significantly. Therefore, it should be made mandatory to install solar powered heaters on the roofs of houses in residential colonies in the district.

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

1. The banks in the district, especially the commercial banks, do not provide the required cooperation in giving loans to self help groups and joint liability groups. Banks should follow the guidelines for giving loans to Pradhan Mantri Jan Dhan Yojana issued by the Reserve Bank of India, Self Help Groups and Joint Liability Groups and should prepare an action plan for branch wise loan distribution.
2. There is a need for orientation among the employees of banks working in the district. They should be trained regularly on effective appraisal, monitoring and handholding the sector.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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

- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

1. The cooperative scenario in Kota district is average and the district has 1245 cooperative societies (182 credit cooperative societies and 1063 non\_credit cooperative societies) covering various social and economic sectors. Through affiliation with district Central Cooperative Bank Kota, 165 PACS are providing concessional credit to around 1 lakh members of district. Out of 165 PACS, 15 cooperative societies have received benefits under PACS as MSC scheme of NABARD for construction of various infrastructure like godowns, marketing outlets etc. 30 cooperative societies have received benefits under Custom Hiring Centre scheme of GoR. However, credit cooperative societies are not able to fully meet the credit needs of the members as the average loan per member is Rs. 1.00 lakh only. There are a total of 346 milk cooperative societies affiliated with RCDF of which 110 are active and 235 are inactive. Therefore there is a need to look into the issues of inactive milk cooperative societies and also improve coverage in uncovered Gram Panchayats.

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

1. There is potential of formation of more cooperative societies in Ramganjmandi area and the formation of new multipurpose credit societies will have a wide impact in promoting economic activities in other areas also.
2. Further there is requirement for strengthening of existing cooperative societies in the district as there are some societies which are not actively serving members .
3. 7 new m\_PACS have been formed in the district recently. The focus is to cover the remaining 5 Gram Panchayats of district by FY 2025\_26. Additionally, there is a need to expedite "cooperation among cooperatives" initiative and strengthen the overall synergy for providing multi services to members at affordable cost and convenience.

**Title : World's Largest Grain Storage Project: 13 Warehouses at PACS in Kota**

NABARD Rajasthan RO through its special refinance scheme has provided concessional funds, effectively at 1% to PACS, through DCCB for construction of scientific warehouses at PACS. One such Warehouse was constructed at Dhakedkeri PACS in Kota.



## Chapter 9

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

Sr. No.	Broad Area	Name Of the Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and promotion of 'Saranagati Kisan Agro Producer Company Limited' Chechat (FPO) in the district under the 'Produce Fund Scheme' of NABARD.	Chechat in Khairabad Development Block	<p>1) To provide agriculture related inputs and equipment at reasonable rates to about 1150 farmer members of the FPO, grant of Rs 9.00 Lakh for registration and formation of FPO has been provided.</p> <p>2) Market Linkage with various stakeholders for aggregating the products of farmers ,processing and value addition and doing business through FPO has been facilitated.</p> <p>3) The company has been provided grant assistance of Rs 5.00 Lakh for business</p>		1150	<p>1) More than 1000 small and marginal farmers are getting quality agri_inputs at concessional rates locally. FPO is also procuring and aggregating produce and thus saving costs of member farmers on transportation and storage.</p> <p>The turnover of the FPO has become 80.00 lakh as on 31st March 2024.</p> <p>2) Grading and Sorting Unit has been set up at FPO with the help of NCDEX for members at concessional costs. A loan of 40 lakh has been provided to the FPO by NABKISAN for business expansion.</p>



				expansion under the BDA scheme of NABARD.			
2	Sensitisation	DPR project "Propagation and dissemination of "Trichoderma viride" implemented by Kota Agriculture University supported under FSPF fund of NABARD for disease management of major crops of the district"	All development blocks	1) Under the DPR project_ Promotion and dissemination of Trichoderma viride for disease management of major crops of the district, to provide benefits to 500 farmers" 2) Establishment of demonstration units in the fields of 50 farmers of the area and its replication. 3) Farmers associated with the scheme have been provided benefits by getting convergence from Agri. Uni. and various departments of the district. 20 training programs have been conducted in agri. uni. and farmers fields.		500	Promotion of usage of bio_agents instead of chemicals and pesticides for treatment of diseases in the major crops of region.
3	Collectivisation	Formation and promotion of 'Shri Kotia Farmer Producer Company	Sultanpur Development Block	1) To provide agricultural inputs and equipment at reasonable rates to		500	Technical knowledge regarding scientific methods in agriculture has been imparted to the farmer members and benefits have been

		Limited' (FPO) under CSS _ 10000 FPO Scheme		about 500 farmer members of the FPO. To add value to the products by setting up mass marketing and food processing units.			provided by getting them converged with various departments of the district. small and marginal farmers are getting quality agri_inputs at concessional rates near to their farms. FPO is also procuring and aggregating produce and saving costs of member farmers on transportation and storage.
4	Collectivisation	Formation and Promotion of 'Sangod Farmer Producer Company Limited (FPO) under CSS _ 10000 FPO Scheme.	Sangod Development Block	1) To provide agricultural inputs and equipment at reasonable rates to about 400 farmer members of the FPO. To add value to the products by setting up mass marketing and food processing units.		400	Technical knowledge regarding scientific methods in agriculture has been imparted to the farmer members and benefits have been provided by getting them converged with various departments of the district. small and marginal farmers are getting quality agri_inputs at concessional rates near to their farms. FPO is also procuring and aggregating produce and saving costs of member farmers on transportation and storage.
5	Collectivisation	Formation and Promotion of Jodlya Balaji Kisan Agro Producer Company Limited (FPO)	Etawah Development Block	1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO. To add value to the		500	1) Technical knowledge regarding scientific methods in agriculture has been imparted to the farmer members and benefits have been provided by getting them

		under CSS 10000 FPO Scheme		products by setting up mass marketing and food processing units.			converged with various departments of the district. Supply of subsidized quality seeds to the members.
6	Sensitisation	Capacity building for technology adoption through exposure visits and training (CAT visit)	Various development blocks	With the aim of increasing the income of farmers by adopting technological changes in agriculture related fields, NABARD has given training to 90 farmers of the district in various agricultural universities and research institutes on organic farming, cultivation of medicinal and aromatic crops, milk production and processing, farming and processing of garden crops, cultivation of Shri Anna, goat rearing etc., which not only enhanced their capabilities but also increased their income.		90	Adoption of latest PoP & scientific methods in farming for improvement in income.
7	Collectivisation	Formation and promotion of 'Awaa Kisan Agro Producer Company Limited' (FPO) in the district under the	Sangod Development Block	1) To provide agriculture related inputs and equipment at reasonable rates to about 750 farmer members of the FPO.		750	1) The turnover of the FPO has become 40.00 lakh as on 31st March 2024. A loan of 20 lakh has been provided by the bank to the FPO. small and

		'Produce Fund Scheme' of NABARD.		2) Aggregating the products of farmers through FPO, processing them and doing value addition and doing business through the company. 4) FPO is supporting its members through Custom Hiring Center			marginal farmers are getting quality agri_inputs at concessional rates near to their farms. FPO is also procuring and aggregating produce and saving costs of member farmers on transportation and storage.
8	Skill Training	Skill development training	Larpura Development Block	NABARD has provided grant assistance for training programs for skill development through All India Computer Literacy Mission Foundation for training 30 rural youth of Larpura block on livelihood_based activities.		30	Employment to 30 rural youths.
9	Skill Training	Skill development initiative	Various development blocks	NABARD is giving grant to the R_SETI of the district for the purchase of training related materials and equipment like computers, sewing machines etc.			Better training and skilling through R_SETI.
10	Infrastructure Development	Rural haat	Sangod Development Block	Haat Bazaar near Kundanpur village has been made available by Kundanpur Village Cooperative Committee with the financial assistance of NABARD, in which 40		40	villagers of nearby 5_8 village got a all weather haat bazar where they would be purchasing daily grocery, vegetables , fruits & spices etc.

				shopkeepers can sit and sell their goods and the people of nearby villages can buy food near their village, so that they can get food at the same time and money is being saved.			
11	Women Empowerment	Livelihood Entrepreneurship Development Program (LEDP)	Larpura Development Block	To provide training on scientific method of goat rearing to women of 30 self help groups receiving loan assistance from the bank. To provide market exposure for marketing the products of trained women. Linking with bank loans and subsidy-based schemes for entrepreneurship development of trained women, establishment of marketing outlets.		30	Establishment of Microenterprises.
12	Women Empowerment	Micro Entrepreneurship Development Program (MEDP) on Tailoring activities	Khairabad Development Block	To provide training in tailoring activities to the women of 60 self help groups receiving loan assistance from the bank. To provide market exposure for marketing the products of trained women. Linking with bank loans and subsidy based schemes for		60	Establishment of Microenterprises.

				entrepreneurship development of trained women.			
13	Women Empowerment	Entrepreneurship Development Program (MEDP) on Artificial Jewelry	Sangod Development Block	To provide training in artificial jewelry making to women of 30 self help groups receiving loan assistance from the bank. To provide market exposure for marketing the products of trained women. Linking with bank loans and subsidy-based schemes for entrepreneurship development of trained women.		30	Establishment of Microenterprises.
14	Institution Development	Mobile ATM and Demonstration Van	District cooperative Bank Ltd, Kota	District Cooperative Bank Ltd. Kota has been given 1 mobile ATM and demonstration van to promote the schemes related to the bank and to provide banking facilities to the remote parts of the district.			better financial literacy and Improved financial inclusion
15	Institution Development	Financial Literacy Program and street play Scheme	Various banks	To increase the goal of financial literacy, NABARD provides grants to various banks of the district for conducting financial literacy programs and performing street plays. The prominent			Improved financial inclusion

				ones are Baroda Rajasthan Kshetriya Gramin Bank, State Bank of India, District Cooperative Bank, India Post Payment Bank.			
16	Institution Development	Scheme for computerization of PACS (Primary Agricultural Cooperative Society)	Various PACS	To strengthen and modernize the primary agricultural cooperative societies, computerization of all the PACS of the district is being done by NABARD. Under this, 162 PACS of Kota district have been selected.		162	Improvement and transparency in accounting practices, MIS, business development.
17	Institution Development	PACS scheme as MSC	District cooperative Bank Ltd, Kota	Under this scheme, warehouse, grading and sorting units etc. have been approved in 16 PACS affiliated to District Cooperative Bank, Kota, for which loans have been given with 1 percent interest and grants have also been given for the development of the packs.		16	Establishment of cooperative level Storage, Processing units in the district

## Success Stories

### Success Story 1



1. No. of beneficiaries	5000
2. Community	12 villages
3. State	Rajasthan
4. District	Kota
5. Block	Sangod
6. Village	Kundanpur
Title	RURAL HAAT– KUNDANPUR PACS
Scheme	Off Farm Sector Development- Rural Haat
Project Implementing Agency	KUNDANPUR PACS
Duration of the project	2 years
Beneficiary	"35_40 Vendors/Shopkeepers and 3500_5000 villagers of nearby 10 _12 villages have been directly benefitted"

#### 1.1 Support provided

"NABARDs grant support in this project is Rs.15.00 lakhs."

#### 1.2 Pre-implementation status

"Vendors were not getting a proper marketplace to sell their products. Requirement of a single roof platform for all vendors were felt."



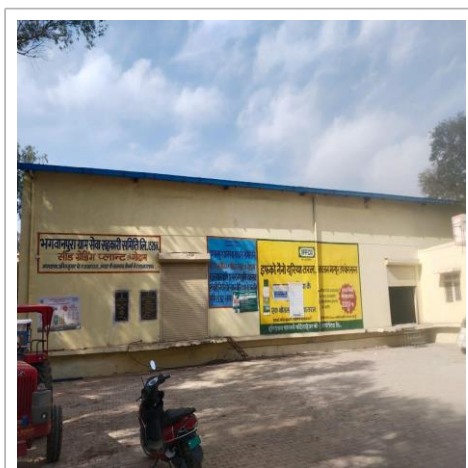
### **1.3 Impact**

"Vendors have an all weather permanent marketplace to sell their products at nominal rent of Rs 20 per day.

There has been significant increase in income of vendors by Rs 5000\_8000 per month. Vendors adopted digital payment methods.

Rural Haat is sustainable and covering its maintenance cost."

### Success Story 1



Title	Establishment of multipurpose PACS through PACS as MSC, AIF & CDF Support by NABARD to Bhagwanpura PACS at Arand Khera Kota.
Scheme	PACS as MSC, AIF & CDF
Project Implementing Agency	Kota DCCB & Bhagwanpura PACS
Duration of the project	2 years
Beneficiary	more than 1000 farmer members of PACS
2. Community	farmers
3. State	Rajasthan
4. District	Kota
5. Block	Ladpura
6. Village	Arand Khera

#### 2.1 Support provided

"Term Loan of Rs.49.49 Lakh sanctioned under PACS as MSC Scheme. CDF Grant support of Rs 3 lakh."

#### 2.2 Pre-implementation status

"Grading, Sorting & Storage facility was not available in the area before this project."

#### 2.3 Challenges faced

Availability of suitable land in the initial stage of project. Later on, Gram Panchayat allotted the same.

## **2.4 Impact**

"The project has improved the income of farmer members.  
Members are being provided grading, sorting & storage facility at nominal rates.  
PACS has also been supported for furniture & fixtures under CDF assistance with grant assistance of Rs 2.5 Lakh for carrying out mini bank operations."

### Success Story 3



Duration of the project	3 years
Beneficiary	1000 farmers
2. Community	farmers
3. State	Rajasthan
4. District	Kota
5. Block	Khairabad
6. Village	Chechat
Project Implementing Agency	Samdarshi Gramin Vikas Sansthan (SGVS)
Title	Saranagiti Kisan Agro Producer Company Limited
Scheme	PRODUCE Fund

#### 3.1 Support provided

Grant of Rs 9.06 Lakh from PRODUCE FUND. BDA Grant of Rs 5 Lakh from PODF\_ID FUND.

#### 3.2 Pre-implementation status

Issue in getting quality, affordable agri inputs like seeds, fertilizers, pesticides etc.

#### 3.3 Challenges faced

As there was less information about FPO in the villages so issues in making shareholders as

members were doubtful that this type of institution will work or not, As Board of Directors were from different villages so belief on each other was less.

### **3.4 Impact**

FPC is providing Inputs (Seeds, Fertilizers & Pesticides), Cattle Feed to members at concessional rate and FPC is procuring commodities at higher rate than market. FPC is providing Sorting & Grading facility to member farmers.

## **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.

1. Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022
2. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### **1.2 Climate Finance and Challenges**

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

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

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which

introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

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

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

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

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

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

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

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

## 1.6 Way Forward

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

## 2 Climate Change Scenario-At the State Level

### 2.1 State Action Plan for Climate Change

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

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

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



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

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

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

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

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

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

Under NAFCC two projects are :

1. Mukhyamantri Jal Swavlamban Abhiyaan in Banswara (completed) created 1840 water harvesting structures with 2644 TCM storage enabling horticulture and vegetable cultivation while promoting water conservation and plantation.

2. Restoration of Degraded Landscapes in Barmer (ongoing) focuses on soil and water conservation wetland creation ecological restoration nursery development plantation micro-irrigation with solar pumps and capacity building for climate resilience and livelihood improvement.

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

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

a As per SAPCC report studies for specific cities in Rajasthan such as Kota point to the serious nature of exposure to climate change impacts as well as the specific nature of vulnerabilities for groups such as women children slum dwellers and the urban poor. These groups are much more exposed to the impacts of flooding and heat waves than others in a variety of ways.

Kota being major urban centre has also been extensively studied in terms of climate change vulnerability and adaptation. With a large migrant youth population and economy focused on education any climate change impact on Kota has wider regional and national consequences. Kota's climate is characterized by low rainfall and high temperature (exceeding a maximum of 48 degrees C). Given its location in the southeast part of Rajasthan which is predicted to have the highest temperature rise of 2C by the 2041-2060 period population growth density higher rates of evapotranspiration changes in LULC and depletion of groundwater all point to significant risks and vulnerability for Kota urban region. Heat waves water quality sanitation and sewage solid waste management flash floods

water pollution and groundwater depletion are identified as significant climate related challenges for Kota in the short and long term. A failure to effectively manage these challenges will result in increase in the intensity of droughts shortage of drinking water in Kota contamination of surface water increase in diseases.

b Overall projections for future anomalies in maximum mean surface temperature across different states in India show that the changes in temperature in western dry regions of Rajasthan will be in the range of 1.63 to 4.6 degrees making the cities in this region more vulnerable to heat waves and droughts and affecting water availability.

Under RCP 4.5 and 8.5 scenarios Kota from Rajasthan are identified at the national level as cities located in severe drought prone regions. Along with temperature rise humidity will also increase by 7 exacerbating the impacts of heatwaves.

When most parts of India faced an intense heatwave in 2010 for instance the most affected state was Rajasthan with Kota observing the highest ever temperature of 48.4 degrees.

## **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. Kota Doriya Handloom Fabric has been granted Geographical Indication (GI) status by the Government of India with GI number 8 in 2005. Kota Doriya is the name of a lightweight woven fabric made from small woven squares (khat) which is still produced in Rajasthan. Handwoven on traditional mats in Kaithoon and some surrounding villages near Kota. Kota Doriya sarees are made of pure cotton and silk and have square patterns known as khat. The checkered weave of Kota saree is very popular. Their weaving is very fine and they weigh very less.

It is said that Jhala Jalim Singh of Kota brought weavers from Mysore in Karnataka to Kota in the middle of the 17th century as they wove a special small square of lightweight cotton fabric that looked like graph paper and was suitable for turbans.

Since the weavers came from Mysore the cloth produced was called Kota Masuriya. It was woven on a narrow 8\_inch strand to make the traditional Pag (turban) and later on a wider strand was used for gossamer light dresses. To give strength to the saree fiber was mixed with cotton in the ratio of approximately 20:80. This common cotton fiber has become Kota Doria mixture.

4. There are only a few authorized users of Kota-Doria GI tag. There is good scope to improve the authorized users of GI among the weavers in the district.

5. Kota Stone is a fine-grained limestone of sedimentary origin which is quarried in Kota and Jhalawar districts of Rajasthan. It comes in two different colors greenish blue and dark brown. Typically Kota stone is very compact and takes polish from sand finish to dazzling mirror finish. The geological properties of Kota stone are exceptional and make the stone an excellent paving stone. Kota stone is mainly used for making floor and wall coverings. It is used extensively in domestic as well as commercial industrial and public utility places. Kota stone is more durable than Marble; Hence it is preferred for flooring purposes in airports railways hospitals industrial buildings and housing projects. Stone is also widely used in wardrobes doors and staircases. For the last 10\_15 years it is being used extensively in both interior and exterior cladding. Kota Stone reflects the heat and is always cool and comfortable underfoot it is the cheapest stone among other natural stones. It is a hard non-porous and homogeneous material very strong and long lasting. NABARD and CIDA are making efforts for registration of this GI. Currently the registration of the product is in the pre-examination stage and the application number of the product is 1027.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census 2011 Dept. of Eco & Stat
Soil & Climate	Dept of Agr/ Dept. of Eco & Stat
Land Utilisation [Ha]	Dept of Agr/ Dept. of Eco & Stat
Ground Water Scenario (No. of blocks)	CGWB report
Distribution of Land Holding	Census 2011 Dept. of Eco & Stat
Workers Profile [In 000]	Census 2011 Dept. of Eco & Stat
Demographic Profile [In 000]	Census 2011 Dept. of Eco & Stat
Households [In 000]	Census 2011 Dept. of Eco & Stat
Household Amenities [Nos. in 000 Households]	Census 2011 Dept. of Eco & Stat
Village-Level Infrastructure [Nos.]	Dept. of Eco & Stat
Additional Information	Dept. of Eco & Stat
Infrastructure Relating To Health & Sanitation [Nos.]	Dept. of Eco & Stat
Infrastructure & Support Services For Agriculture[Nos.]	Dept. of Eco & Stat
Irrigation Coverage [000 Ha]	WRD Dept. of Eco & Stat
Infrastructure For Storage, Transport & Marketing	Dept. of Eco & Stat
Processing Units	DIC Dept. of Eco & Stat
Animal Population as per Census [Nos.]	Dept. of AH Dept. of Eco & Stat
Infrastructure for Development of Allied Activities [Nos.]	Dept. of Eco & Stat
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dept. of AH Dept. of Eco & Stat
Status	Dept. of Eco & Stat
Major Crops, Area, Production, Productivity	Dept. of Eco & Stat/ Dept. of Agri
Irrigated Area, Cropping Intensity	Dept. of Eco & Stat/ Dept. of Agri
Input Use Pattern	Dept. of Eco & Stat/ Dept. of Agri
Trend in procurement/ marketing	Dept. of Eco & Stat/ Dept. of Agri/E-NAM portal
KCC Coverage	LDM Office
Soil testing facilities	Dept. of Eco & Stat/ Dept. of Agri
Crop Insurance	Dept. of Eco & Stat/ Dept. of Agri
Irrigated Area & Potential	Dept. of Eco & Stat/ Dept. of Agri
Block level water exploitation status	CGWC report 2024
Mechanisation in District	Dept. of Eco & Stat/ Dept. of Agri
Service Centers	Dept. of Eco & Stat/ Dept. of Agri
Area under Forest Cover & Waste Land	Dept. of Forest
Nurseries (No.)	Dept. of Forest
Processing Infrastructure	Dept. of Eco & Stat
Poultry	DoAH, Kota

Inland Fisheries Facilities	Dept. of Fisheries
Agri Storage Infrastructure	Dept. of Eco & Stat/ RSAMB
NABARDs interventions	DDM office
Fertilizer Consumption	Dept. of Agri/ Dept. of Eco & Stat
Facilities Available	Dept. of Eco & Stat
MSME units - Cumulative	DIC
Traditional activities	DIC
Skill Development Trainings	DIC\NABARD
Crop Identified for One District-One Product	DIC\NABARD
Promotional Interventions	MCID RO/DDM office
Status of SHGs	LDM office / NRLM Office
Details of non-credit cooperative societies	DRCS Kota
Details of credit cooperative societies	DRCS Kota
Block wise, sector wise distribution of cooperative societies in the district	DRCS Kota
Status/ progress under various schemes of MoC in the district	DRCS Kota/DCCB

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

Sources	
1	LDM Office /SLBC
2	LDM Office /SLBC
3	LDM Office /SLBC

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

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Designation	DDM, NABARD
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State	
Pincode	
Telephone No.	07443569195
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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## NABFINS LIMITED | A Subsidiary of NABARD

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com



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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT