



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Kotputli-Behror 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: Kotputli-Behrur

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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NABARD Kotputli-Behror

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 **Kotputli – Behror** has projected a credit potential of **₹6,79,805 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 **Kotputli – Behror** 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
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
BC	Banking Correspondent
CDF	Co-operative Development Fund
DAP	Development Action Plan
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MoFPI	Ministry of Food Processing Industries
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PIA	Project Implementing Agency
PLP	Potential Linked Credit Plan
PMJDY	Pradhan Mantri Jan Dhan Yojana



Abbreviation	Expansion
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank
SAO	Seasonal Agricultural Operations
SAPCC	State Action Plan on Climate Change
SBM	Swachha Bharat Mission
SHG	Self Help Group
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
WDF	Watershed Development Fund

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	Kotputli-Behror is a newly formed district in northeastern Rajasthan established in 2023 from the blocks of Jaipur and Alwar. Surrounded by the Aravali Ranges and the Sabi River it includes the Tehsils of Kotputli, Behror, Neemrana and others with headquarters in Behror and Kotputli.
Type of soil	The districts soil can be categorized into clayey loam sandy soil and sand types.
Primary occupation	A significant portion of the districts population depends on agriculture, handicrafts, cottage industries and employment in major industrial hubs such as Bhiwadi, Behror and Neemrana. Agriculture contributes to major part of GDP of the district followed by manufacturing.
Land holding structure	Small and marginal agricultural holdings constitute 75 percent of the total prompting farmers to diversify into activities like animal husbandry.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The target for the Annual Credit Plan for FY 2024-25 was set at Rs. 570656 lakh and the district has successfully achieved Rs. 624493 lakh representing 109 percent of the target.

2. Investment credit in agriculture

Out of the total agricultural disbursement of Rs. 299486 lakh banks have disbursed Rs. 76678 lakh under investment credit (26 percent). This demonstrates a focused effort towards funding agricultural investments although there remains room for improvement in meeting the overall target.

3. Credit flow to MSMEs

Out of the total MSME target of Rs. 190225 lakh banks have successfully disbursed Rs. 162897 lakh achieving 86 percent of the target. This indicates strong support for the MSME sector and reflects the banks commitment to promoting entrepreneurship and economic growth in the district.

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

A total loan potential of Rs. 679805 lakh has been estimated for FY 2026-27.

2. Projection for agriculture and its components

The total PLP projections allocate Rs. 391663 lakh for agriculture and allied sectors representing 57.61 percent of the overall estimates. This focus on agriculture aims to enhance productivity support sustainable practices and foster rural development.

3. Projection for MSMEs

The total PLP projections designate Rs. 258746 lakh for the MSME sector accounting for 38.06 percent of the overall estimates. This allocation aims to boost entrepreneurial growth enhance job creation and support the development of small and medium enterprises.

4. Projection for other purposes

The total PLP projections allocate Rs. 29396 lakh for the Other Priority Sector which constitutes 4.32 percent of the overall estimates. This funding is intended to support various initiatives that enhance development and address specific needs within the sector.

5. Developmental Initiatives

- 1 NABARD has sanctioned two Farmers Producer Organization under PODF-ID Fund and one under Central Sector Scheme Formation and Promotion of 10,000 new Farmer Producer Organizations in Bansur block of the district.
- 2 FPOs will empower farmers by pooling resources enhancing bargaining power and providing access to credit and markets. They facilitate training promote sustainable practices and improve income stability through collective efforts.
- 3 NABARD has also sanctioned Rural Mart to FPO sanctioned by NABARD under PODF-ID Fund. It will act as essential retail hubs in villages, offering a wide range of goods, including food, household items, and agricultural supplies.
- 4 NABARD has also sanctioned one Rural haat, which will serve as vital local markets providing farmers and artisans a platform to sell their products directly to consumers. This will boost local economies and support sustainable livelihoods in rural areas.
- 5 Watershed project in Bansur block aims to tackle water scarcity through rainwater harvesting soil conservation community involvement and capacity building for sustainable practices.
- 6 All the 06 blocks within the district are participating in the NRLM project enabling rural women to benefit from it through the formation of self-help groups.
- 7 NABARD has sanctioned two Center for Financial Literacy (CFL) to PNB Bank. It will boost district progress by equipping residents with vital financial skills fostering informed decision-making and enhancing economic stability for community growth.
- 8 Projects under the Rural Infrastructure Development Fund (RIDF) can significantly benefit local communities by enhancing access to essential services.
- 9 Constructing rural roads can improve connectivity allowing residents easier access to markets and healthcare services.
- 10 School buildings improve educational facilities while veterinary hospitals support local agriculture by maintaining the health of livestock.
- 11 Sub Health Centers are crucial for improving healthcare access in rural areas.

6. Thrust Areas

- 1 Establishing warehouses and cold storage facilities will help reduce post-harvest losses and ensure a steady supply of agricultural products.
- 2 Focusing on horticulture will diversify income sources for farmers improve nutrition and increase market competitiveness.
- 3 Implementing integrated farming systems will optimize resource use enhance productivity and promote sustainability in agricultural practices.

4	Enhancing soil quality through sustainable practices will boost crop yields and ensure long-term agricultural viability in the region.
5	Prioritizing seed production and vermicomposting will support local farmers with quality inputs and promote organic farming practices for healthier soils.
6	Adoption of organic farming increases with rising health awareness and demand for eco-friendly products. It enhances soil quality promotes biodiversity and provides sustainable income for farmers.
7	Providing accessible loans for allied agricultural activities will empower farmers to invest in food processing and expand their operations enhancing overall productivity.
8	Emphasizing food processing can help farmers add value to their products reducing waste and increasing profitability through diverse market opportunities.
9	Supporting processing of fruits and vegetables will allow farmers to capitalize on seasonal surpluses creating year-round income and reducing reliance on traditional crops.
10	Encouraging milk processing ventures will enhance dairy farming profitability enabling farmers to produce higher-value products like cheese and yogurt for better market access.
11	Establishing agri-clinics can provide farmers with expert advice on best practices and crop management leading to improved yields and reduced losses.
12	Encouraging vegetable cultivation over traditional crops can help farmers maximize their profits given the high demand and better market prices for fresh produce.
13	Fostering dairy farming and horticulture can diversify income sources for farmers enhancing resilience and profitability especially on smaller land holdings.

7. Major Constraints and Suggested Action Points

1	The lack of adequate infrastructure such as storage facilities and processing units hinders the efficiency of agricultural supply chains and limits market access for farmers.
2	The districts over-reliance on agriculture and lack of skilled workforce for MSME industries restricts economic diversification making it vulnerable to market fluctuations and climate-related challenges which can jeopardize livelihoods.
3	Many farmers struggle to secure loans and financial assistance for investments in allied activities which stifles growth potential and prevents the development of diversified income sources.
4	Inadequate minor irrigation systems contribute to inconsistent water supply impacting crop yields and limiting the ability to cultivate high-value crops particularly in drought-prone areas.



- 5 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities perpetuating unemployment.

8. Way Forward

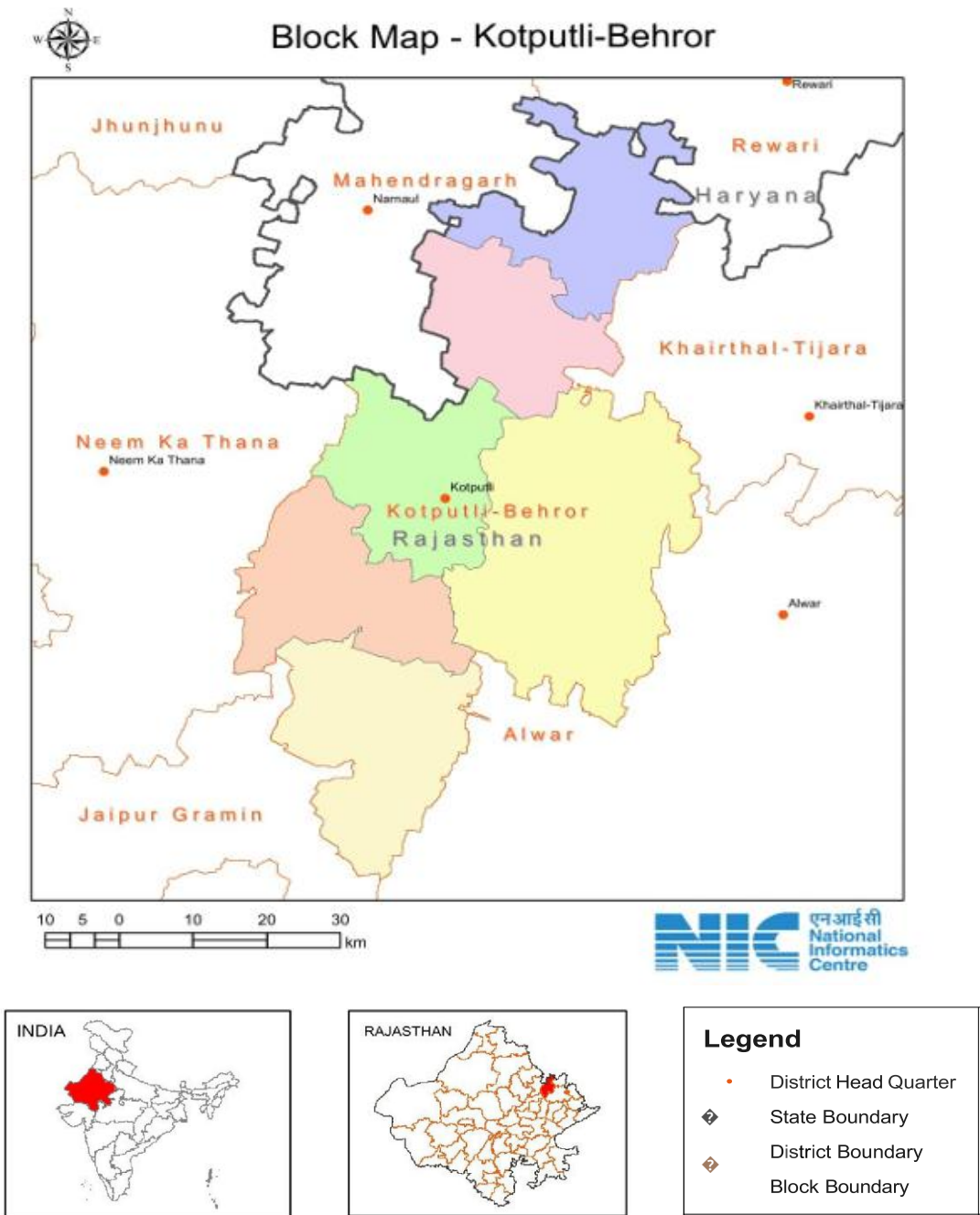
- 1 Encouraging integrated farming systems can enhance resource efficiency and diversify income streams for farmers helping them adapt to land fragmentation and increase overall productivity.
- 2 Introducing high-tech practices like greenhouse cultivation and precision farming will enable farmers to maximize yields and minimize resource use making agriculture more sustainable and profitable.
- 3 By promoting efficient practices and natural resource management and leveraging schemes like PMFME, AIF etc. alongwith formation of FPOs would contribute to the long-term sustainability and resilience of farming communities.
- 4 Strengthening collaboration among banks, government departments and agricultural institutions is vital for aligning resources sharing knowledge and implementing effective development strategies.
- 5 Ensuring consistent access to bank loans through various state and centrally sponsored schemes will empower farmers to invest in modern practices and infrastructure driving economic growth in the district.
- 6 Establishing a framework for ongoing support and monitoring of implemented initiatives will help assess their impact identify challenges and make necessary adjustments for sustained agricultural development.
- 7 Skilling of rural youth in Agriculture Diversification to Horticulture and less water intensive cropping patterns is important.
- 8 To reduce underemployment in agriculture rural youth need to be skilled in Automobile and other trades to increase their employability in the industries present in the region.



Part A



District Map

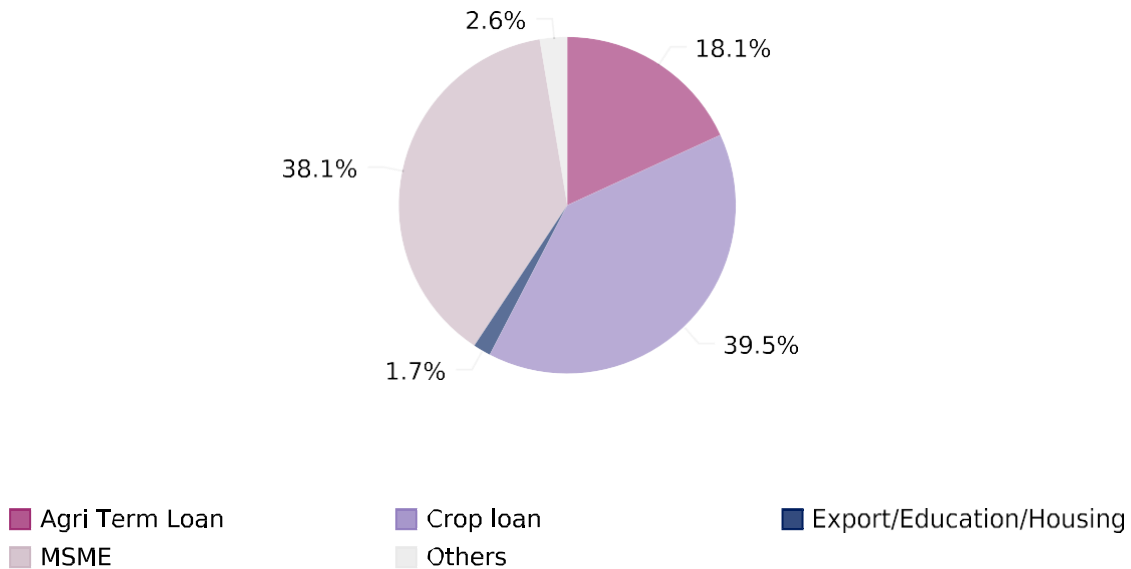


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	365233.87
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	268308.52
2	Term Loan for agriculture and allied activities	96925.35
B	Agriculture Infrastructure	5543.16
C	Ancillary activities	20886.4
I	Credit Potential for Agriculture A+B+C)	391663.43
II	Micro, Small and Medium Enterprises	258746
III	Export Credit	75
IV	Education	1012.5
V	Housing	10440
VI	Social Infrastructure	448
VII	Renewable energy	12420
VIII	Others	5000
	Total Priority Sector	679804.93



Sources

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

(₹ lakh)

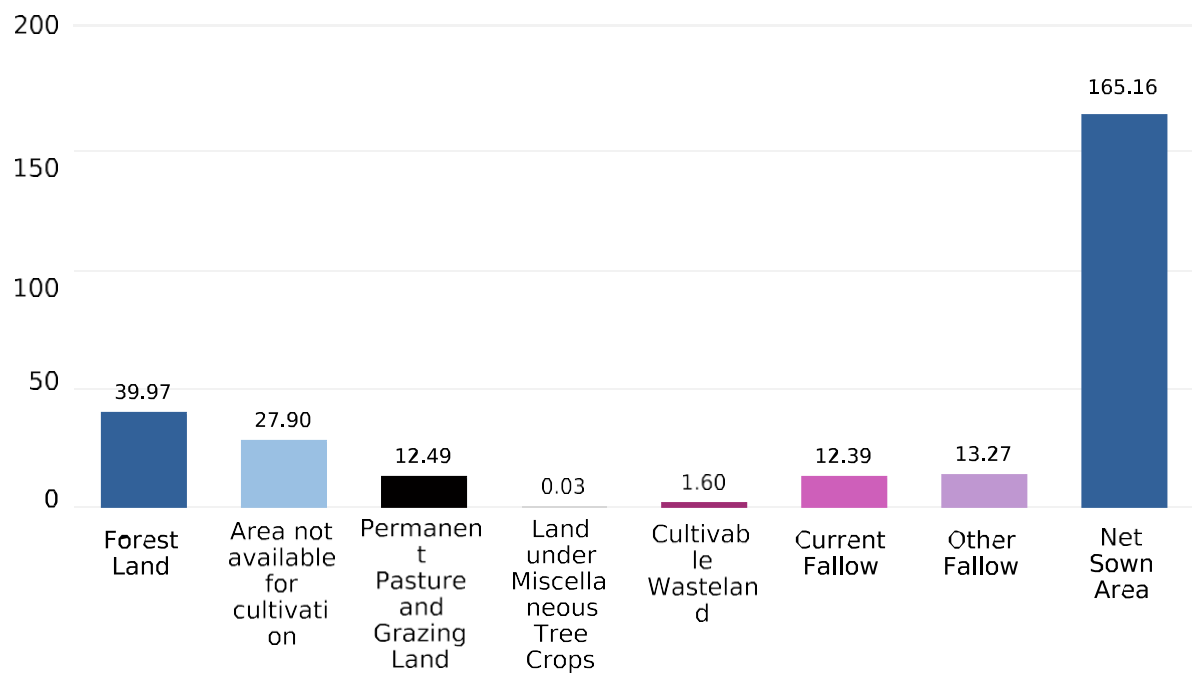
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	246795.1
2	Water Resources	16717.2
3	Farm Mechanisation	20150.07
4	Plantation & Horticulture with Sericulture	12830.92
5	Forestry & Waste Land Development	373.13
6	Animal Husbandry - Dairy	55452.49
7	Animal Husbandry - Poultry	609.09
8	Animal Husbandry - Sheep, Goat, Piggery	2601.66
9	Fisheries	53.92
10	Farm Credit- Others	9650.29
	Sub total	365233.87
B	Agriculture Infrastructure	
1	Construction of storage	4515.4
2	Land development, Soil conservation, Wasteland development	931.44
3	Agriculture Infrastructure - Others	96.32
	Sub total	5543.16
C	Ancillary activities	
1	Food & Agro. Processing	6800.92
2	Ancillary activities - Others	14085.48
	Sub Total	20886.4
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	77600
II	B Service Sector - Term Loan	67600
II	C Manufacturing Sector - WC	72736
II	D Service Sector - WC	40240
II	E MSME - Others	570
	Total MSME	258746
III	Export Credit	75
IV	Education	1012.5
V	Housing	10440
VI	Social Infrastructure	448
VII	Renewable energy	12420
VIII	Others	5000
	Total Priority Sector	679804.93



District Profile

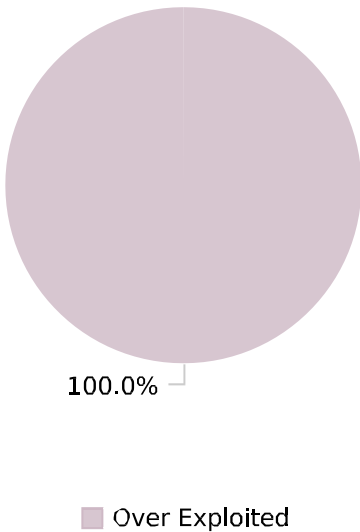


1. Land Utilisation ('000 hectares)



District Statistics Report 2024

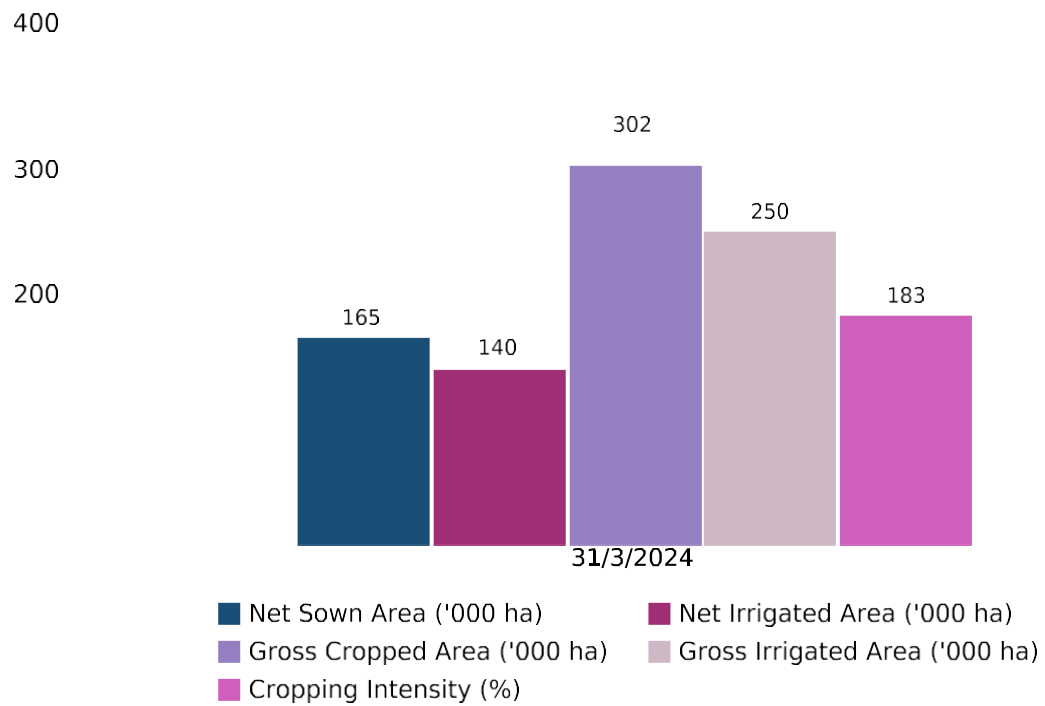
2. Status of Extraction of Ground Water - No. of blocks



National Compilation on Dynamic Ground Water Resources of India 2024



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



Key Agricultural and Demographic Indicators

4.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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

4.b Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1296.75	682.40	614.34		
2	Scheduled Caste	185.40	97.57	87.83		
3	Scheduled Tribe	65.25	34.34	30.91		
4	Literate	895.41				



5. Health, Sanitation, Livestock and Agricultural Infrastructure

5. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
2	Cattle - Indigenous	79428.00		
3	Buffaloes	452395.00		
5	Sheep - Indigenous	29345.00		
6	Goat	161667.00		
8	Pig - Indigenous	2426.00		
9	Horse/Donkey/Camel	1552.00		

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		564
Rainfall - Actual (mm)		974

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1177.00	302.32
Net sown area ('000 ha)		165.16
Cropping intensity (%)	0.00	183.05

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	67.81	73.00
Fertilizer consumption - Rabi (kg/ha)	57.99	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		450624	146145
GLC through KCC (Rs. lakh)		701173.00	224946.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)		1
Soil Health Cards Issued (No.)		3050

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	146955	37505

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)
Wheat	121.36	446.40	446.40	49.88	201.51	3678.31
Pearl Millet	319.49	568.15	568.15	133.10	254.01	1778.30
Barley	53.07	188.40	188.40	3.20	9.00	3550.03



Chickpea	124.58	155.87	155.87	5.70	10.70	1251.16
Indian Mustard	220.90	256.58	256.58	91.59	204.62	1161.52
Cotton	0.00	0.00	0.00	5.80	9.00	0.00
Taramira	0.00	0.00	0.00	7.20	11.55	0.00
Sesame	0.00	0.00	0.00	0.16	0.10	0.00
Mungbean	113.64	53.85	53.85	0.00	0.00	473.86
Sorghum	34.50	33.85	33.85	0.00	0.00	981.16
Groundnut	41.80	89.35	89.35	0.00	0.00	2137.56

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	293	
Gross Irrigated Area (000 ha)	554	

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Kotputli-Behror	Bansur	Over Exploited
2	Rajasthan	Kotputli-Behror	Behror	Over Exploited
3	Rajasthan	Kotputli-Behror	Neemrana	Over Exploited
4	Rajasthan	Kotputli-Behror	Kotputli	Over Exploited
5	Rajasthan	Kotputli-Behror	Paota	Over Exploited
6	Rajasthan	Kotputli-Behror	Viratnagar.	Over Exploited

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	77706	1479

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		32

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Cluster Bean			0.15	0.49
Bottle Gourd			0.79	15.20
Brinjal			0.38	8.17
Carrot			1.05	1.80
Onion	3.54	6.32	0.70	2.33



Tomato	13.87	185.48	0.82	20.90
Cauliflower	3.34	4.70	0.56	6.32
Cucumber			0.46	5.70
Chilli	3.38	6.05		

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		40
Waste Land (ooo ha)		15

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery		10
2	Temporary Nursery		5

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

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

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (000 ha)	1.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (000 ha)	0.00

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)	74086.00	

MSME

Particulars	Status
Micro Units (No.)	9296
Small Units (No.)	20
Medium Units (No.)	3
Udyog Aadhar Registrations (No.)	9319

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)		2143.75

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		6
No. of SHGs formed	3936	4767
No. of SHGs credit linked (including repeat finance)	5028	4961
Bank loan disbursed (Rs. lakh)	116.74	118.13
Average loan per SHG (Rs. lakh)		2.38
Percentage of women SHGs %		100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	2577	4115
Housing Societies (No.)	174	
Weavers (No.)	207	
Marketing Societies (No.)	23	
Labour Societies (No.)	93	
Agro Processing Societies (No.)	243	
Others (No.)	1103	
Total (No.)%	4420	4115

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	513	174

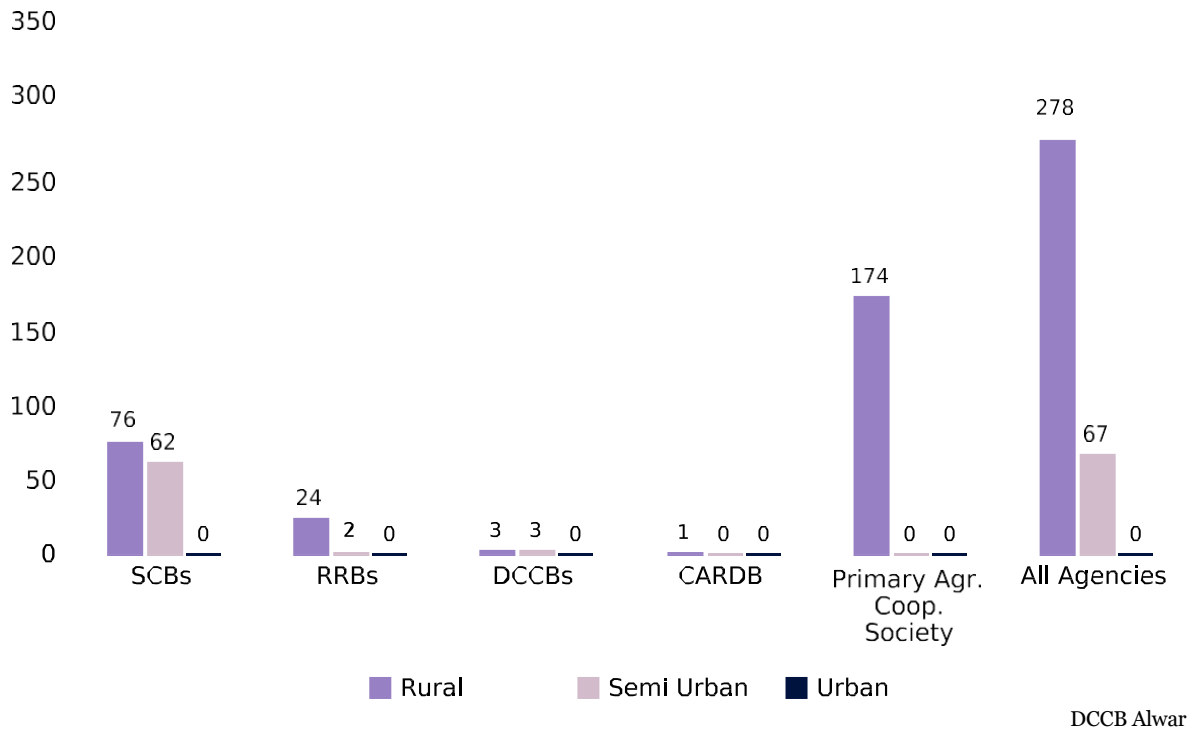
Status/ progress under various schemes of MoC in the district

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)
2	Potential for formation of new MPACS	39	
3	PACS Computerisation	83	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	2	
a	PACS sanctioned with warehousing facility & other related infrastructure	2	
7	PACS as Common Service Centres (CSCs)	93	
8	PACS as Kisan Samridhi Kendras (KSKs)	84	
9	PACS as Jan Aushadi Kendras (JAK)	1	
14	Societies engaged as Bank Mitras of DCCB	821	
15	Societies/ Bank Mitras provided with micro-ATMs	4	
a	Membership in Multi State Cooperative Society on Seeds	65	
b	Membership in Multi State Cooperative Society on Organic farming & products	6	
c	Membership in Multi State Cooperative Society on Agri-exports	6	

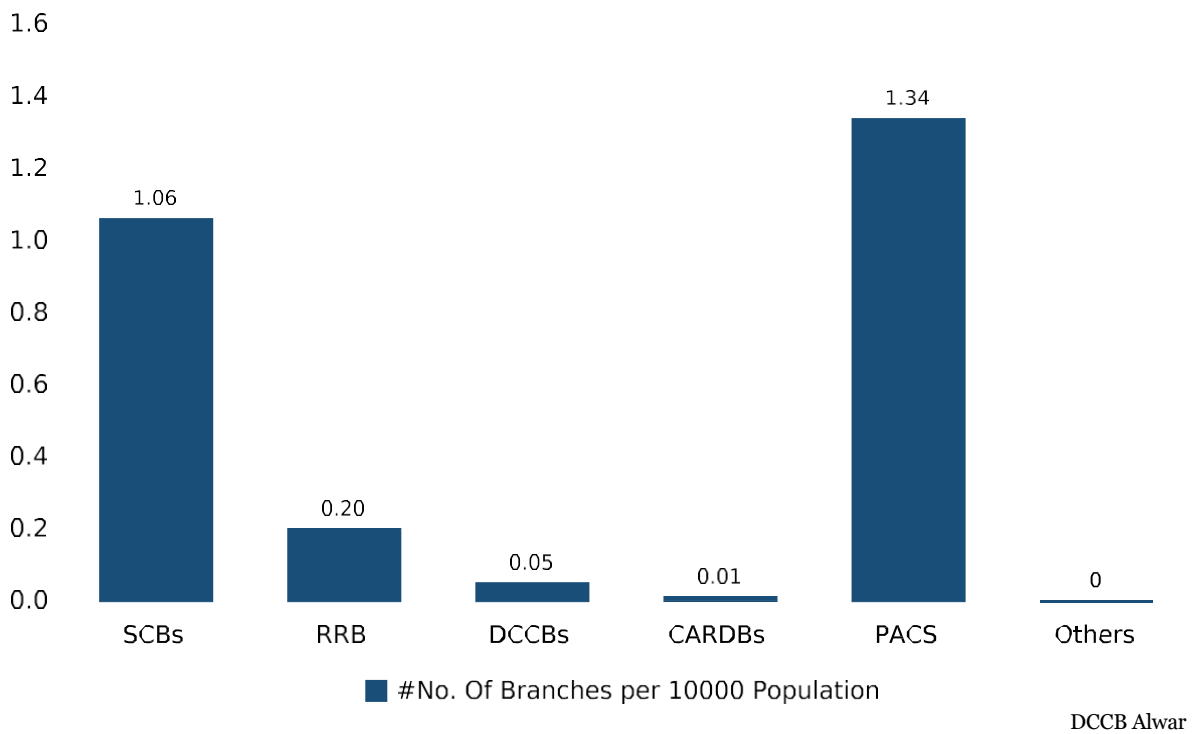
Banking Profile



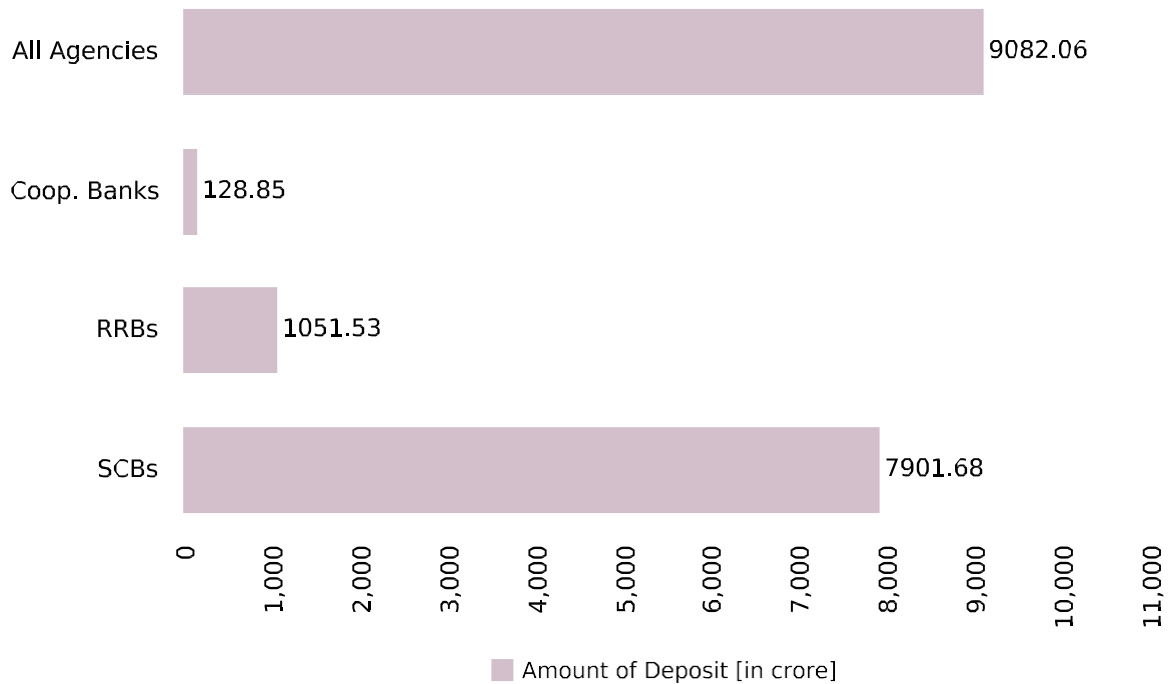
1. Agency wise - Number of branches in the district



2. Branch Penetration

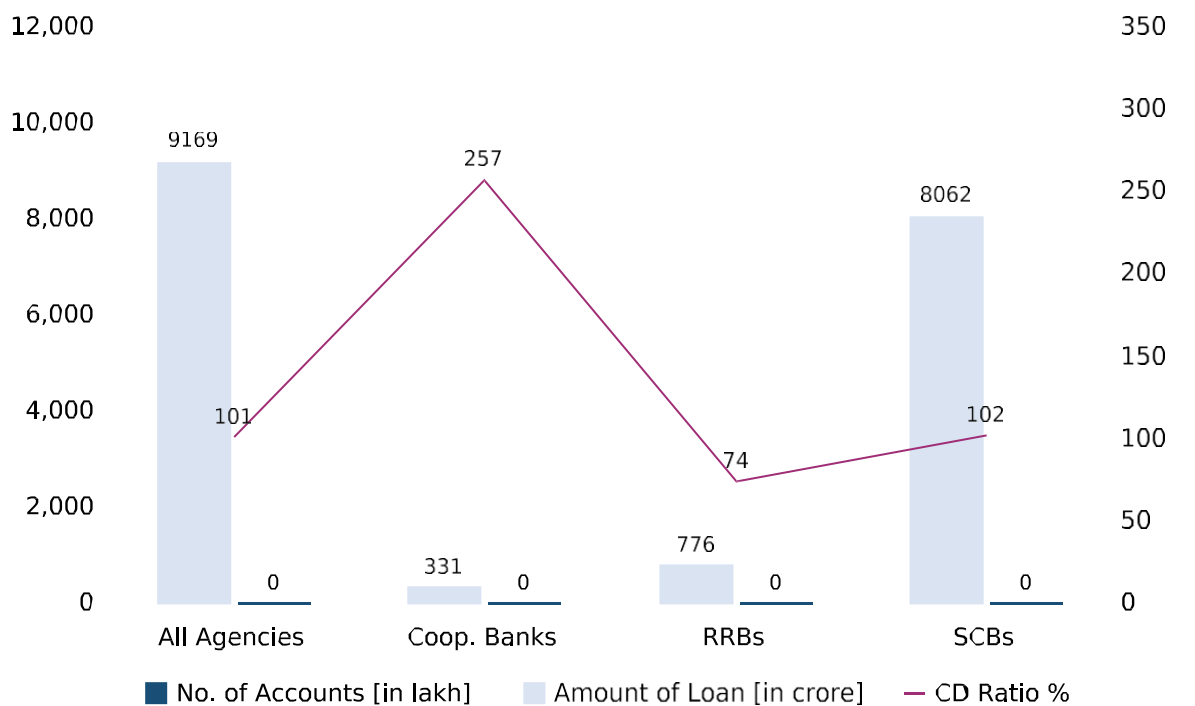


3. Agency wise - Deposit O/s



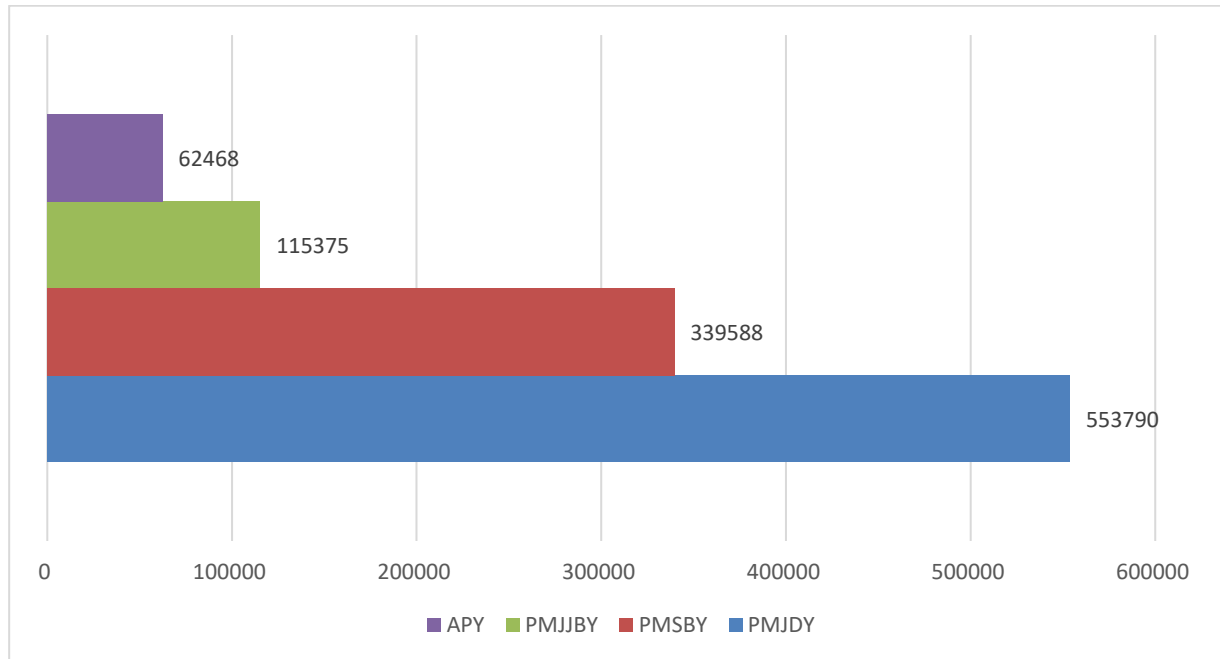
DCCB Alwar

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

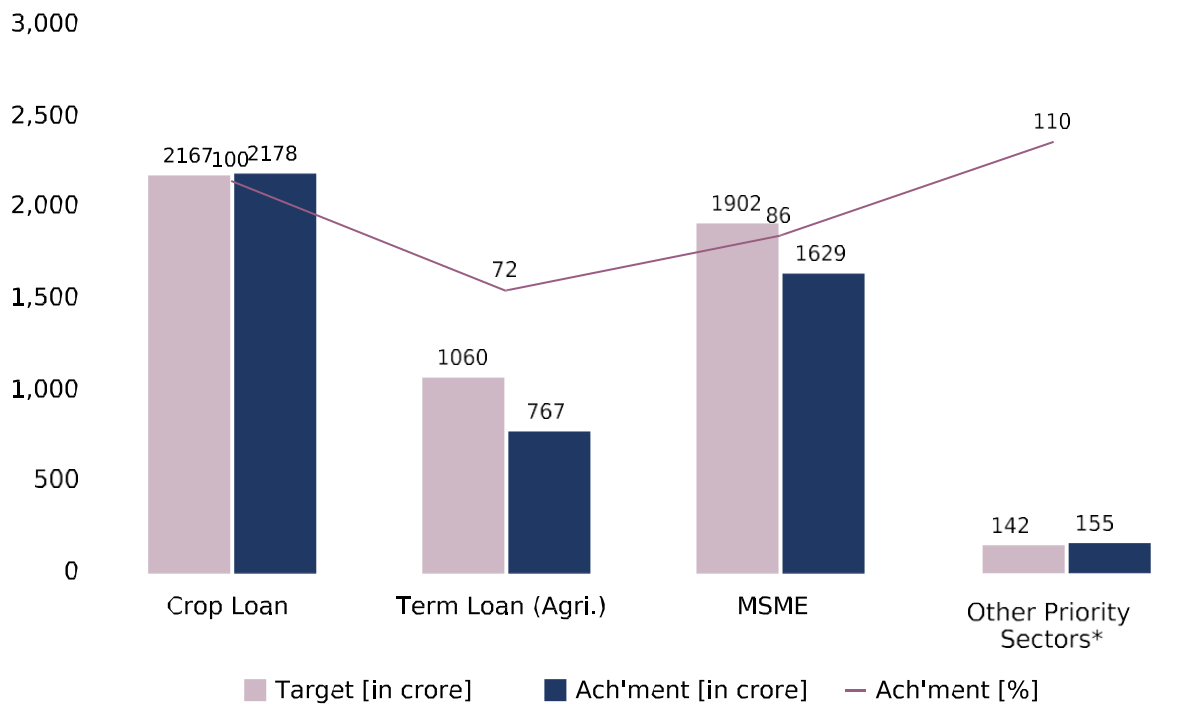


DCCB Alwar

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

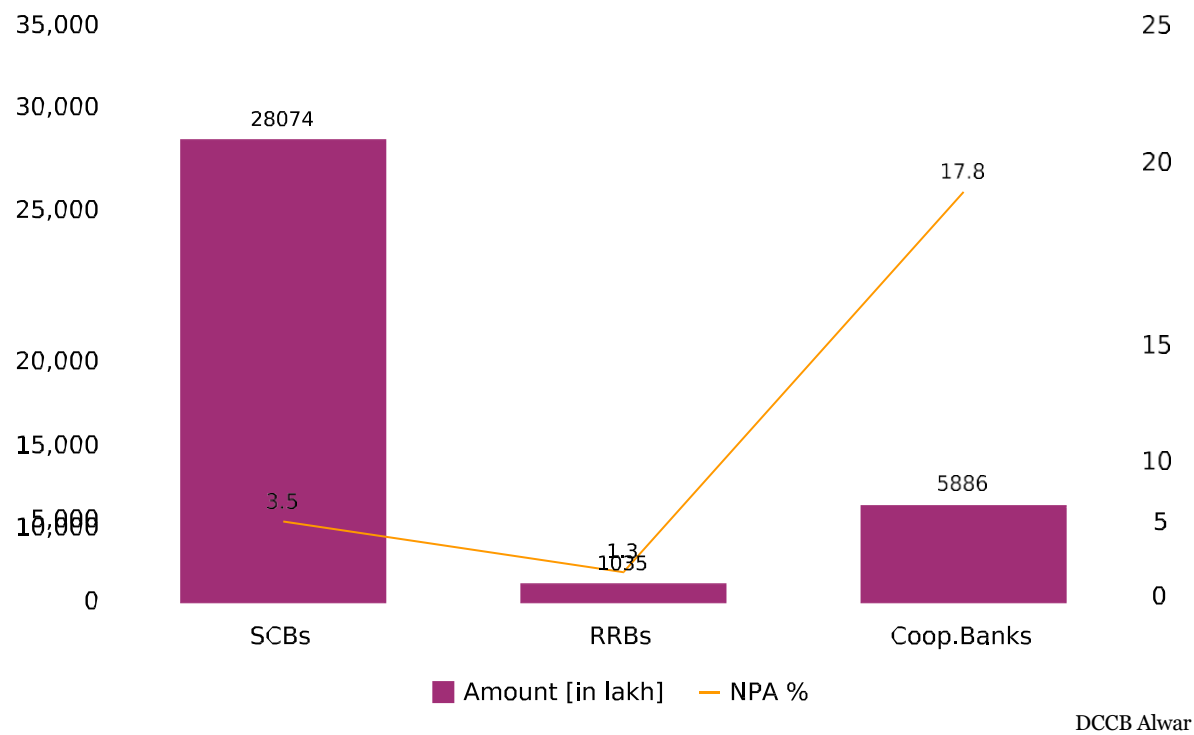


6. Sector-wise Performance under ACP

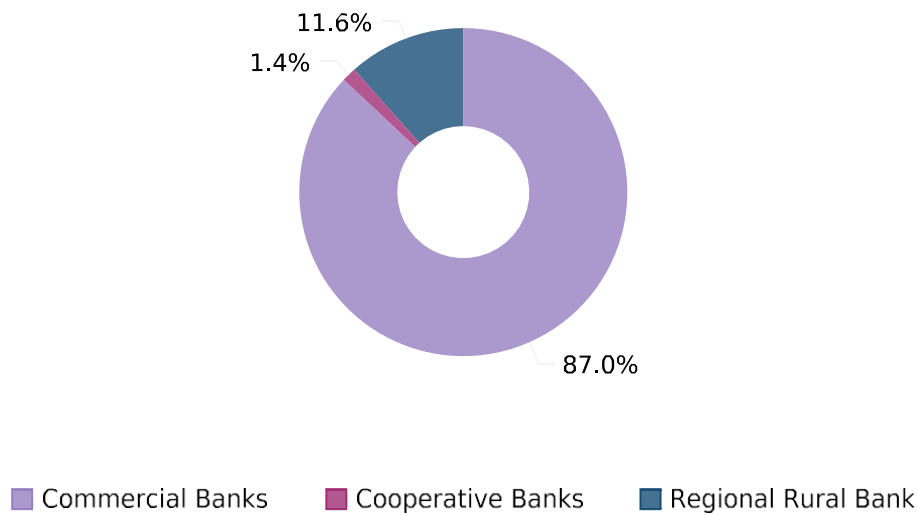




7. NPA position



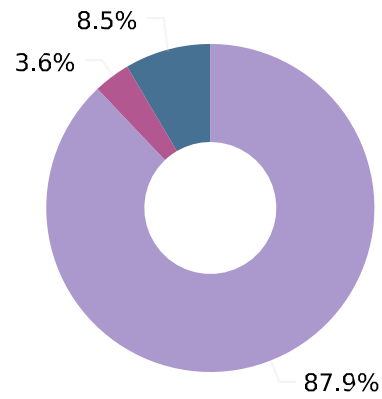
8. Agency wise - Share of Deposit O/s
Year 2024-25



DCCB Alwar



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



■ Commercial Banks ■ Cooperative Banks ■ Regional Rural Bank

DCCB Alwar



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	138	76	62	0			153		
Regional Rural Bank	2	26	24	2	0			22		
District Central Coop. Bank	2	6	3	3	0			65		
Coop. Agr. & Rural Dev. Bank	1	1	1	0	0			0		
Primary Agr. Coop. Society	0	174	174	0	0			0		
Others	0	0	0	0	0			6		
All Agencies	32	345	278	67	0	0	0	246		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0		704330.00	790168.00	12.2	87.00
Regional Rural Bank				0	0		91767.00	105153.00	14.6	11.58
Cooperative Banks				0	0		12163.00	12885.00	5.9	1.42
Others				0	0		0.00	0.00	0.0	0.00
All Agencies	0	0	0	0	0	0.00	808260.00	908206.00	12.4	100.00

**3. Loans & Advances Outstanding**

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	0.00	880176.00	916905.00	4.2	100.0
Commercial Banks				0.0	0		784075.00	806201.00	2.8	87.9
Cooperative Banks				0.0	0		30920.00	33081.00	7.0	3.6
Others				0.0	0		0.00	0.00	0.0	0.0
Regional Rural Bank				0.0	0		65181.00	77623.00	19.1	8.5

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	0.0	111.3	102.0
Regional Rural Bank	0.0	71.0	73.8
Cooperative Banks	0.0	254.2	256.7
Others	0.0	0.0	0.0
All Agencies	0.0	108.9	101.0



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	391606	270518	93004	52168
Regional Rural Bank	162184	68953	22366	10044
Cooperative Banks	0	117	5	256
Others	0	0	0	0
All Agencies	553790	339588	115375	62468

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	520931	64.6	241853	30.0	184481	22.9	0.00	0.0	25934	3.2
Regional Rural Bank	70168	90.4	63076	81.3	48453	62.4	0.00	0.0	471	0.6
Cooperative Banks	30082	90.9	29847	90.2	13014	39.3	0.00	0.0	8390	25.4
Others	0	0	0	0	0	0	0.00	0	0	0
All Agencies	621181.00	67.7	334776.00	36.5	245948.00	26.8	0.00	0.0	34795.00	3.8

**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'me nt [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	0.00	0.00	0	606707.00	570999.00	94.1	570656.00	624494.00	109.4	67.8
Commercial Banks			0	483676	472350	97.7	481040	509565	105.9	67.9
Cooperative Banks			0	46870	41883	89.4	32098	45827	142.8	77.4
Others			0	0	0	0	0	0	0	0.0
Regional Rural Bank			0	76161	56766	74.5	57518	69102	120.1	64.9

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach' ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan			0.0	280330.00	193126.00	68.9	216727.00	217809.00	100.5	56.5
Term Loan (Agri.)			0.0	138073.00	68067.00	49.3	106014.00	76677.00	72.3	40.5
Total Agri. Credit	0.00	0.00	0.0	418403.00	261193.00	62.4	322741.00	294486.00	91.2	51.2
MSME			0.0	108791.00	153257.00	140.9	190225.00	162897.00	85.6	75.5
Other Priority Sectors*			0.0	39475.00	12849.00	32.5	14184.00	15528.00	109.5	47.3
Total Priority Sector	0.00	0.00	0.0	566669.00	427299.00	75.4	527150.00	472911.00	89.7	55.0



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	784075.00	27983	3.6	806201	28074	3.5	2.4
Regional Rural Bank			0.0	65181.00	1006	1.5	77623	1035	1.3	0.9
Cooperative Banks			0.0	30920.00	5852	18.9	33081	5886	17.8	12.2
Others			0.0	0.00	0	0.0	0	0	0.0	0.0
All Agencies			0.0			0.0			0.0	0.0



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel

(Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal



farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.

- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.

- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.



- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for FY 2022–23, supported by the Rajasthan Government.
- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

6. State Budget

6.1. Important Announcements

The state budget allocates ₹15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, ₹23,298.04 crore has been earmarked for elementary education, while ₹17,693.96 crore is dedicated to secondary education. Additionally, ₹2,045.77 crore has been provided for mid-

day meal programs, which includes ₹722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and ₹1,323.77 crore for the PM Nutrition Scheme, incorporating the state's share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

For horticulture, a provision of ₹1,918.68 crore has been made, which includes ₹905.19 crore (with a state share of ₹362.07 crore) for the Micro Irrigation Scheme. An additional ₹359.30

crore from the state fund strengthens this initiative. The Pradhan Mantri Kusum Yojana (Component B) receives ₹400.16 crore, while ₹124.76 crore is allocated for the National Horticulture Mission. Agricultural universities are supported with ₹403.95 crore, and ₹415.76 crore is provided for agricultural marketing, including ₹365.00 crore from the state fund. Furthermore, ₹45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

Dr. Bhimrao Ambedkar Rajasthan Dalit 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 Kotputli-Behror district is pivotal for agricultural production in Rajasthan, characterized by a predominantly dry deciduous climate. Rainfall is limited to a few months, mainly from July to October, while summers are marked by long, hot periods and dry winds known as 'lu.' Winter temperatures can dip to freezing. Agriculture is a key contributor to the district's GDP, followed closely by manufacturing. The Behror-Neemrana area stands out for its significant production of mustard and wheat, alongside an important role in cotton cultivation. The district features mandis in Kotputli and Behror for local trade. However, it grapples with water scarcity due to limited surface water resources, degradation of the Sahibi River catchment area, and over-extraction of groundwater. This situation intensifies water stress, making agriculture highly reliant on seasonal rainfall, despite groundwater being classified as over-exploited. Most agricultural holdings are managed by small and marginal farmers, and the district's soil consists of clayey, loamy, sandy, and sandy soil types. Farmers generally market their produce through brokers and local market committees. Key crops include mustard, wheat, millet, barley, gram, guar, pulses, jowar, and onions. A robust credit distribution system is vital for providing timely loans, supported by 167 bank branches, mostly in rural areas.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Kisan Credit Card Scheme is comprehensively implemented across the district, providing vital financial support to farmers. Under this scheme, farmers who make prompt repayments are eligible for a 3% interest rebate from the Government of India, while the Government of Rajasthan offers an additional 4% interest subvention. In Union Budget 2025-26, the Government of India has announced to increase the loan limit under the Modified Interest Subvention Scheme (MISS) from existing ₹ 3 lakh to ₹ 5 lakh for loans taken through the Kisan Credit Card (KCC). In addition, Pradhan Mantri Fasal Bima Yojana (PMFBY) provides crop insurance coverage to mitigate risks associated with crop loss due to natural disasters, pests, or diseases. Key agricultural products in the district include onion, millet, wheat, and mustard, with mustard and millet being predominantly stored in warehouses. This highlights a significant gap in storage infrastructure, making it essential to further develop warehousing facilities. Promoting the National Warehouse Receipt (NWR) and e-NWR schemes can greatly improve the storage and financial security of farmers. The district is supported by two Krishi Vigyan Kendras. These centers provide farmers with expert advice, training, and access to modern farming practices, enhancing productivity and sustainability. Through these initiatives, the district is strengthening its agricultural community and improving farm economics.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.04	1	1600	1657.20	1657.20
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.26	1	520	654.89	654.89
3	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.45	1	2000	2895.41	2895.41
4	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.04	1	800	828.60	828.60
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.35	1	2650	3567.05	3567.05
6	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	2.71	1	1900	5143.52	5143.52
7	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.26	1	625	789.80	789.80
8	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.57	1	3340	1915.57	1915.57
9	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.50	1	33	16.46	16.46
10	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.38	1	112500	42901.88	42901.88
11	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.39	1	30	11.76	11.76
12	Cereals - Wheat/ Gehu_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.66	1	41588	27455.98	27455.98
13	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed_Conventional_Kharif	0	0.75	1	9000	6741.00	6741.00
14	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional_Kharif	0	0.43	1	7250	3103.00	3103.00
15	Fruits - Bael/ Bel/ Bilva Patre/ Belpatra/ Wood Apple_Irrigated_Conventional_Rabi	0	2.14	1	600	1284.00	1284.00



16	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.66	1	120	79.50	79.50
17	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.51	1	60	30.84	30.84
18	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.53	1	600	315.24	315.24
19	Fruits - Mosami/ Mosambi_Irrigated_Conventional_Rabi	0	2.14	1	700	1498.00	1498.00
20	Medicinal And Aromatic Plants - White Musli/ Safed Musli_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	6.56	1	420	2755.74	2755.74
21	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.60	1	500	299.59	299.59
22	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.71	1	103000	73421.49	73421.49
23	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.33	1	156	50.75	50.75
24	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.28	1	1950	555.42	555.42
25	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.57	1	6000	3396.18	3396.18
26	Pulses - Pulses_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.40	1	300	119.40	119.40
27	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.18	1	115	135.38	135.38
28	Spices & Condiments - Garlic/ Lahasun_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.01	1	245	247.74	247.74
Sub Total					298602	181871.39	181871.39
Post Harvest							18187.14
Maintenance							36374.28
Total							236432.81
Grand Total					298602	181871.39	236432.81

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is crucial to the agricultural production system, sustaining plant life and optimizing the use of essential inputs like seeds and fertilizers. In the Kotputli-Behror district, irrigation primarily relies on tube wells and seasonal rivers. However, much of the groundwater is saline, limiting its use primarily to rain-fed mustard crops during the Rabi season. In dry spells, farmers may irrigate mustard crops with this saline water to prevent wilting. Wheat is grown in areas with suitable groundwater, often requiring farmers to lay pipelines extending one or two kilometers to access quality irrigation water. Given the scarcity of good-quality water and the heavy reliance on rainfall, it is vital for farmers to adopt drip and sprinkler irrigation techniques for both crops. All six subdivisions of the district are experiencing overexploitation of groundwater, making the installation of new wells impractical. To address these challenges, promoting drip and sprinkler irrigation through initiatives like rainwater harvesting and minor irrigation schemes is essential. These methods not only enhance water efficiency but also help sustain agricultural productivity in a region increasingly affected by water scarcity. Implementing these practices will be critical for the long-term sustainability of the district's agricultural sector. Many farmers in Neemrana, Behror and Bansur are utilizing sprinkler systems.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop (PMKSY-PDMC) scheme of the Department of Agriculture, Cooperation & Farmers Welfare is also implementing in the district. As per available data from the former Jaipur district, a total of 16,488.69 hectares have been covered under this scheme. Of this, 10,114.69 hectares are irrigated using drip irrigation, while 6,374 hectares are covered by sprinkler irrigation.

Additionally, the district is also benefiting from the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM-KUSUM) Scheme, implemented through the Rajasthan Horticulture Development Society. Under this scheme, the central government provides a subsidy of up to 30% to 50% of the total cost for the installation of standalone solar pumps and for solarizing existing grid-connected agricultural pumps, promoting the use of renewable energy in agriculture.

Training field staff from banks on drip and sprinkler irrigation techniques is essential for effectively educating farmers about these practices. Maximizing publicity for schemes provided by the Agriculture and Horticulture Department including available grants is crucial for encouraging farmer participation. Additionally NGOs, farmer clubs/ FPOs should actively promote the adoption of drip and sprinkler irrigation systems highlighting the benefits of these technologies. This combined effort can lead to improved water efficiency and sustainable agricultural practices in the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--1m*0.3mlateral size16mm-1ha model	ha	1.93	90	6000	11577.84	10420.08
2	Electric Pump Sets--10.0 HP	No.	0.45	90	1300	585.62	527.06
3	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	395	313.19	281.86
4	Solar PV Pump Sets (DC)--submersible pump set 5.0 HP	No.	0.39	90	969	381.55	343.41
5	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	7950	2340.15	2106.14
6	Sprinkler Irrigation --75 mm D *6m L (3ha model)	ha	0.36	90	9300	3376.27	3038.65
Total					25914	18574.62	16717.20

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization is vital for boosting crop yields and productivity, optimizing irrigation resources, and supporting the adoption of multi-cropping patterns. It also helps reduce costs and increase farmer incomes. The average farm power availability in the country has risen significantly, from 0.48 kW/ha in 1975-76 to 1.84 kW/ha in 2013-14, and further to 2.49 kW/ha in 2018-19. To meet the growing demand for food grains, this figure needs to reach 4.0 kW/ha by the end of 2030. This ambitious target highlights the immense potential of agricultural mechanization, which is expected to play a crucial role in doubling farmers' incomes, aligning with the government's vision for sustainable agricultural growth. Embracing mechanization can lead to more efficient farming practices, ultimately benefiting both farmers and the broader agricultural economy. In line with this vision, the Government of Rajasthan (GoR) is offering a subsidy of 40% to 50% on a wide range of agricultural equipment, including Seed Drill/Seed-Cum-Fertilizer Drill, Disc Plough, Disc Harrow, Rotavator, Multi-Crop Thresher, Multi-Crop Planter, and more.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Infrastructure for agricultural mechanization in the district is robust, with dealers for major tractor and thresher brands present at block headquarters. This setup, along with trained mechanics and accessible spare parts, facilitates efficient repairs and maintenance, boosting farmers' productivity. Training programs on tractor maintenance, organized by Krishi Vigyan Kendra and ITIs, have further enhanced equipment efficiency, contributing to increased profitability. However, the adoption of power tillers remains low despite their suitability for small and medium-sized farms. These versatile machines can assist with tasks ranging from plowing fields to transporting produce, making them an invaluable asset. The limited number of power tiller dealers in the district and a general lack of awareness among farmers about their advantages impede broader usage.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	60	417.30	375.60
2	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	120	57.78	52.02
3	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	2308	1605.23	1444.69
4	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	940	4526.10	4073.50
5	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	1000	6045.51	5440.95
6	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	1040	9737.02	8763.31
Total					5468	22388.94	20150.07

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of the Kotputli-Behror district is semi-arid, with an average annual rainfall of 564 mm, making it suitable for cultivating various fruits such as amla, lemon, sweet lime, peach, guava, plum and bael, as well as medicinal plants like cowpea. Recently, there has been a notable increase in onion cultivation during the Kharif season, reflecting local farmers' growing interest in this crop. The Orchard Department offers grants for constructing onion storage facilities. Currently, orchards producing amla, plum, and lemon are established in Bansur and Behror under the Panchayat Committees. While the district is known for its significant mustard production, there is a pressing need to enhance farmers' knowledge and practices regarding honey bee rearing. Additionally, there is considerable potential for cultivating medicinal plants in the area. Despite the ample production of amla, the district lacks processing units for this fruit. Furthermore, its proximity to Delhi presents extensive opportunities for flower and mushroom cultivation, providing avenues for diversifying agricultural activities and increasing farmers' incomes.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department, in collaboration with private nurseries, provides saplings to farmers and has facilitated the establishment of many greenhouses in recent years. It also conducts training programs on greenhouse farming. Krishi Vigyan Kendra in Bansur and Kotputli, along with the Farmer Training Centre in Neemrana, offer sessions on horticulture, orchard management, beekeeping, and organic farming. However, a major challenge in the district is the lack of packhouses for fruits and vegetables, which are crucial for proper post-harvest management. This issue requires immediate attention. Additionally, the absence of fruit processing units prevents farmers from receiving better

prices for their produce. Encouraging entrepreneurs and large-scale farmers to set up processing facilities is necessary for improving income. The Agriculture Infrastructure Fund helps finance infrastructure development and enhance post-harvest management. Furthermore, beekeeping farmers can be organized into producer unions with NGO support to improve market access. The Mission for Integrated Development of Horticulture (MIDH) scheme, implemented through the State Horticulture Mission, provides financial and technical assistance to enhance productivity, promote sustainable farming, and strengthen post-harvest infrastructure, ultimately benefiting farmers' incomes.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	31	72.33	65.08
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	350	393.25	353.92
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	525	1297.64	1167.86
4	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	125	123.03	110.75
5	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	250	256.81	231.11
6	Floriculture--Marigold-0.4 ha	ha	1.05	90	675	707.81	637.01
7	Floriculture-Rose-1 ha	ha	1.58	90	30	47.52	42.78
8	High density plantation-Guava-3m*3m	ha	1.83	90	105	192.11	172.91
9	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	19	50.84	45.76
10	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	207	205.97	185.39
11	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	450	703.01	632.70
12	Nursery --Nursery raising	ha	17.44	90	30	523.26	470.88
13	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	345	705.08	634.57
14	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	120	1759.08	1583.16

15	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	150	6741.00	6066.90
Sub Total					3412	13778.74	12400.78
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	100	430.14	430.14
Sub Total					100	430.14	430.14
Total					3512	14208.88	12830.92

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The Kotputli-Behror district is primarily characterized by temperate dry deciduous and thorny vegetation. The state government collaborates with Panchayati Raj institutions to implement various forest department schemes. Under the Green Rajasthan initiative, hundreds of thousands of saplings have been planted throughout the district with support from the Forest Department, local Gram Panchayats, Zilla Parishad, and other agencies. In FY 2025-26, the Chief Minister launched the 'Maha Vriksharopan Abhiyan - Haryalo Rajasthan,' a major tree plantation drive aimed at enhancing greenery across the state, with an ambitious goal of planting over 10 crore trees. Earlier, the Government had also announced plans to plant 50 crore saplings in Rajasthan over the next five years, along with grants for private and Panchayat nurseries. According to the National Forest Policy of 1988, ideally, 33.33% of the total area should be under forest cover, highlighting the importance of these initiatives for sustainable development and environmental health.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In the district, the total area under forest cover is 39,967 hectares. Although the state government has established schemes to allocate fallow land to the private sector, individuals, or cooperative societies, the department has yet to take action in this regard. To promote environmental sustainability and improve local livelihoods, the Forest Department should actively encourage farmers to engage in plantation activities on these lands. Raising awareness and providing necessary resources can motivate farmers to contribute to reforestation efforts and improve local biodiversity. Additionally, there are only a few nurseries in the district catering to the needs of the local community, limiting access to quality saplings and plants. Strengthening collaborations among farmers, nurseries, and the Forest Department is essential to foster a culture of tree planting and environmental stewardship. Meanwhile, NABARD is implementing a Watershed Project in Hamirpur village, located in the Bansur Block, to promote sustainable water management, enhance water conservation, and boost agricultural productivity. The project addresses key challenges like soil erosion, water scarcity, and inefficient irrigation, helping optimize water resources, develop water storage infrastructure, and promote better farming practices, ultimately ensuring long-term agricultural sustainability in the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	112	49.13	44.23
2	Plantation--Neem-5m*5m	ha	0.45	90	164	73.20	65.86
3	Plantation--Shisham-6m*6m	ha	0.45	90	655	292.26	263.04
Total					931	414.59	373.13

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

The Kotputli-Behror district in northeast Rajasthan is pivotal for animal husbandry, especially dairy farming, providing farmers with a vital income source alongside traditional agriculture. Its semi-arid climate, with an average temperature of about 26°C, supports both crop cultivation and livestock rearing. Farmers primarily raise high-quality breeds, including Murrah buffalo, Jakhrana goats, hybrid cows, and native Haryana cows. Recently, there's been a shift toward buffalo rearing, driven by market preferences. Many farmers, with small and marginal landholdings, heavily rely on animal husbandry to supplement their income, making it essential for their livelihoods. The district hosts several milk cooperative societies under the Saras brand, facilitating milk collection and distribution, alongside private dairies that enhance the local dairy ecosystem. In a significant boost to the sector, the Central Government, in the 2018-19 budget, extended Kisan Credit Card (KCC) facilities to animal husbandry farmers and those in fisheries. This initiative aims to provide financial support, enabling farmers to invest in livestock and improve productivity, ultimately enhancing their livelihoods and strengthening the local economy.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the Kotputli-Behror district, buffaloes primarily consist of Murrah and Graded Murrah breeds, while cows include Rathi, Tharparkar, Nagori, Haryana, and Gir. Goats are represented by Marwari, Sirohi, Jamnapari, and Jakhrana breeds, and sheep include Chokla, Marwari, and Jaisalmeri. The district has several registered dairy cooperative societies serving most villages, promoting local dairy farming. Active dairies like Amul, Lotus, Gopala, and Paras collect milk across various subdivisions, distributing products to Delhi and the National Capital Region. Given the high milk production, establishing processing units is essential for maximizing value. Bank financing should support the development of chilling plants, small processing units, and mobile milk collection units to enhance efficiency. Additionally, establishing animal disease diagnosis centers at each block level is crucial for improving livestock health. Banks should actively promote the setup of large dairy units and finance processing facilities, recognizing the sector's growth potential. Furthermore, there is a critical need to promote indigenous cow breeds, emphasizing their conservation and development to ensure sustainable livestock farming practices in the region.

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

Keeping in view of the available infrastructure support and prevailing practices, the

exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	4800	17236.41	15512.78
2	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	4050	12008.98	10808.08
3	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	6000	2760.60	2484.54
4	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-	1+1	1.90	90	4250	8054.52	7249.06
5	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	21	224.70	202.23
Sub Total					19121	40285.21	36256.69
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	60000	10849.80	10849.80
2	Cross bred Farming_Others	Per Anim	0.14	1	60000	8346.00	8346.00
Sub Total					120000	19195.80	19195.80
Total					139121	59481.01	55452.49

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

To effectively foster the poultry farming industry in the Kotputli-Behror district, a cluster approach should be adopted, ensuring essential facilities like hatcheries, processing units, and veterinary services are centrally accessible to farmers and entrepreneurs. This strategy requires improved coordination between the animal husbandry department and financial institutions to streamline support. A significant challenge in this sector is the lack of insurance coverage for poultry units, which increases financial risk and deters investment. Farmers often struggle with the uncertainty of potential losses, making it difficult for them to expand their operations. Additionally, the high cost of manufacturing chicken feed presents another major hurdle. The expense of quality feed can significantly impact profit margins and limit growth potential, forcing farmers to compromise on feed quality. To address these challenges, advocating for insurance products tailored for poultry farmers is crucial, providing them with the security needed to invest and expand. Furthermore, initiatives aimed at reducing chicken feed costs, such as promoting local feed production or offering subsidies, could enhance the viability of poultry operations. By tackling these issues, the region can develop a more resilient and sustainable poultry farming sector, benefiting local farmers and the economy.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Over the past few years, banks have shown reduced interest in lending to poultry sector. This trend is concerning for local farmers and entrepreneurs who rely on poultry farming for their livelihoods. Despite the Government of India's capital subsidy scheme (National Livestock Mission - Entrepreneurship Development Program (NLM-EDP), aimed at stimulating growth, there has been no corresponding increase in loan distribution to support the industry. The ongoing financial reluctance from banks poses a major barrier to revitalizing poultry farming. Farmers struggle to secure necessary funds for infrastructure, technology, and high-quality feed, all crucial for enhancing productivity and profitability. Without sufficient investment, existing operations find it challenging to withstand market fluctuations and unforeseen challenges. To reverse this trend, it is essential to encourage banks to reassess their lending practices in the poultry sector by emphasizing its potential for growth. Additionally, increasing awareness of the capital subsidy scheme among farmers could stimulate demand for loans and promote investment. A collaborative effort among government, financial institutions, and the poultry farming community is vital to restore confidence and foster a thriving poultry industry in the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	220	676.78	609.09
Sub Total					220	676.78	609.09
Total					220	676.78	609.09

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the Kotputli-Behror district, sheep are primarily raised for wool and meat, although this practice is not traditionally commercial. Sheep rearing serves as a supplementary income source, often undertaken by landless laborers and members of the shepherd community. The prevalent breeds in the area include Malpura and Marwari. Goat rearing, especially of the quality Jakhrana breed, focuses on both milk and meat production, contributing to local livelihoods. Pig farming is oriented towards meat production and is facilitated by a pig farm and training center run by the Animal Husbandry Department. Several local pig farming units have emerged, identifying this venture as potentially lucrative due to high demand for pork in urban centers like Delhi and Jaipur. However, traditional practices persist due to social norms, limiting commercial growth. Promoting modern pig farming could significantly enhance employment opportunities in the region. Bank loans for pig rearing are available under schemes like the Scheduled Caste/Tribe Corporation and SGSY. Goat rearing

has also gained support, with Farmer Producer Organizations (FPOs) backed by NABARD adopting this practice. Additionally, the Central Government's 2018-19 budget announced plans to extend Kisan Credit Card (KCC) facilities to animal husbandry farmers and fisheries, aiming to further support and encourage growth in this vital sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department in the district offers information on animal vaccination and health; however, the existing basic facilities are inadequate given the district's substantial animal population. The state government should make concerted efforts to improve breeding programs and overall animal health services in the region. In some areas, the Meo community traditionally engages in goat rearing, but low literacy rates hinder their access to bank loans and financial support. Addressing these barriers is essential for empowering this minority community and enhancing their economic stability. To promote the sustainable development of livestock farming, it is crucial to implement schemes for sheep, goat, and pig rearing in clustered regions. This approach will facilitate targeted resources and training, ensuring comprehensive development of these activities and improving the livelihoods of farmers involved. By focusing on localized support and education, the district can strengthen its animal husbandry sector and boost overall productivity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	70	123.61	111.23
2	Pig Breeding Unit--05 breeder female+1 male piglet (without shed)	20+2	2.25	90	115	258.61	232.76
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	62	411.31	370.19
Sub Total					247	793.53	714.18
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	120000	1797.60	1797.60
2	Sheep Farming_Others	Per Anim	0.01	1	6000	89.88	89.88
Sub Total					126000	1887.48	1887.48
Total					126247	2681.01	2601.66

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish farming in the Kotputli-Behror district is significantly impacted by the limited number of reservoirs and the overall amount of rainfall. With only a few water bodies in the area water availability in most reservoirs lasts for about four to five months each year. This seasonal limitation poses challenges for sustainable fish farming practices and affects the overall productivity of the sector. To enhance fish farming opportunities it is essential to explore options for water conservation and the development of additional water bodies ensuring a more stable environment for aquaculture in the region.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The scope for fish farming in the district is very limited due to the lack of sufficient water bodies. With only a few available water sources, the potential for expanding aquaculture is severely restricted. This scarcity of suitable water bodies poses a significant challenge, making it difficult to develop fish farming as a viable industry in the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	8	59.92	53.92
Sub Total					8	59.92	53.92
Total					8	59.92	53.92

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In the Kotputli-Behror district, camels and bullocks are still relevant in many agricultural operations and camel/bull carts are still relevant in some areas for carrying agricultural produce. At present, the trend of farmers towards two-wheelers has increased a lot. Farmers are able to carry out their daily tasks easily and speedily with their two-wheelers. Also, two-wheelers can easily carry the goods/load to the fields through narrow roads. With this growing demand for transportation, there is also potential for introducing high- quality breeds of animals, as improved mobility can support better livestock management, transportation of feed, and access to markets, ultimately benefiting both farmers and the local economy.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Motorcycles, in particular, have become essential for small and marginal farmers, enabling

them to manage daily business activities more efficiently. This shift has led to a significant increase in motorcycle sales in the district. Banks are offering favorable financing options for these vehicles, utilizing hypothecation and registration processes through the regional traffic office. There is a steep rise in the sale of two-wheelers in the rural segment in recent years. However, these vehicles have also been financed by NBFC, NBFC-MFIs etc. at a very high rate of interest and not through banks. The banks of district shall focus upon financing of two-wheelers in district. The sale of EV vehicles has significantly picked up in recent years and even in rural areas. Since, these vehicles require higher quantum of finance, the banks shall focus on this segment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	875	7490.00	5992.00
2	Jewel Loans-Jewel Loans/ Gold Loans	No.	1.07	70	600	642.00	449.42
3	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.73	90	130	355.41	319.87
4	Two Wheeler Loans	No.	0.54	90	6000	3210.00	2889.00
Total					7605	11697.41	9650.29

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Farmers in the district primarily focus on crop production, often facing uncertain income and employment. Integrating various agricultural enterprises can address these challenges, boosting income and generating job opportunities for families. The Integrated Farming System (IFS) is a holistic approach that combines two or more agricultural components to minimize competition and maximize complementarity. Its goals include enhancing farm income, improving family nutrition, and maintaining ecological balance through modern practices. Evidence shows that diversified farming with more than two enterprises can yield up to twice the income compared to systems with fewer components. Implementing scientifically designed IFS, based on principles of minimal competition and maximum complementarity, is vital for achieving these objectives. The benefits of IFS extend beyond income; it enhances soil fertility and productivity by recycling organic waste, fostering a sustainable ecosystem. Additionally, IFS meets rural households' energy and wood needs while offering a cost-effective solution for the construction sector. Importantly, it can scale food grain production to meet rising demands. By adopting IFS, farmers can achieve sustainable development, improve livelihoods, and contribute positively to their communities, promoting resilience in agriculture and enhancing food security for all.



2.1.11.2 Infrastructure and linkage support available, planned and gaps

Integrated Farming Systems (IFS) combine crops, livestock, poultry, and trees into a synergistic agricultural framework. Crop components may include mixed cropping, intercropping, and multi-tier cropping, optimizing land use and enhancing biodiversity. Livestock typically comprises dairy cattle, goats, sheep, and poultry, providing diverse sources of income and nutrition. Tree components can consist of fruit-bearing trees, timber, and fodder, contributing to sustainability by improving soil health. Selecting an effective IFS model requires careful consideration of several factors. Soil type influences crop selection and livestock compatibility, while rainfall patterns and distribution affect irrigation and productivity. Additionally, understanding the duration of the cropping season is crucial for effective planning. By integrating these elements, farmers can enhance resource efficiency and reduce waste, leading to improved economic returns and environmental sustainability. IFS not only boosts farm resilience but also promotes food security, empowering farmers to create self-sustaining systems that meet their needs and contribute positively to the ecosystem.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The marketing of agricultural products has shifted from a traditional livelihood to a commercial enterprise. While modern production techniques have boosted yields, storage and marketing infrastructure have not kept pace, leaving farmers struggling to secure fair prices. In Rajasthan, the Marketing Board has been operating since 1974, overseeing various market committees that facilitate local trading. The district produces substantial quantities of mustard, wheat, millet, onions, fruits, and vegetables. However, due to the lack of adequate storage facilities, farmers are often forced to sell their produce through middlemen at much lower prices, which significantly reduces their income. To address these challenges, there is an urgent need for the construction of more warehouses and cold storage facilities in the district. In response, some cold storage units, warehouses, and primary processing centers have already been established with the support of the Agricultural Infrastructure Fund (AIF) scheme of the Government of India (GoI). Additionally, the district houses one Krishi Upaj Mandi (Agricultural Produce Market) in Kotputli, which plays a key role in facilitating the trade of agricultural goods. However, further expansion and improvement of infrastructure remain critical to ensuring better market access and fair pricing for farmers.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Expanding storage capacity is critical for ensuring fair pricing and reducing wastage. With the increasing cultivation of onions in the district, there is an urgent need for dedicated onion storage and processing units. Establishing strong storage and processing infrastructure will help farmers manage market fluctuations and secure better returns for their produce. The Government of India's Agricultural Infrastructure Fund (AIF) supports these initiatives by offering a 3% interest subvention on loans up to Rs. 2 crore for storage development. Additionally, the Rajasthan Agro-Processing, Agro-Business, and Agri-Export Promotion Policy-2019 recognizes processing and cold storage as eligible activities, providing state grants to encourage post-harvest solutions. These efforts are vital for boosting farmers' incomes, improving market access, and enhancing food security in the region. The Government also runs the Agricultural Marketing Infrastructure (AMI) sub-

scheme of the Integrated Scheme for Agricultural Marketing (ISAM), which offers financial assistance for constructing warehouses and godowns in rural areas to improve storage capacity. Under this scheme, subsidies of 25% to 33.33% are provided based on the beneficiary's category. Raising awareness about these schemes is crucial. Additionally, banks should prioritize loans for progressive farmers and large entrepreneurs to build efficient storage solutions.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	107.00	80	16	1712.00	1369.60
2	Godown	No.	37.45	80	105	3932.25	3145.80
Total					121	5644.25	4515.40

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district's soil types are mainly loamy and clayey loam, with some areas having gravelly and rocky soils. These soils' impermeable nature creates drainage issues, leading to waterlogging and salt accumulation, which can reduce soil productivity. To address this, effective soil conservation and land reclamation efforts are essential for enhancing agricultural output. The Government of India's "Soil Health Card Scheme," launched in 2015, aims to improve soil health by providing farmers with soil cards that offer tailored recommendations for optimizing crop yields. The cards, issued every three years, provide a detailed soil report based on the farmer's land conditions. This empowers farmers with the knowledge to improve soil quality and adopt sustainable agricultural practices, leading to better productivity and livelihoods. Additionally, of the total area of 339,559 hectares, 15,283 hectares are barren, and 24,970 hectares are fallow. By utilizing these underused lands for productive purposes, such as afforestation, agroforestry, or building storage and processing infrastructure, the region can unlock new economic opportunities and promote environmental sustainability. Ultimately, focusing on soil health and land utilization will contribute to the long-term sustainability of agriculture in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

There is significant potential for land conservation and development in the Kotputli-Behror district that should be effectively harnessed. Banks must exercise caution when assessing individual cases for financial support, ensuring they consider both quantitative and qualitative aspects of investments. Economic feasibility should be a key criterion in their evaluations to foster sustainable growth. The Government of Rajasthan, under the Rashtriya Krishi Vikas Yojana, has implemented the Farm Pond (Khet Talai) scheme across all districts, focusing on rainwater harvesting. This initiative provides substantial support, covering 60% of the total cost, along with an additional 10% grant from the state for all

categories of farmers. The maximum subsidy is Rs. 63,000 for a basic pond and Rs. 90,000 for a pond with plastic lining (300 micron, adhering to BIS norms), whichever is lower. This scheme is designed to enhance water conservation and improve irrigation availability, crucial for agricultural sustainability. By facilitating the establishment of farm ponds, the government not only aids farmers in boosting productivity but also contributes to better resource management in the district. Effective utilization of these initiatives can significantly enhance agricultural resilience and support the livelihoods of local farmers, ensuring a more sustainable and prosperous future for the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	600	1034.88	931.44
Total					600	1034.88	931.44

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

This section focuses on additional agricultural infrastructure aimed at enhancing productivity, including e-NAM, tissue culture, agricultural biotechnology, seed production, bio-pesticides, and vermicomposting. The e-NAM platform creates a nationwide network of agricultural markets accessible online, leveraging existing infrastructures. This initiative enables farmers to connect with buyers beyond their state, boosting market participation. Funded by the Government of India, it offers a "plug-in" option for regulated and private markets, ensuring compliance with state regulations through specialized software. Tissue culture allows for the rapid propagation of disease-free plants, enabling the production of millions of high-quality plants from healthy tissue, ensuring consistent quality and yield. However, the district faces low awareness of organic fertilizers and bio-pesticides, hindering organic farming adoption; the Agriculture Department promotes the use of bio-fertilizers and green manures like "Dhencha" at subsidized rates. Farmers predominantly use traditional seeds for crops like wheat and mustard, but the Agriculture Department only supplies a fraction of the demand, leading to quality issues in the market. Banks should consider loans to support seed procurement. Finally, vermicomposting recycles organic waste into nutrient-rich fertilizer, enhancing soil fertility and supporting sustainable farming practices, which can improve crop yields for local farmers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Rajasthan's integration of 145 mandis into the e-NAM platform, including one in Kotputli, marks a significant step in improving market access for local farmers. The recent licensing drive by the Ministry of Agriculture and Farmers Welfare has led many farmer producer

organizations in the district to register on e-NAM, creating opportunities for online trading and expanding their market reach. Additionally, schemes like the Agricultural Infrastructure Fund (AIF) and Agricultural Marketing Infrastructure (AMI) are strengthening agricultural infrastructure at the district level, improving storage, processing, and transportation facilities. These efforts are vital for enhancing market access, boosting farmers' incomes, and promoting a sustainable agricultural ecosystem. To further increase productivity, Krishi Vigyan Kendra should provide targeted seed production training to farmers, equipping them with the skills for better yields. Promoting vermicomposting is also essential for sustainable farming. The Agriculture and Horticulture Departments, alongside Krishi Vigyan Kendra, should encourage farmers to adopt vermicomposting, emphasizing its benefits for soil health and crop productivity. Incentives for bio-fertilizer and vermicomposting units will promote organic farming and build a more resilient agricultural system in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	4	42.80	38.52
2	Tissue Culture	No.	6.42	90	10	64.20	57.80
Total					14	107.00	96.32

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management are crucial for boosting the value of agricultural products and creating employment opportunities in the Kotputli-Behror district. The potential of agro and food processing is significant, with both the Government of India and state governments emphasizing their development. Initiatives such as agricultural export zones, food parks, and contract farming aim to enhance growth in these sectors. However, progress in production, post-harvest management, processing, and marketing, including exports, has been modest despite substantial investment potential. Alarmingly, there are currently no operational agro and food processing units in the district. Rajasthan has a diverse agricultural landscape, leading in coarse grains and ranking third in gram production, alongside strong outputs in mustard, millet, jowar, fenugreek, coriander, milk, meat, and wool. The state government supports these efforts with grants for spice export transportation and subsidies for fruits and vegetables. To fully capitalize on agricultural production, establishing processing units in the district is essential. This would not only add value to local produce but also ensure farmers receive fair prices, thus enhancing their income and contributing to the region's overall economic development. Promoting investment in food processing could ultimately strengthen the agricultural value chain and improve food security.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

To enhance farmer engagement and create job opportunities, the "Rajasthan Agricultural Processing, Agricultural Trade, and Agricultural Export Promotion Policy – 2019" aims to establish essential supply chains and infrastructure for agricultural industrialization. This policy focuses on increasing farmers' incomes and delivering high-quality products by emphasizing value addition and reducing post-harvest losses, ultimately improving rural livelihoods. It promotes modern technologies and supports small-scale agro-processing units to boost global competitiveness and encourage the export of value-added products. Integral to this policy is the training of researchers, extension workers, entrepreneurs, and farmers. The PM FME scheme, launched in 2020, seeks to attract investments of Rs. 35,000 crore and create 9 lakh skilled jobs using the One District One Product (ODOP) model for streamlined procurement and marketing. Micro units can access a 35% credit-linked capital subsidy on eligible project costs, while Self-Help Groups (SHGs) receive startup capital support. Under the Pradhan Mantri Kisan Sampada Yojana (PMKSY), various sub-schemes focus on infrastructure creation, food processing enhancement, and cold chain development. Local NGOs are encouraged to train women in SHGs in fruit processing. The Horticulture Department will identify surplus production areas and work with banks to develop specific action plans for these regions.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	107.00	80	35	3745.00	2996.00
2	Cotton processing	No.	5.35	80	4	21.40	17.12
3	Dairy Processing Unit	No.	10.70	80	37	395.90	316.72
4	Dal/ Pulses Mill	No.	26.75	80	5	133.75	107.00
5	Fruit Processing	No.	107.00	80	7	749.00	599.20
6	Honey & Honey Products	No.	10.70	80	36	385.20	308.16
7	Meat & Poultry Processing	No.	10.70	80	19	203.30	162.64
8	Oil Extraction	No.	53.50	80	50	2675.00	2140.00
9	Vegetable Processing	No.	10.70	80	18	192.60	154.08
Total					211	8501.15	6800.92

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The agricultural economy in the district is founded on five interlinked components: effective management of agricultural inputs, technology transfer, timely access to institutional finance, risk mitigation through supplementary activities, and robust agricultural production. Balanced development requires synchronized marketing strategies, with key roles played by institutions like primary cooperative societies, agricultural clinics, agribusinesses, microfinance institutions, and farmer producer organizations.

Strengthening microfinance institutions is vital for enhancing the livelihoods of agricultural laborers and small farmers through microloans. Many microfinance entities operate alongside cooperative societies, improving local farmers' market access. Following the Vaidyanathan Committee's recommendations, all Primary Agricultural Cooperative Societies (PACS) have been integrated into the District Cooperative Bank's three-tier structure, enabling them to secure loans from various financial institutions. This financial empowerment enhances operational capabilities and assesses loan potential for Agricultural Clinics and Agri-Business Centers, promoting sustainable growth in agriculture while improving farmers' livelihoods and fostering community resilience. Such a coordinated approach is essential for long-term agricultural sustainability and economic stability in the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Enhancing the operational capabilities of Agricultural Clinics and Agribusiness Centers (ACABCs) is crucial for the district's agricultural ecosystem. By leveraging NABARD's Producer Organization Development Fund, these organizations can access resources to strengthen their infrastructure and outreach. The Credit Linked Capital Subsidy Scheme from NABARD offers subsidies of 36% to 44%, serving as a significant financial incentive for establishing and maintaining ACABCs. However, many agricultural graduates trained to set up agriclincs struggle to secure adequate bank support, hindering their effectiveness. Most agriclincs can serve as vital retail outlets for fertilizers and seeds while providing essential extension services. Yet, low technical efficiency and inadequate returns pose serious challenges. To overcome these issues, it's essential to diversify business models within these centers, enhance consultancy offerings, and provide tailored credit counselling. Building strong partnerships with banks will be key to ensuring financial viability. NABARD-subsidiary NABCONS can play a pivotal role in delivering small-scale consultancy services, helping agricultural graduates navigate market complexities and improve operational efficiency. Fostering collaboration can significantly enhance agricultural productivity and sustainability, benefiting the local economy and community.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	22	470.80	423.72
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	60	642.00	513.60
5	Loans to Agri. Start-ups	No.	10.70	80	6	64.20	51.36
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	535.00	80	30	16050.00	12840.00
4	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	30	321.00	256.80
Total					148	17548.00	14085.48

**Transforming Agricultural Finance - Enhancing MISS-KCC limit to Rs. 5 lakh**

The Modified Interest Subvention Scheme (MISS) offers concessional Short-term Agri-loans to farmers for crop and allied activities providing a 7 interest rate on loans up to Rs.3.00 lakh with an additional 3 subvention for timely repayment reducing the effective rate to 4. MISS also includes post-harvest loans against NWRs for small farmers with KCCs.

With a significant increase in the loan limit under the Modified Interest Subvention Scheme from Rs. 3 lakh to Rs. 5 lakh; this year's budget underscores the government's commitment to empowering farmers and boosting agricultural productivity.

By increasing financial support under the Union Budget 2025-26 the government is reinforcing its commitment to empowering farmers. These initiatives not only promote agricultural growth but also enhance rural livelihoods paving the way for a resilient and self-sufficient farming community in India.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The district has witnessed significant industrial development due to its proximity to Delhi and the NCR, along with excellent connectivity, making it an attractive location for investment. This strategic advantage has led to the establishment of numerous industrial zones. Prominent zones include Neemrana RIICO, Neemrana Japanese SEZ, Behror RIICO, Shahjahanpur RIICO, Sotanala RIICO, and Keshwana RIICO, with Behror RIICO being the oldest and one of the largest manufacturing clusters. The Neemrana Japanese Zone and the EPIP Zone are key contributors to the district's economic growth, especially in terms of GDP.

Neemrana hosts around 1,500 industries, including major manufacturing plants such as Daikin AC, Havells, Hero Bike Plant, Parle-G Biscuits, and Richlite Biscuits, making it a hub for various sectors. Behror is known for the Greenlam Plywood unit, while Keshwana is home to Barmalt. In Kotputli, the Aditya Birla Group's UltraTech Cement plant stands as one of the largest cement manufacturing units in the region.

The district's key manufactured products include cement, granite tiles, and sunmica in Behror; cotton yarn and electric wire in Neemrana; wooden furniture, textiles, and mustard oil in Shahjahanpur; vanaspati ghee, mustard oil, and grain products in Kotputli; and leather shoes (mojadis) in Viratnagar. These sectors have evolved over the years, with newer industries and products emerging—reflecting the district's dynamic industrial growth and increasing diversification.

3.2 Infrastructure and linkage support available, planned and gaps

The Neemrana Japanese Zone has attracted significant investment, with 48 Japanese companies investing approx.. USD 8.34 billion, creating employment for over 26,500 people. The ongoing Eastern Rajasthan Canal Project (ERCP) is expected to address the growing water needs of Neemrana and its surrounding industrial areas, supporting future expansion. In addition, a second Japanese Investment Zone has been developed over 500 acres, just 20 km from Neemrana, further enhancing the regions industrial appeal. StandUp India Scheme continues to empower SC, ST, and women entrepreneurs, ensuring that marginalized groups have access to formal credit and entrepreneurial opportunities. New CGTMSME cover will boost the MSME credit growth and new GST rates will also aid the output of MSME sector. The Rajasthan Investment Promotion Scheme (RIPS) 2024 is a key initiative aimed at improving the ease of doing business. To promote local industries, the District Industries Centre should focus on developing new clusters for artisans in traditional sectors such as carpet weaving, leather goods, sculpture, and terracotta. This initiative will not only revive local craftsmanship but also foster innovation and entrepreneurship, helping artisans expand into broader markets. Strengthening training programs will equip artisans with modern techniques and business skills, promoting economic growth and creating sustainable livelihoods. By empowering local artisans and entrepreneurs, the district can enhance its economic landscape while preserving cultural heritage for a vibrant future.

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

Keeping in view of the available infrastructure support and prevailing practices, the



exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	10000.00	80	4	40000.00	32000.00
2	Manufacturing Sector - Term Loan-Micro	No.	150.00	80	320	48000.00	38400.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	18	9000.00	7200.00
Sub Total					342	97000.00	77600.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	2000.00	80	35	70000.00	56000.00
2	Manufacturing Sector - Working Capital-Micro	No.	32.00	80	360	11520.00	9216.00
3	Manufacturing Sector - Working Capital-Small	No.	200.00	80	47	9400.00	7520.00
Sub Total					442	90920.00	72736.00
II. MSME - Others							
1	Overdraft to PMJDY Account Holders	No.	0.10	100	5700	570.00	570.00
Sub Total					5700	570.00	570.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	7500.00	80	1	7500.00	6000.00
2	Service Sector - Term Loan-Small	No.	1000.00	80	6	6000.00	4800.00
3	Trading Units - Term Loan-Medium	No.	7500.00	80	2	15000.00	12000.00
4	Trading Units - Term Loan-Micro	No.	50.00	80	220	11000.00	8800.00
5	Trading Units - Term Loan-Small	No.	1000.00	80	45	45000.00	36000.00
Sub Total					274	84500.00	67600.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	1000.00	80	4	4000.00	3200.00
2	Service Sector - Working Capital-Micro	No.	15.00	80	430	6450.00	5160.00
3	Service Sector - Working Capital-Small	No.	300.00	80	27	8100.00	6480.00
4	Trading Units - Working Capital-Medium	No.	1000.00	80	4	4000.00	3200.00
5	Trading Units - Working Capital-Micro	No.	25.00	80	270	6750.00	5400.00
6	Trading Units - Working Capital-Small	No.	200.00	80	105	21000.00	16800.00
Sub Total					840	50300.00	40240.00
Total					7598	323290.00	258746.00

Budget 2025-26: Fuelling MSME Expansion

To help MSMEs scale operations and access better resources the investment and turnover limits for classification have been increased by 2.5 times and 2 times respectively. This is expected to improve efficiency technological adoption and employment generation.

The credit guarantee cover for micro and small enterprises has been increased from Rs. 5 crore to Rs. 10 crore enabling additional credit of Rs. 1.5 lakh crore over five years.

A new customized Credit Card scheme will provide Rs. 5 lakh in credit to micro enterprises registered on the Udyam portal with 10 lakh cards set to be issued in the first year.

Furthermore the government's ongoing initiatives like Udyam Registration PM Vishwakarma PMEGP SFURTI and the Public Procurement Policy continue to demonstrate a committed effort towards integrating and empowering MSMEs.

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 are a vital component of Indias economic framework, playing a crucial role in fostering economic growth, maintaining a healthy balance of trade, and bolstering foreign exchange reserves. They have a significant impact on the industrial landscape, underscoring the importance of high product quality, competitive pricing, and effective packaging to succeed in the global market. Achieving robust export growth is a national priority, recognized by both the Government and export agencies.

To reduce dependence on raw material exports and promote selfsufficiency, initiatives such as the Make in India campaign are essential for positioning India as a globally recognized brand. In an effort to streamline export procedures, the Government of India has simplified documentation requirements for export credit, limiting them to just three key documents: the Bill of Lading or Airway Bill, the Commercial InvoicecumPacking List, and the Shipping Bill or Export Bill. This simplification aims to enhance efficiency and reduce the administrative burden on exporters, making the process more accessible.

Additionally, the Foreign Trade Policy (2015 20) seeks to diversify Indias export markets and product base, thereby enhancing the countrys overall export potential. This comprehensive strategy reflects the Governments commitment to nurturing a dynamic export sector, ultimately contributing to Indias economic resilience and global competitiveness. By empowering exporters, investing in infrastructure, and simplifying processes, India can strengthen its position in the international market, drive sustainable economic growth, and elevate its global standing.

4.1.2 Infrastructure and linkage support available, planned and gaps

Numerous industrial units are located in Behror, Neemrana, and Shahjahanpur, with many actively engaged in exporting. However, agrobased industrial units in the region have yet to fully capitalize on export opportunities. Enhancing their participation is essential for diversifying the local economy and leveraging the regions agricultural strengths.

Exporters are strongly encouraged to utilize the export credit insurance services offered by the Export Credit Guarantee Corporation (ECGC). These services are crucial for safeguarding exporters against risks such as payment defaults, currency fluctuations, and political instability factors that can discourage businesses from entering international markets.

In addition, MSME and export organizations should prioritize providing comprehensive training programs tailored to micro, small, and medium exporters. Such training should cover essential topics, including accurate completion of export documentation, understanding international trade regulations, developing competitive pricing strategies, and conducting effective market research. By equipping local exporters with the necessary skills and knowledge, these organizations can empower them to make informed decisions and navigate the complexities of global trade successfully.

Networking events, workshops, and mentorship programs can serve as valuable platforms for knowledge exchange and partnership building, driving innovation and market expansion. By addressing these critical areaspromoting export credit insurance, delivering targeted training, and fostering industry collaborationthe KotputliBehror district can significantly expand its export base. This holistic approach will not only strengthen the local economy but also enhance the districts integration into the global market, driving sustainable growth and creating new employment opportunities for the community. Export

credit up to Rs 50 crore is reckoned under priority sector credit.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Pre Shipment Export Credit	No.	100.00	75	1	100.00	75.00
Total					1	100.00	75.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide essential financial support from the Bank to deserving and meritorious students pursuing higher education, both in India and abroad. This initiative seeks to ensure that every eligible student has access to affordable financial assistance, enabling them to achieve their academic aspirations without financial constraints.

In line with the guidelines set by the Reserve Bank of India, education loans of up to ₹ 25 lakh per individual—including for vocational courses—are classified as priority sector lending. This classification underscores the vital role of education in driving economic and social development and reflects the government's commitment to making higher education accessible to all.

Vocational courses, in particular, represent a significant investment in human capital and play a crucial role in advancing both the state and the nation. Educated citizens equipped with practical skills are invaluable assets for national progress, contributing to innovation, productivity, and economic growth.

To strengthen support for this important sub-sector, the credit potential assessment process has been enhanced, allowing for a more comprehensive evaluation of the financial needs of students pursuing vocational training. This ensures that aspiring learners can secure the necessary funding to complete their education, thereby helping to cultivate a skilled workforce aligned with the evolving demands of the job market.

By facilitating access to education loans, the scheme not only empowers individual students but also fosters a culture of higher education across the nation. Ultimately, this initiative contributes to the country's overall development by nurturing a more educated and skilled populace capable of driving sustainable growth, innovation, and societal advancement.

4.2.2 Infrastructure and linkage support available, planned and gaps

Since being carved out from parts of Alwar and Jaipur, the district has faced significant challenges in developing a robust education system, particularly in the field of technical education. While a few institutions—such as NIIT Neemrana, Raffles, Dental College

Kotputli, and Rao Sohan Lal College—are present, there remains an urgent need for professional colleges, including engineering institutes, polytechnic colleges, and B.Ed. institutions, to meet the growing educational demands of local students.

The existing infrastructure is inadequate to accommodate the high demand for quality education. Consequently, many families are compelled to send their children to Jaipur or Delhi in search of better opportunities, placing a considerable financial burden on households. Addressing this issue requires substantial investment in expanding educational infrastructure. Establishing more schools, colleges, and vocational training centers will enable students to access quality education locally, thereby reducing the need for migration.

A strong emphasis on technical education, coupled with industry collaborations for internships, will help bridge the gap between education and employment. The PM Vidya Lakshmi Scheme, launched by the Government of India, provides financial assistance to students pursuing higher studies, offering up to a 75% credit guarantee for loans of up to ₹ 7.5 lakh and a 3% interest subsidy for eligible students. A budget of ₹ 3,600 crore has been allocated for the period 2024–2031, benefiting an estimated 7 lakh students

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	5.00	90	225	1125.00	1012.50
Total					225	1125.00	1012.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human necessity, serving both as a consumer good and a capital asset. Investment in public housing not only enhances public welfare but also stimulates local economic development. The primary objective of public housing is to provide essential living spaces for families, often referred to as “core housing” or “starter housing.” These homes typically include basic amenities such as limited living space and sanitation facilities.

To address the urgent need for housing, the Government of India launched the Housing for All by 2022 initiative. Key schemes such as the Indira Awas Yojana and Rajiv Awas Yojana have played a pivotal role in achieving this ambitious goal. According to a KPMG report titled Decoding Housing for All by 2022, India requires the construction of approximately 11 crore housing units over the next seven years, necessitating an annual investment exceeding ₹ 128 lakh crore.

Recently, the Government announced the PM Awaas Yojana–Urban 2.0 with an outlay of ₹ 10 lakh crore. This scheme aims to provide housing for 1 crore urban poor, underscoring the Government’s commitment to improving living conditions for vulnerable populations. The Finance Minister emphasized that this initiative is crucial for making affordable

housing accessible to all, thereby reinforcing social equity.

Investing in public housing not only addresses immediate shelter needs but also fosters long-term economic growth by creating jobs and enhancing urban infrastructure. Affordable housing contributes to social stability, promotes healthier communities, and improves the quality of life for millions. Through these initiatives, the Government aims to build a more equitable society in which every individual has access to safe and dignified living conditions—ultimately paving the way for sustainable development and improved living standards for all citizens.

4.3.2 Infrastructure and linkage support available, planned and gaps

Loans for purchase or construction of a dwelling unit qualify as priority sector if the loan amount does not exceed ₹ 50 lakh in centres with population above 50 lakh, ₹ 45 lakh in centres between 1050 lakh, and ₹ 35 lakh in centres below 10 lakh. For repairs to damaged units, eligible limits are ₹ 15 lakh, ₹ 12 lakh, and ₹ 10 lakh respectively. In all cases, the total cost of the dwelling unit must not exceed ₹ 63 lakh, ₹ 57 lakh, and ₹ 44 lakh for the respective population categories.

The housing sector faces several challenges that hinder growth and accessibility, particularly for low and middle-income families. Rising land and construction costs have made homeownership increasingly difficult, while limited microfinance options restrict access to affordable financing. Additionally, the lack of financial assistance for purchasing housing sites adds to the burden. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. In Phase I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.)

Expanding access to microfinance and adopting modern construction technologies will promote affordable housing, stimulate economic development, and improve living standards for families.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Metropolitan Centre	No.	10.00	90	1160	11600.00	10440.00
Total					1160	11600.00	10440.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure is crucial for agricultural development and economic progress, encompassing key components like transport roads, irrigation systems to boost crop yields, and reliable drinking water sources. Access to healthcare enhances workforce productivity, while educational institutions empower farmers with modern practices. Effective communication networks provide vital market information, helping farmers secure better prices. Agro-processing facilities add value to raw products, create jobs, and stimulate local economies. Together, these elements foster sustainable growth and improve quality of life in rural areas. In India, infrastructure development largely relies on public investment due to high costs and associated risks. To accelerate progress, fostering public-private partnerships and attracting foreign investment are essential strategies. For the fiscal year 2025-26, the state government allocated a budget of ₹ 17,383.81 crore for Public Works Department which includes ₹ 1,200.00 crore from State fund for NABARD assisted road works under RIDF. Despite Rajasthan comprising 10.4% of India's total area, it only holds 1.16% of the nation's surface water, leading to persistent water scarcity. Effective water management and conservation efforts are critical through enhanced irrigation projects and water supply initiatives. The state government allocated Rs. 654.71 crore for retrofitting major drinking water projects under the Jal Jeevan Mission and Rs. 8,042.35 crore for irrigation and flood control, aiming to address these pressing challenges.

5.1.2 Infrastructure and linkage support available, planned and gaps

Kotputli-Behror faces significant gaps in rural infrastructure that hinder sustainable growth. Water scarcity is a pressing issue, necessitating the adoption of water conservation methods like rainwater harvesting and efficient irrigation systems. Implementing modern techniques, such as drip and sprinkler irrigation, can optimize water use and promote sustainable agriculture. Road connectivity must focus on remote and underserved areas to improve access to markets and essential services, thereby better integrating rural economies. Investment in agro-processing facilities can create jobs, add value to raw agricultural products, and reduce post-harvest losses, enhancing local livelihoods. Expanding public-private partnerships (PPPs) is crucial for attracting private investment and expertise, easing the financial burden on public resources. Additionally, targeted agricultural training programs are vital for equipping farmers with modern practices and technologies to boost productivity and profitability. Healthcare accessibility is another urgent concern; improving services through mobile health units or telemedicine can bridge gaps in rural healthcare delivery. Strengthening communication infrastructure is essential, enabling farmers to access market information and agricultural advice, empowering them to make informed decisions. Finally, establishing a robust monitoring and evaluation framework for infrastructure projects will ensure their effectiveness and foster continuous improvement. Involving local communities in the planning process can lead to infrastructure solutions that are more relevant and accepted, addressing specific needs effectively.

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

The Rural Infrastructure Development Fund (RIDF) provides vital benefits beyond irrigation, rural roads, and bridges, significantly enhancing rural communities. One key

impact is improved access to education, with RIDF funding schools that boost enrollment and educational outcomes. Healthcare services are also strengthened, as investments in clinics and hospitals enhance medical care access, leading to better health results. RIDF supports skill development centers that equip rural youth with vocational training, increasing employability and fostering entrepreneurship. Water supply and sanitation initiatives improve public health by reducing waterborne diseases and enhancing hygiene. Additionally, RIDF promotes renewable energy projects, such as solar installations and biogas plants, providing sustainable energy solutions and reducing reliance on fossil fuels. Investments in agro-processing facilities add value to agricultural products, create jobs, and minimize post-harvest losses. Improved communication infrastructure enhances connectivity, enabling farmers to access market information and agricultural advice for better decision-making. RIDF also funds housing projects that improve living conditions and stability in rural areas. Many initiatives focus on women's empowerment, promoting gender equality through self-help groups and skill training. Finally, projects aimed at environmental sustainability contribute to ecological balance, making RIDF crucial for sustainable rural development in India.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The social infrastructure in Kotputli-Behror district is evolving post its administrative reorganization. Health services include PHCs and CHCs, but specialist care and emergency response remain limited, especially in rural areas. Education infrastructure covers basic schooling, yet suffers from limited access to higher education and skill development. Transport connectivity benefits from NH-48 and proximity to NCR, but over 30 villages still lack bus access, affecting mobility and service delivery. Urban housing and amenities are improving under schemes like PMAY, though rural sanitation and waste management lag behind. The district faces challenges due to transitional governance, uneven resource allocation, and a digital divide that restricts access to e-services. Overall, while Kotputli-Behror holds strategic potential, targeted investments in health, education, transport, and digital infrastructure are essential to bridge service gaps and ensure inclusive development.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has a basic network of educational institutions, including primary and secondary schools and a few vocational training centers aimed at enhancing access to education. Healthcare facilities, such as primary health centers, provide essential services but often struggle with staff shortages and inadequate supplies. Government initiatives are planned to expand these services, focusing on improving educational facilities and healthcare access, alongside better connectivity through road improvements. However, notable gaps remain; many rural areas lack sufficient healthcare services, leading to long travel times for essential medical care to Jaipur or Delhi. Educational institutions frequently face infrastructure deficits, such as inadequate classrooms and resources.

Additionally, sanitation facilities are insufficient, posing health risks to the community. To effectively address these challenges, increased investment is crucial, particularly in enhancing bank credit availability for social projects. Targeted government programs that promote public-private partnerships can help bridge these gaps, ultimately improving social infrastructure and the quality of life for residents in Kotputli-Behror. By fostering collaboration and investment, the district can better meet the needs of its community.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	2.00	80	30	60.00	48.00
2	Education-Schools	No.	250.00	80	2	500.00	400.00
Total					32	560.00	448.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

India possesses significant reserves of energy resources particularly in renewable energy with Rajasthan benefiting greatly from its abundant solar and wind potential. The distribution of the country's total installed energy generation capacity is predominantly thermal followed by hydro nuclear and renewable sources. Within the renewable segment solar and wind energy are critical contributors especially given Rajasthan's favorable climate conditions.

The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like biogas and solar energy are gaining popularity in the district due to their sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. Moreover increasing reliance on renewable energy can significantly reduce dependence on conventional fossil fuels leading to lower energy costs and enhanced environmental sustainability. Implementing decentralized renewable energy projects can empower local populations creating job opportunities and promoting energy security. By focusing on renewable energy infrastructure Rajasthan can enhance energy access in rural regions fostering inclusive growth and contributing to India's broader goals of sustainable development and energy transition. This strategic approach will not only provide immediate benefits but also lay the groundwork for a more resilient and self-sufficient energy future.

5.3.2 Infrastructure and linkage support available, planned and gaps

Rajasthan ranks second among Indian states in installed renewable energy capacity, with 38,168 MW, representing 16% of India's total renewable energy installation. The state has the highest annual growth rate in renewable energy capacity among major states, and leads in solar power installation with 32,317 MW, ahead of Gujarat at 21,905 MW thanks to more than 320 sunny days per year. Despite these achievements, challenges remain in grid connectivity, infrastructure, regulatory hurdles, and limited financial incentives, which hinder further growth. Addressing these gaps through better storage solutions, infrastructure upgrades, and community awareness is critical. The PM Surya Ghar Muft Bijli Yojana, part of Rajasthan's renewable push, aims to provide 300 units of free electricity per month to one crore households by installing rooftop solar panels. The scheme not only reduces dependence on conventional energy but also offers financial incentives.



The Central Government will provide up to 40% in subsidies for installation, along with concessional bank loans, ensuring minimal cost burden on citizens. Households can also earn money for surplus electricity generation, further encouraging renewable energy adoption.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System without Battery	No.	3.00	90	4600	13800.00	12420.00
Total					4600	13800.00	12420.00

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	179	44.390000	37.5326
B	Ongoing tranches	145	123.520000	102.7383
	Total (A + B)	324	167.910000	140.2709

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	107	20.048300	18.9912
B	Rural roads & bridges	135	74.475600	59.4410
C	Social Sector	82	73.394100	61.9394
	Total (A + B + C)	324	167.918000	140.3716

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	Noofprojects	Irrigation potential	ha	
B	Rural roads	Noofprojects	Road length	km	
C	Bridges	Noofprojects	Bridge Length	m	

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	e-vikas kendra	3	Enhance digital literacy, promote financial inclusion, provide access to government services.	3	75
2	Construction of Anganwadi Center	1	Provide essential early childhood education, nutritional support, and healthcare services.	1	3



3	Infrastructure for Veterinary Hospitals	1	Improve animal healthcare, provide better treatment facilities, and support livestock health	1	3
4	Education institute	3	Provide accessible quality education, promote skill development, and empower local communities.	3	90
5	Construction of Sub Health Centers	11	Improve access to primary healthcare services,	11	4511
6	Education - Strengthening of Schools	63	Provide accessible quality education, promote skill development, and empower local communities.	63	2656

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG Bank Linkage Program (SHGBLP), launched in 1992, aims to provide accessible and affordable banking services to underserved communities, evolving into the world's largest microcredit initiative. By March 31, 2024, the program had linked 144.21 lakh Self Help Groups (SHGs) for savings and 77.41 lakh SHGs for credit, reaching 17.75 crore households. NABARD's Joint Liability Groups (JLGs), introduced in 2006-07, address the credit needs of tenants, sharecroppers, and small farmers.

6.2 Infrastructure and linkage support available, planned and gaps

In the district, the reluctance of several banks, especially commercial ones, to extend loans to Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) presents a significant challenge to financial inclusion. A major issue remains the lack of comprehensive data on landless farmers in the district, which hinders the development of targeted initiatives for this vulnerable group. To address this, the Agriculture Department should prioritize compiling detailed block-wise data on landless farmers, enabling the creation of tailored financial products and services. By overcoming the reluctance of banks to lend and addressing data gaps, the district can enhance agricultural development and empower marginalized communities. Additionally, NABARD's livelihood generation programs, such as LEDP, MEDP, and M-Suvidha, play a vital role in empowering micro-entrepreneurs and artisans by providing them with skills, financial support, and resources for sustainable income generation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.00	100	5000	5000.00	5000.00
Total					5000	5000.00	5000.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Advocate for government-backed loan schemes that provide guarantees to banks for loans given to landless farmers. This reduces the risk for banks and encourages them to lend.
2. Foster partnerships between agricultural departments and local banks to create customized loan products that cater to the specific needs of farmers.
3. Promote sustainable agricultural practices which can enhance productivity and in turn improve farmers ability to repay loans.
4. Use AgriStack data repositories to analyse and assess risks and better understand farmers repayment capabilities allowing lenders to make informed decisions.
5. Provide training for farmers on how to use eNWRs effectively including how to issue and transfer receipts and how to leverage them for financing.
6. Implement programs that help farmers understand and improve their credit scores making them more attractive to lenders.
7. Advocate for FPOs to take advantage of government schemes that provide interest subsidies or guarantees on loans making it easier for them to secure financing.
8. Agricultural universities KVKs and farmer producer organizations should intensify their efforts to promote integrated agriculture systems.
9. Advocating for organic farming promotes sustainable practices that protect soil health and enhance biodiversity. By reducing reliance on chemical inputs this approach not only supports farmers' livelihoods but also fosters healthier ecosystems and safer food for consumers."
10. A unified portal for farmers can serve as a comprehensive resource for addressing all agricultural challenges. This platform would provide access to information resources and support for issues ranging from crop management and market trends to financial assistance and weather updates.

2. Water Resources

1. As all blocks in the district have water table as over-exploited, establish a system for monitoring water resources usage and quality enabling informed decision-making and policy formulation.
2. Conduct training programs to educate farmers about efficient water management practices crop selection based on water availability and conservation techniques.
3. Promote techniques for groundwater recharge such as percolation tanks and recharge wells to replenish aquifers and improve water availability.
4. Implement watershed management programs to enhance soil and water conservation. This includes afforestation soil bunding and contour farming to improve water retention.
5. Encourage the adoption of efficient irrigation methods like drip and sprinkler systems to



optimize water use and reduce wastage especially in water-scarce areas on the concept of "Per Drop More Crop"..

6. Encourage farmers to diversify crops with lower water requirements especially in regions facing water scarcity. This can help reduce overall water demand and enhance resilience.

7. Set up demonstration farms that showcase efficient water management practices and technologies providing farmers with practical examples to replicate.

8. Support R&D initiatives focused on developing drought-resistant crop varieties and innovative water management practices suitable for the districts climate.

3. Farm Mechanisation

1. Framing of a scheme of interest subvention to incentivise farm mechanisation similar to working capital loans under KCC.

2. Facilitate easy access to credit for farmers specifically for the purchase of agricultural machinery including low-interest loans and flexible repayment terms.

3. Set up custom hiring centers in strategic locations to minimize travel time and make machinery readily accessible to farmers.

4. Primary Agricultural Credit Societies (PACS) can establish custom hiring centers as a valuable service enabling farmers to rent essential machinery at affordable rates. This initiative not only enhances productivity but also supports sustainable agricultural practices while diversifying operations of PACS.

5. Promote the use of smart farming technologies such as precision agriculture and drones to enhance efficiency and yield.

6. Advocate for policies that encourage mechanization such as tax incentives for purchasing machinery or investment in agricultural technology.

4. Plantation and Horticulture

1. The Horticulture Department and KVKs should collaborate to enhance farmers technical skills in producing export-quality horticultural crops.

2. Efforts should be prioritized to establish processing units for onion lemon pomegranates amla and other horticultural crops to maximize the use of local raw materials. Furthermore banks must offer term loans to facilitate this initiative ensuring that farmers and entrepreneurs have the necessary financial support to invest in processing capabilities.

3. The PMFME scheme needs greater popularization to maximize its benefits for micro food processing enterprises. Enhanced outreach efforts including workshops and informational campaigns can help raise awareness and encourage more entrepreneurs to take advantage of the opportunities it offers.

4. To enhance the establishment of processing units for horticultural crops market intervention strategies should be implemented. This includes setting minimum support prices to protect farmers interests and ensuring fair pricing for processed products. Additionally the government can facilitate market linkages by connecting processing units with local and export markets creating a sustainable demand for these products. Support for branding and marketing initiatives will also help position these processed goods

competitively in the market.

5. The government should actively promote the establishment of government nurseries in the district to provide farmers with easy access to quality plants and saplings. By ensuring a steady supply of healthy seedlings this initiative will empower farmers to diversify their crops improve yields and enhance overall agricultural productivity ultimately contributing to local food security and economic growth.

5. Forestry/ Waste Land Development

1. Proper management of waste lands can restore soil fertility and improve agricultural productivity.

2. Afforestation and reforestation help combat climate change reduce soil erosion and improve air quality. Forests play a vital role in maintaining the water cycle enhancing groundwater recharge and preventing floods.

3. Non-governmental organizations should collaborate with government departments and banks to promote forest development aligned with the National Forest Policy. This partnership can enhance resource mobilization and community engagement while implementing sustainable practices. Together they can create effective strategies for afforestation and the sustainable management of forest resources.

4. Implement programs aimed at rehabilitating degraded land through planting native species and implementing soil conservation techniques.

6. Animal Husbandry - Dairy

1. Implement selective breeding and artificial insemination techniques to enhance milk production and disease resistance.

2. Strengthen access to veterinary care and health programs to ensure the well-being of livestock.

3. Provide training to farmers on best practices in animal husbandry nutrition and dairy management.

4. Promote dairy cooperatives to empower farmers enhance bargaining power and improve milk quality and marketing. PACS can also play an important role where dairy cooperatives are not available

5. It is crucial to raise awareness among farmers and bank employees in the district about the National Livestock Mission the National Gokul Mission and dairy processing initiatives. Enhanced understanding of these programs can foster better participation and support ultimately boosting livestock development and dairy productivity in the region.

6. Promote Indigenous breeds as they are well-adapted to local climates and conditions making them more resilient to environmental changes and diseases. They often have lower maintenance costs and can thrive on local feed resources improving farmers' profitability.

7. Encourage the use of agro-industrial by-products and locally available feed resources to reduce costs and improve nutrition.

8. Facilitate access to credit and insurance products tailored to the needs of livestock farmers.



7. Animal Husbandry - Poultry

1. Climate change poses serious threats to the productivity and reproductive health of livestock leading to decreased yields and heightened vulnerability. To address these issues effectively it is essential to promote native bird breeds that possess inherent disease resistance and adaptability to climate variations. By supporting these resilient breeds we can ensure sustainable poultry production enhance food security and mitigate the adverse impacts of climate change on agricultural systems.
2. Implement selective breeding and cross-breeding techniques to improve the productivity and disease resistance of poultry stocks.
3. Establish comprehensive veterinary services to provide vaccinations disease prevention and regular health check-ups for poultry.
4. Provide training to farmers on best practices in poultry management biosecurity and production techniques.
5. Facilitate direct market access for poultry products through cooperatives and farmer organizations to enhance profitability.
6. Encourage organic poultry farming and the use of sustainable practices to reduce the environmental impact of poultry production.
7. Provide access to credit and insurance products tailored for poultry farmers to encourage investment and mitigate risks.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Implement selective breeding practices to improve the genetic quality of sheep goats and pigs focusing on traits such as growth rate disease resistance and adaptability.
2. Invest in proper housing feeding and handling facilities to improve animal welfare and productivity.
3. Encourage integrated systems where sheep goats and pigs are raised alongside crops. This creates a synergistic effect improving resource utilization and farm productivity.
4. Implement rotational grazing practices to enhance pasture health and increase forage availability reducing overgrazing and soil degradation.
5. Marketing linkages for goats should be established with major markets such as Mumbai Delhi Jaipur enabling goat rearers to secure better prices for their livestock. This connection can enhance profitability and ensure farmers have direct access to larger markets catering to the growing demand in urban areas.

9. Fisheries

1. Limited water availability in the district presents significant challenges for fisheries development. This scarcity affects both fish production and the sustainability of aquatic ecosystems.

10. Construction of Storage and Marketing Infrastructure

1. Construct multi-purpose warehouses for bulk storage of grains and other commodities equipped with necessary pest control and ventilation systems.

2. Improve road and transport facilities to enable timely delivery of produce to markets reducing transit losses and costs.
3. Promote the use of online platforms for farmers to sell their produce directly to consumers enhancing market reach and profit margins.
4. Develop cold storage units to preserve perishable items like fruits vegetables and dairy products ensuring they remain marketable for longer periods.
5. Create platforms that provide real-time information about market prices demand and trends to help farmers make informed decisions about when and where to sell their products.

11. Land Development, Soil Conservation and Watershed Development

1. Promote rainwater harvesting and the construction of check dams to enhance groundwater recharge and ensure sustainable water supply for agriculture.
2. Implement regular soil testing programs to assess soil health and nutrient levels guiding farmers in appropriate fertilizer use and soil amendments.
3. Implement contour plowing and terracing to reduce soil erosion on sloped lands by following the natural contours of the land. Integrate trees and shrubs into agricultural landscapes to improve soil health enhance biodiversity and provide additional income sources.
4. Foster community involvement in watershed management projects to enhance local ownership and ensure effective implementation.
5. Banks should extend financial support to farmers for land development activities such as land leveling reclamation drainage soil conservation and watershed management. This assistance can enhance agricultural productivity and promote sustainable land use practices.
6. Provide training programs for farmers on sustainable land management soil conservation techniques and water resource management.

12. Agriculture Infrastructure: Others

1. The Government of India introduced the Agriculture Infrastructure Fund in August 2020, with a substantial allocation of Rs. 1 lakh crore over the next 10 years. This fund aims to enhance agricultural infrastructure by offering a 3% interest subsidy on bank loans to agricultural entrepreneurs, village service cooperative societies, and farmer producer organizations, specifically for post-harvest management activities.
2. To maximize its impact, it is crucial to actively promote this scheme at the grassroots level, ensuring that potential beneficiaries are well-informed. Additionally, linking existing loan accounts to this fund will facilitate access to financial support, encouraging investments in vital infrastructure and improving overall agricultural productivity.
3. Raising awareness about the AMI (Agricultural Marketing Infrastructure) scheme among beneficiaries and bankers will ensure better understanding of its benefits, improve access to financial support for agricultural infrastructure projects, and enhance overall participation in rural development initiatives.



13. Food and Agro. Processing

1. The PMFME (Pradhan Mantri Formalization of Micro Food Processing Enterprises) Scheme offers financial assistance of up to Rs. 10 lakh and a 35 subsidy on project costs to support micro food processing units. It includes capacity-building programs technology support and market access aiming to enhance production efficiency and promote entrepreneurship. Additionally the scheme focuses on empowering women and marginalized communities ultimately boosting local employment and sustainable economic development.
2. Utilizing modern technology for efficient processing packaging and preservation of food products.
3. Implementing quality assurance measures to ensure safety and compliance with food standards.

14. Agri. Ancillary Activities: Others

1. Agri Clinics and Agri Business Centers (ACABCs) serve as one-stop solutions for farmers providing technical advice input supply and market access to enhance agricultural productivity. They offer training programs and resources to promote agribusiness development empowering farmers with the skills needed for sustainable practices. By facilitating networking and financial assistance ACABCs contribute to the growth of local economies and improved livelihoods.
2. Climate change is anticipated to decrease productivity in both agricultural and non-agricultural sectors. In this context Agri Business Centers can strengthen extension services by offering high-quality guidance.
3. Processing activities enhance value and minimize post-harvest losses. They also boost income and generate employment opportunities.

15. Micro, Small and Medium Enterprises (MSME)

1. Banks offer tailored financial products specifically designed for MSMEs including term loans working capital loans and equipment financing. These products help businesses manage cash flow and invest in growth.
2. Utilizing government-backed credit guarantee schemes reduces the risk for banks and encourages them to lend to MSMEs that may not have sufficient collateral or credit history.
3. Banks can facilitate connections between MSMEs and larger corporations potential buyers and industry networks helping small businesses expand their market reach.
4. The District Industries Center should conduct assessments to identify promising activities within the non-agricultural sector and create tailored programs for training rural entrepreneurs. Additionally it should facilitate extension services ensure a steady supply of raw materials and develop effective marketing strategies for manufactured goods to support local businesses.
5. Supporting entrepreneurship development initiatives that focus on building managerial and technical skills among aspiring business owners.
6. Awareness about Stand Up India, Mudra Loans, and the CGTMSE Guarantee schemes is crucial to empower aspiring entrepreneurs, especially women and marginalized communities, by providing easy access to financial support, encouraging self-employment,

and promoting business growth.

7. Educating beneficiaries and financial institutions about these schemes will help improve loan uptake, boost entrepreneurial ventures, and foster inclusive economic development.

16. Export Credit

1. Export credit schemes can be particularly beneficial for SMEs providing them with the resources to compete on a global scale. Thus a comprehensive user-friendly guide should be developed for beneficiaries to clarify the policies schemes and regulations of banks ensuring they have a clear understanding of available financial resources and how to access

2. Export credit is a vital component of international trade enabling businesses to manage risks and access financing necessary for successful exporting. By understanding the various forms of export credit and their benefits exporters can better navigate the challenges of entering global markets and contribute to overall economic growth.

17. Education

1. Initiatives should be implemented to enhance awareness of educational loans ensuring that students and parents understand the options available and the application process.

2. The procedure for securing education loans should be simplified with a focus on decentralizing decision-making to expedite approvals and enhance accessibility for applicants.

3. Conducting campaigns to inform students and parents about the availability of educational loans including application processes and benefits.

4. Awareness of the PM Vidhyalakshmi Portal is essential to inform students and educational institutions about the platform's role in providing easy access to educational loans, scholarships, and financial assistance, helping students pursue higher education without financial barriers. Promoting the portal will ensure better utilization of government schemes for education financing, fostering greater access to quality education across India.

18. Housing

1. Efforts should be directed toward resolving challenges that farmers encounter in securing loans for constructing homes on agricultural land as well as streamlining the lengthy process of converting land use from agricultural to non-agricultural. Addressing these issues will facilitate easier access to housing loans for farming families.

2. Arrangements should be made for online applications to approve house maps along with establishing a fixed timeframe for processing these requests. This will help in timely disbursement of loans.

3. Pradhan Mantri Awas Yojana (PMAY G) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. PMAY 2.0 offers several benefits aimed at improving housing accessibility for the urban poor presenting a significant opportunity for banks to expand their lending portfolio.

4. In Phase I (2016 17 to 2018 19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.



19. Social Infrastructure

1. Banks should actively provide financing to entrepreneurs for establishing essential services such as schools, drinking water facilities and sanitation systems. This funding should encompass the construction or refurbishment of household toilets and initiatives aimed at improving water access within communities ultimately contributing to better health and education outcomes.
2. Banks should actively provide financing for the development of healthcare facilities such as private clinics and pathological labs. This support will improve access to quality medical services fostering better health outcomes and meeting the growing healthcare needs of the community.

20. Renewable Energy

1. Governments can provide incentives for banks to finance renewable energy projects such as interest rate subsidies or risk-sharing mechanisms.
2. Banks should explore opportunities to finance captive and other solar projects under the PM-KUSUM scheme.
3. Establishing clear and supportive regulatory environments can encourage banks to invest in renewable energy.
4. Collaborations between banks governments and renewable energy developers can facilitate access to financing and promote project success.
5. Achieving net-zero emissions is a critical goal in combating climate change and renewable energy plays a pivotal role in this transition. The path to net-zero is not only a climate imperative but also an opportunity for innovation and progress in the renewable energy sector.

21. Informal Credit Delivery System

1. Banks should provide training on Self Help Groups (SHGs) and Joint Liability Groups (JLGs) for branch managers and field staff. Furthermore all banks in the district should work collaboratively to strengthen credit linkages for SHGs and JLGs enhancing financial access for these groups.
2. Banks in the district are hesitant to lend to self-help groups (SHGs) and joint liability groups (JLGs). They should adhere to the Reserve Bank of India's guidelines for lending under the Pradhan Mantri Jan Dhan Yojana as well as those specifically related to SHGs and JLGs to promote financial inclusion and support these essential community initiatives.
3. Banks may consider lending to Non-Banking Financial Companies (NBFCs) for on-lending purposes specifically targeting rural and underserved areas. This approach can enhance access to credit for marginalized communities and support local economic development.

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.

1. 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".

2. 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

3. Status of Cooperatives in the District

1. Kotputli-Behror district has a good network profile of cooperative societies covering all the 6 blocks of the district.
2. The district has 3 branches of The Alwar Central Cooperative Bank Ltd. and 3 branches of the Jaipur Central Cooperative Bank Ltd. operating in the region. Additionally, there are a total of 174 Primary Agricultural Cooperative Societies (PACS) registered across all the 06 blocks of the district out of which 80 PACS are affiliated to The Alwar Central Cooperative Bank Ltd and remaining are The Jaipur Central Cooperative Bank Ltd.
3. In addition to Primary Agricultural Credit Societies the district is home to various non-credit societies that span multiple sectors including dairy, womens, welfare, housing, labour, marketing and handloom textiles and weaving. These societies play a crucial role in supporting local communities and enhancing economic activities across diverse fields.

4. Potential for formation of cooperatives

1. The district shows significant potential for cooperative activities as the distribution of operational areas for cooperative societies is uneven. Some villages remain uncovered by any cooperative society. This presents an opportunity to establish credit cooperative societies in each development block which can stimulate local economic activities and enhance community support.
2. 39 Gram Panchayats in the district do not have any PACS. It is important to form m-PACS in all of these Gram Panchayats to ensure implementation of various schemes and initiatives regarding development of cooperatives in the country.
3. Additionally, there is a pressing need to strengthen the existing cooperative societies in the district as some of them are currently inactive. Revitalizing these societies can enhance their effectiveness and better serve the community needs.

Centrally Sponsored Project for Computerization of PACS (CSPCP)

NABARD is implementing the project on behalf of the Ministry of Cooperation which is an effort towards providing requisite computer hardware and peripherals together with Enterprise Resources Planning (ERP) based common software to enable PACS to capture records of all credit and non-credit operations digitally and seamlessly in an efficient and transparent manner.

With the coverage of PACS all three tiers of the cooperative structure will be digitalized. This initiative shall bring the desired transparency in the operations of PACS and help building the confidence of customers in the system. This will also pave the way for seamless integration of PACS with the CBS of DCCBs and StCB.

Computerization will facilitate the realization of PACS' true potential by transforming them into Multi-Service Centres (MSCs) to offer an array of products and services covering the entire gamut of rural livelihood activities.

**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 FPOs under Central Sector Scheme on FPOs and PODF-ID Fund	Narayanpur, Bansur	Grant support under CSS on FPO scheme for 1 FPO sanctioned in Bansur Block. Handholding of FPO promoted under PODF-ID fund at Bansur block. Handholding of dairy FPO promoted under PODF-ID fund at Bansur block	Nil	2000	The primary functions of Farmer Producer Organizations (FPOs) encompass supplying agricultural inputs such as seeds and fertilizers, establishing market linkages, providing machinery, training, facilitating financial networking and offering technical guidance. The main objective of FPOs is to enhance producers income by enabling them to organize themselves effectively.
2	Watershed Development	Watershed development project under watershed Development Fund	Hamirpur, Bansur	Financial assistance for project implementation and covering operational costs. Support for capacity building by conducting training programs for local communities and providing technical expertise	Nil	2000	Enhancing groundwater levels through comprehensive area based initiatives and systematic implementation according to the action



				for sustainable land and water management practices.			plan. Augmenting cropping intensity in the region and fostering holistic development across all villages.
3	Women Empowerment	Rural Mart	Bansur	Grant support for Rural Mart in the Bansur Block of Kotputli-Behror district	Nil	1000	The initiative is expected to significantly boost FPOs income by facilitating direct market access and reducing reliance on intermediaries. Additionally, it will promote FPO members products stimulate the local economy create job opportunities and offer essential training on marketing strategies and quality standards to enhance their livelihoods.



4	Promotional Activity	Rural Haat	Bansur	Grant support for Rural Haat in the Bansur Block of Kotputli-Behror district	Nil	500	The rural haat will enhance farmers income by providing direct market access and fostering community engagement. It will also stimulate the local economy create job opportunities and support vendors in marketing and selling of their produce.
5	Skill Training	Livelihood entrepreneurship development program (LEDP) for millets	Bansur	Financial support for conduct of LEDP programme for women	Nil	90	Training women in the preparation of millet products will help them establish market connections to sell their creations ultimately boosting their income. This initiative empowers women by enhancing their skills and providing opportunities for financial independence.



6	Skill Training	Skill development initiative	Bansur	Financial support towards computer and telecommunications training	Nil	60	Providing livelihood opportunities through computer and telecommunications training. Conducting training programs for unemployed rural youth and girls in the district with aim to place them in jobs.
7	Institution Development	Computerization of PACS (Primary Agriculture Cooperative Society)	Kotputli -Behror district	Grant (funded 90 percent by GoI and 10 percent by NABARD) of Rs. 3.91 Lakh to each PACS for computerization of its operations.	Nil	50000	Computerization of PACS project improved governance and transparency in PACS, leading to speedy disbursal of loans, lowering of transaction cost, reduction in imbalances in payments and seamless accounting with DCCBs and StCBs. It enhances trustworthiness in the working of PACS among farmers, thus contributing towards realizing the vision of Sahakar se Samridhi.



8	Financial Inclusion	Centre for Financial Literacy	Bansur and Paota	Grant support for establishment of Centre for Financial Literacy with sufficient staff through AROH Foundation.	Nil	30000	CFLs have been started with an aim to encourage people to make a household budget and record financial transactions. Promote use of savings bank accounts and other deposit accounts. Protect people from fraud mis-selling and Ponzi schemes. Promote awareness of social security schemes. Encourage people to borrow from formal financial institutions. Promote the use of electronic payment systems. Encourage people for social security schemes.
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Success Stories

Success Story 1



Title	Empowering Rural Women through Yuva Jagriti Milk and Agro Producer Company Limited: A Success Story of Innovation and Self Reliance
Scheme	Farmers Producer Organisation (FPO) YUVAJAGRITI MILK AND AGRO PRODUCER COMPANY LIMITED
Project Implementing Agency	UVA JAGRITI SANSTHAN BANSUR KOTPUTLI-BEHROR
Duration of the project	2020-26
Beneficiary	Female
1. No. of beneficiaries	549
2. Community	All
3. State	Rajasthan
4. District	Kotputli-Behror
5. Block	Bansur
6. Village	Bansur

1.1 Support provided

NABARD Assistance: Grant under Producer Organization Development Fund (PODF) - Rs. 1144000 lakhs released from NABARD in 2019-20 to UVA Jagriti Sansthan for promotion and nurturing of Farmer Producer Organization at Bansur.

BDA assistance of Rs.500000 to FPO and extension for 4th and 5th (2 years) has also been provided.

Various training and exposure tours were organized by UVA Jagriti Sansthan and NABARD.

1.1 Pre-implementation status

- Before the establishment of Yuva Jagriti Milk & Agro Producer Company Limited women in the rural areas of Banasur encountered considerable obstacles in achieving stable livelihoods.
- Many were involved in small-scale farming dairy activities or domestic work facing challenges such as limited access to market linkages formal training and financial independence.
- Their income was often irregular and inadequate to support their families.
- Additionally there was a lack of awareness regarding modern agricultural practices business management and the benefits of collective farming or production units
- This reliance on middlemen for selling their produce further diminished their profit margins.
- Having limited exposure to market trends and digital platforms the idea of establishing an organized Farmer Producer Organization (FPO) was unfamiliar to them.
- This situation underscored the necessity for a structured initiative to empower women by offering enhanced resources training and a direct platform for selling their products to consumers

1.2 Challenges faced

In the initial stages PIA encountered challenges in forming the FPO. During 2021-22 their main objective was to develop a sustainable business model for the organization.

However after incorporation they faced several issues and challenges (which are listed below) that needed to be addressed.

This included ensuring that farmers received quality agricultural inputs at reasonable prices and enhancing value addition processing and marketing linkages for their produce.

Farmers demonstrated a lack of cohesiveness and interest in joining a common platform which posed a significant challenge to our efforts.

Most farmers are either illiterate or possess limited literacy lacking experience in business activities and facing difficulties with accounting and documentation.

There was a lack of coordination between the line departments and government agencies which hindered support for the farmers' organization.

Financial institutions showed little interest in providing credit facilities to FPOs.

The market is dominated by organized lobbies making it difficult for producers' organizations to enter and compete. There is a lack of credit facilities for FPOs from government institutions.



1.3 Impact

Economic Empowerment: Women in the FPO have significantly boosted their incomes contributing to household expenses and improving living standards. With a turnover of 84 lakhs this year and 1.50 crores over three years the FPO symbolizes economic stability for its members.

Market Linkages: Through partnerships with NABARD and ONDC the FPO has expanded market access for women to all over india e.g. orders from Hyderabad based Kindril Solutions Pvt Ltd and order businesses.

Skill Development: Women have gained skills in production marketing and digital sales enhancing their confidence. Many have transitioned from small-scale informal work to structured entrepreneurship creating high-quality products for local and national markets.

Social Impact: The FPO has fostered community and solidarity among its members. Women now collaborate supporting each other's growth and taking pride in their collective success. This venture has also reduced their reliance on middlemen allowing them to retain more profits.

Sustainability: The emphasis on eco-friendly products like jute and millet supports sustainable practices fostering environmental awareness and ensuring long-term agricultural viability in the region.

Success Story 2



1. No. of beneficiaries	3750
Title	Shree Anna Mart: Revolutionizing Rural Livelihoods through Millet Products and Market Linkages
2. Community	All Community
Scheme	Rural Mart
3. State	Rajasthan
Project Implementing Agency	Yuvajagriti Milk And Agro Producer Company Limited Bansur Kotputli-Behror
4. District	Kotputli-Behror
5. Block	Bansur
6. Village	Bansur
Duration of the project	2023-24 to 2026-27
Beneficiary	Male and Female

2.1 Support provided

A grant under Gramya Vikas Nidhi has been sanctioned to Yuva Jagriti Milk and Agro Producer Company Limited for Shree Anna Rural Mart in Bansur to assist with management costs

2.2 Pre-implementation status

Before Shri Anna Mart rural women involved in millet production faced significant challenges.

Despite their skills in growing and processing millets they struggled to access proper markets often selling their products locally at very low prices or unable to sell them at all.

This reliance on middlemen severely limited their earnings.

Additionally there was a lack of awareness about the nutritional benefits of millets which hindered demand in both urban markets and online platforms.

The absence of organized market linkages branding and formal training in product development and marketing confined their efforts to small-scale localized sales leaving them without financial security or growth opportunities.

Shri Anna Mart emerged as a crucial platform to connect these producers with consumers helping to realize the potential of millet-based products and improve the livelihoods of rural women.

2.3 Challenges faced

While women in self-help groups in rural areas found joy in creating their own products their biggest challenge was the lack of opportunities to sell them. Despite their skills and efforts they struggled to connect with markets limiting their potential to earn from their creations.

2.4 Impact

With the support of NABARD Shri Anna Mart has created a one-stop shop for products made by women from Self Help Groups (SHGs). This initiative has not only provided employment opportunities for these women but has also promoted their products generating significant interest among consumers.

Success Story 3



Duration of the project	2023-24
Beneficiary	Female
1. No. of beneficiaries	90
2. Community	All Community
3. State	Rajasthan
4. District	Kotputli-Behror
5. Block	Bansur
6. Village	Bansur
Project Implementing Agency	Uva Jagriti Sansthan In front of Gram Panchayat Bansur Kotputli-Behror
Title	Millets - A Powerhouse of Nutrition Empowering Women and Transforming Rural Communities
Scheme	Livelihood and Enterprise Development Programme (LEDP) Millets- Powerhouse of Nutrition Empowering Women And Rural Community

3.1 Support provided

A grant from the Financial Inclusion Fund has been sanctioned to UJS for the project "Millets: Powerhouse of Nutrition Empowering Women and Rural Community." NABARD has released Rs.1080000 to support the management costs of this Livelihood Enhancement and Development Project (LEDP).

3.2 Pre-implementation status

Before the "Millets: Powerhouse of Nutrition Empowering Women and Rural Community" initiative women in rural areas had limited awareness of the nutritional benefits and market potential of millets.

Despite being traditionally cultivated in these regions millets were primarily consumed

locally and regarded as a subsistence crop. The women involved in millet farming also lacked essential skills for value addition including processing packaging and marketing millet-based products.

Due to insufficient training weak market linkages and limited access to modern agricultural practices most of their produce was sold unprocessed at very low prices in local markets and lack of awareness about millets as a health food hindered demand both locally and in larger urban markets.

The lack of formal organizational support and entrepreneurial training kept women reliant on traditional farming methods preventing significant improvements in their income or livelihood opportunities.

This situation highlighted the necessity for a structured intervention like the LEDP aimed at empowering women by enhancing their knowledge providing technical skills and helping them access the growing market for nutritious millet products.

3.3 Challenges faced

When PIA started the project rural women mainly made traditional items like millet roti and churma lacking innovative products like millet barfi namkeen and biscuits. This highlighted a significant gap in product development.

The main challenges included a lack of awareness about the nutritional benefits of millets in the target community and economic constraints that limited access to nutritious food.

However once PIA organized the women and explained that they would receive free training from experienced trainers their understanding improved and many of these challenges were addressed.

3.4 Impact

With NABARD's support the project has successfully trained women to create new millet products and established stalls for selling these items. As a result women's income has improved enhancing their economic conditions and leading to self-employment.

Success Story 4



Title	Empowering Youth through Skill Development: Accounts Executive (Payable & Receivable) and AWS Cloud Programme
Scheme	Accounts Executive Accounts Payable and Receivable & AWS Amazon Web Services Cloud Programme
Project Implementing Agency	Uva Jagriti Sansthan In front of Gram Panchayat Bansur Kotputli-Behror
Duration of the project	2023-24
Beneficiary	Male Female
1. No. of beneficiaries	60
2. Community	All Community
3. State	Rajasthan
4. District	Kotputli-Behror
5. Block	Behror
6. Village	Bansur

4.1 Support provided

Grant under Gramya Vikas Nidhi sanctioned to Accounts Executive Accounts Payable and Receivable & AWS Amazon Web Services Cloud Programme Uva Jagriti Sansthan at Bansur and Rs 1016950 lakh released from NABARD as assistance towards management cost of Nab Skill.

4.2 Pre-implementation status

Before the implementation of the Accounts Executive (Accounts Payable and Receivable)



and AWS Amazon Web Services Cloud programs many youths in rural areas lacked access to specialized training and employment opportunities.

Despite having basic education most were unaware of the growing job trends in cloud computing and financial management which are highly sought after in today's job market.

Limited awareness of structured skill development programs left young individuals in rural areas struggling to find jobs in fields like accounting and cloud services forcing many into low-paying informal jobs with minimal career growth.

This situation underscored the need for targeted skill-building initiatives like the Accounts Executive and AWS Cloud programs to equip rural youth with market-relevant skills enhancing their employability in both local and global industries.

There was a noticeable lack of interest among rural students in understanding the importance and benefits of these courses.

4.3 Challenges faced

4.4 Impact

Skill Development: These courses offered rural residents the chance to acquire valuable skills in accounting and cloud computing both of which are in high demand in the job market. By gaining these skills participants enhanced their employability and income potential.

Empowerment: Access to education and skill development programs empowers rural students by broadening their knowledge and enhancing their ability to contribute economically to their families and communities.

Diversification of Opportunities: By providing courses in fields like accounting and cloud computing NAB Skills enables rural residents to explore a broader range of career opportunities beyond traditional agricultural or manual labor roles.

Technology Adoption: The AWS Amazon Web Services cloud program promotes technology adoption in rural areas. Participants learn about cloud computing applicable across various industries such as agriculture healthcare and education fostering digital inclusion and progress.

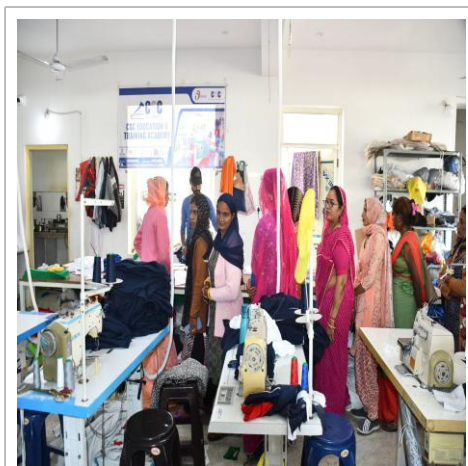
Entrepreneurship Development: The skills gained from these courses empower participants to start their own businesses such as accounting firms or cloud consulting services contributing to local economic development and job creation.

Community Development: As individuals gain new skills and knowledge they become agents of change within their communities. By sharing their learning with others they positively impact community development and enhance overall capacity building.

Partnership and Collaboration: The collaboration between NABARD Uva Jagriti Sansthan and other stakeholders in delivering these courses showcases the effectiveness of public-private partnerships in meeting the education and skill development needs of rural areas.

Sustainable Development: Investing in education and skill development fosters the long-term sustainability of rural communities by equipping students with the tools needed to adapt to changing economic landscapes and technological advancements.

Success Story 5



Title	Empowering Rural Women through Skill Development
Scheme	Micro Enterprises Development Programme (MEDP) Training On Readymade Garments
Project Implementing Agency	Uva Jagriti Sansthan In front of Gram Panchayat Bansur Kotputli-Behror
Duration of the project	2023-24
Beneficiary	Female
1. No. of beneficiaries	30
2. Community	All Community
3. State	Rajasthan
4. District	Kotputli-Behror
5. Block	Bansur
6. Village	Bansur

4.1 Support provided

Grant Under Financial Inclusion Fund sanctioned to Micro Enterprises Development Programme (MEDP) Training On Readymade Garments Uva Jagriti Sansthan at Bansur and Rs 150000 lakh released from NABARD as assistance towards management cost of MEDP.

4.2 Pre-implementation status

Before the Micro Enterprises Development Programme (MEDP) for readymade garments many rural women struggled for economic independence. Despite basic sewing skills they lacked formal training in modern production techniques fashion trends and quality control.

The absence of structured training limited their ability to create competitive products leading to low quality and restricted market access. Many women relied on informal sewing work facing minimal returns and lacking business management awareness.

They also faced social and cultural barriers that limited their mobility and market access. This underscored the urgent need for a comprehensive training program like MEDP to empower women and help them establish and grow their own garment businesses.

4.3 Challenges faced

When PIA started the project women in rural areas were accustomed to stitching only blouses and simple suits. They initially struggled with the concept of making readymade garments but after training they gained the skills to sew high-quality readymade clothes.

When PIA organized the women and explained that the training would be free and provided by experienced trainers they began to understand the value of the program and many of their challenges were resolved.

4.4 Impact

Economic Empowerment: Participation in the MEDP provided women with opportunities for economic empowerment. By gaining skills in garment production design and marketing they could generate income for themselves and their families.

Skill Development: The MEDP training equipped women with valuable skills for the readymade garments industry including sewing pattern making quality control and entrepreneurship all essential for success in this field.

Increased Employment Opportunities: Proficiency in the readymade garments sector likely opened up a wider range of employment options for these women enabling them to secure jobs in factories start small businesses or work as freelance designers or tailors.

Social Empowerment: Engaging in garment production contributes to women's social empowerment by enhancing their status in families and communities increasing decision-making power and boosting self-confidence and self-esteem.

Community Development: The MEDP's focus on women from self-help groups likely had positive ripple effects in their communities. As these women achieve economic self-reliance they become role models inspiring further development and empowerment.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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



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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the State

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'

4. 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 Kotputli Behror a newly carved district from Alwar and Jaipur currently lacks specific data in the Rajasthan State Action Plan on Climate Change (SAPCC) 2022. Consequently, data from Alwar and Jaipur districts have been utilized for analysis. Jaipur ranks first among the 33 districts for socioeconomic vulnerability while Alwar is positioned 24th. The SAPCC 2022 recommends that Jaipur focus on reducing its houseless population and increasing those engaged in cultivation. In contrast Alwar aims to reduce its number of marginal cultivators and enhance the population involved in household industries.

b Regarding agricultural vulnerability Jaipur is 19th and Alwar is 31st; in terms of hazard index Jaipur is 15th while Alwar ranks 19th. The SAPCC emphasizes that farmers in both districts should adopt soil conservation practices to combat problematic soils which are prevalent in Rajasthan. Recommendations include minimizing inversion and excessive tillage using cover crops reducing pesticide usage enhancing organic matter and managing nutrients effectively. Furthermore crop rotation gypsum application and selecting crops based on local conditions are advised. Notably Alwar has a moderate level of urbanization whereas Jaipur exhibits very high urbanization levels.

3.2 Any specific Climate Change initiative in the District by

a The State Governments initiatives such as the establishment of solar parks a robust plantation drive aimed at planting 7 crore trees and substantial investment of Rs. 4000 crore in the "Hariyalo Rajasthan" mission are strategically aligned with the State Action Plan on Climate Change (SAPCC). These efforts not only promote renewable energy but also significantly enhance forest cover and foster climate resilience across the state. Furthermore, the implementation of policies like the Climate Change Policy 2023 and the Renewable Energy Policy 2023 reinforces the government's commitment to sustainable practices and environmental protection. The upcoming introduction of a Green Budget further highlights the states proactive approach to integrating ecological considerations into fiscal planning ensuring that economic growth goes hand in hand with environmental sustainability.

a The Watershed Development Programme by NABARD in Kotputli-Behror district



focuses on sustainable management of land and water resources to enhance agricultural productivity and local livelihoods. Capacity Building Program has been conducted in Hamirpur village of bansur block on the district. Key initiatives include community engagement soil and water conservation practices and capacity building through training. The program also provides financial assistance for infrastructure development promoting resilience and ecological balance in the region.

a Krishi Vigyan Kendra (KVK) at Kotputli and Bansur are actively implementing various capacity-building programs focused on climate-resilient seeds innovative agricultural techniques and natural farming practices. These initiatives aim to equip farmers with the knowledge and skills needed to adapt to changing climatic conditions while promoting sustainable agriculture. Through workshops and training sessions KVK is helping farmers enhance productivity improve soil health and increase resilience against climate-related challenges.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

3. In Rajasthan NABARD has helped artisans in various districts to get Geographical Indicator (GI) tag which are as follows:

- i. Hand Embroidery of Bikaner
- ii. Jodhpuri Bandhej
- iii. Puppets of Rajasthan
- iv. Kheer Mohan of Gangapur
- v. Kota Stone
- vi. Nathdwara Pichhwai Art
- vii. Sanganeri Print
- viii. Bikaner Usta Kala Crafts
- ix. Bagru Block Printing
- x. Blue Pottery of Jaipur
- xi. Rice of Bundi
- xii. Green Marble Udaipur

4. Geographical Indication (GI) products help preserve traditional knowledge, boost market recognition, and enable premium pricing. They foster economic growth, protect against imitation, and create employment opportunities in local communities.

5. There are currently no products in the district eligible for Geographical Indication (GI) status. However, exploring local unique products could open opportunities for GI registration in the future.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistics Report 2024
Soil & Climate	alwar2.kvk2.in/
Land Utilisation [Ha]	District Statistics Report 2024
Ground Water Scenario (No. of blocks)	National Compilation on Dynamic Ground Water Resources of India 2024
Demographic Profile [In 000]	District Statistics Report 2024
Households [In 000]	censusindia.gov.in
Village-Level Infrastructure [Nos.]	District Statistics Report 2024
Additional Information	District Statistics Report 2024
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics Report 2024
Infrastructure & Support Services For Agriculture[Nos.]	District Statistics Report 2024
Irrigation Coverage [000 Ha]	District Statistics Report 2025
Infrastructure For Storage, Transport & Marketing	District Statistics Report 2024
Animal Population as per Census [Nos.]	District Statistics Report 2024
Infrastructure for Development of Allied Activities [Nos.]	District Statistics Report 2024
Status	KVK Kotputli and Annual Rainfall Data Weather Stations Kotputli-Behror
Major Crops, Area, Production, Productivity	District Agriculture Department
Irrigated Area, Cropping Intensity	District Statistics Report 2024
Input Use Pattern	District Agriculture Department
Soil testing facilities	District Agriculture Department
Crop Insurance	District Agriculture Department
Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2024
Mechanisation in District	District Statistics Report 2024
Service Centers	District Agriculture Department
Production and Productivity	District Horticulture Department
Area under Forest Cover & Waste Land	District Statistics Report 2024
Nurseries (No.)	forest.rajasthan.gov.in
Processing Infrastructure	Rajasthan Cooperative Dairy Federation Office Kotputli
NABARDs interventions	Capacity Building Phase (CBP) sanctioned by NABARD in District
MSME units - Cumulative	data.gov.in/resource/district-wise-total-msme-registered-enterprises
Promotional Interventions	Website: nrlm.gov.in
Status of SHGs	Website: nrlm.gov.in

Details of non-credit cooperative societies	Alwar DCCB and AR Cooperative Office Kotputli
Details of credit cooperative societies	Alwar DCCB
Status/ progress under various schemes of MoC in the district	Alwar DCCB and AR Cooperative Office Kotputli

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

Sources	
1	Lead Bank Punjab National Bank (PNB)
2	DCCB Alwar
3	SLBC

Name and address of DDM

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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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|---|---|

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

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

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🌐: 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