



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Pratapgarh 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: Pratapgarh

State: Rajasthan



**National Bank for Agriculture and Rural
Development**

Rajasthan Regional Office, Jaipur

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Pratapgarh

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 Pratapgarh has projected a credit potential of ₹ 3,31,223.29 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 Pratapgarh district of Rajasthan.

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

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Abbreviations

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

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



Abbreviation	Expansion
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
VTI	Vocational Training Institute
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Pratapgarh district is located at south of Rajasthan at 2340' to 2450' north latitude and 7419' to 7494' east longitude. Neemach district of Madhya Pradesh is situated in its eastern part, Banswara in the south, Udaipur in the west and Chittorgarh district in the north.
Type of soil	Pratapgarh lies in the Sub Humid Southern Plain and Aravali Hills with Black Loan, Clay Loam, Red and Brown.
Primary occupation	Agriculture forms the primary occupation in the district, with a focus on both Rabi and Kharif crops. Prominent Rabi crops include wheat, gram, garlic and mustard. Kharif crops grown alongside include maize and soyabean etc.
Land holding structure	49% of the land holdings in number are held by marginal farmers, 23% by small farmers out of total 1,29,142. Small and marginal farmers hold 35% area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The districts' banks disbursed Rs. 1,94,293.74 lakh in the priority sector during 2024-25, comprising 68 % the target of Rs. 2,85,750.00 lakh. During 2023-24, Rs.1,80,997.85 lakh was disbursed against a target of Rs. 2,18,958 lakhs.

2. Investment credit in agriculture

The districts' bank had disbursed Rs. 20,818.78 lakhs, Rs. 28,349.57 lakhs and Rs. 28,299.81 during year 2022-23, 2023-24 and 2024-25 respectively under Investment Credit in Agriculture against target of Rs. 19,200 lakhs, Rs. 35,168 lakhs and Rs. 43,815 lakhs during respective years.

3. Credit flow to MSMEs

The districts' bank had disbursed Rs.24,711.25 lakhs, Rs.31,987.14 lakhs and Rs. 37931.24 lakhs during year 2022-23, 2023-24 and 2024-25 respectively under MSME sector against target of Rs.25,000 lakhs, Rs.27,500 lakhs and Rs. 55,000 lakhs during the respective years.

4. Other significant credit flow, if any

The districts' bank had disbursed Rs. 4,287.52 lakhs, Rs. 3,691.71 lakhs and Rs. 2,921.25 lakhs during year 2022-23, 2023-24 and 2024-25 respectively under crop loan sector against target of Rs. 5,200 lakhs, Rs. 5,460 lakhs and Rs. 7,535 lakhs during the respective years.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

A total loan potential of Rs. 3,31,223.29 lakh has been estimated for the priority sector for year 2026-27.

2. Projection for agriculture and its components

A loan potential of Rs. 2,57,524.69 lakh has been estimated for the agriculture sector for year 2026-27, out of which, a potential of Rs. 1,98,680.26 lakhs has been estimated for crop loan sector.

3. Projection for MSMEs

A loan potential of Rs. 56,068.80 lakh has been estimated for the MSMEs sector for year 2026-27.

4. Projection for other purposes

A loan potential of Rs. 17,629.80 lakh has been estimated for the Other Priority Sector (OPS) for year 2026-27.

5. Developmental Initiatives

- 1 A Centre for Financial Literacy funded under Financial Inclusion Fund are being run in Pratapgarh Suhagpura and Arnod blocks of district with complete financial support for manpower and premises at all these locations.

- 2 NABARD is supporting through grant to Regional Rural Banks and District Central Co-operative bank for adoption of latest banking technologies and financial inclusion penetration.
- 3 Regular workshops are being conducted in district for NGOs, SHGs, Bankers and farmers to sensitise about various GoI / State Govt. schemes and NABARD initiatives.

Thrust Areas

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

6. Major Constraints and Suggested Action Points

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

7. Way Forward

- 1 Due to land fragmentation, the per capita agricultural land holding in the district is steadily decreasing, leading to slower-than-expected income growth for farmers.
- 2 The Government of India is actively striving to enhance farmers' income, necessitating a strong emphasis on promoting integrated farming systems and advanced agricultural techniques in the district.
- 3 Various departmental projects promoting high-tech agriculture such as greenhouse farming, precision farming, and drip irrigation are crucial in this regard.
- 4 It is imperative to effectively communicate information about these projects to farmers so they can fully benefit from them.
- 5 Realizing the estimated loan potential and translating it into tangible outcomes requires collaborative efforts from all stakeholders in the district, including banks, government departments, and related institutions.
- 6 Seamless provision of bank loans across various schemes sponsored by both Central and State Governments is essential to accelerate development efforts.

Part A

District Map



Block Map - Pratapgarh



Legend

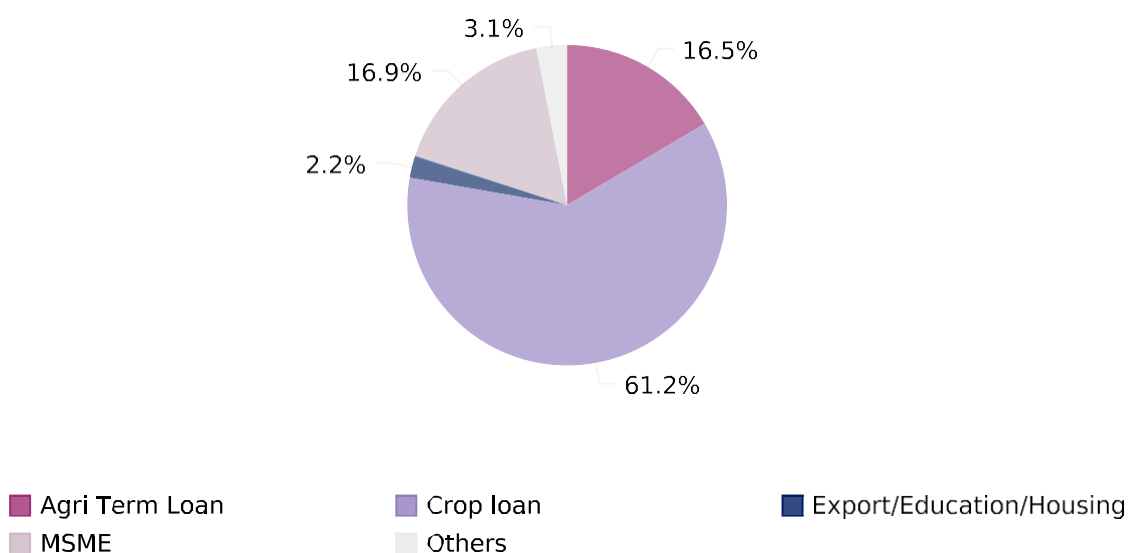
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	2,31,140.15
1	<i>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</i>	<i>2,02,769.39</i>
2	<i>Term Loan for agriculture and allied activities</i>	<i>28,370.76</i>
B	Agriculture Infrastructure	12,979.74
C	Ancillary activities	13,404.80
I	Credit Potential for Agriculture A+B+C)	2,57,524.69
II	Micro, Small and Medium Enterprises	56,068.80
III	Export Credit	562.50
IV	Education	2,002.50
V	Housing	4,824.00
VI	Social Infrastructure	2,606.80
VII	Renewable energy	3,969.00
VIII	Others	3,665.00
	Total Priority Sector	3,31,223.29



Others include Social Infrastructure and Renewable energy

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

(₹ lakh)

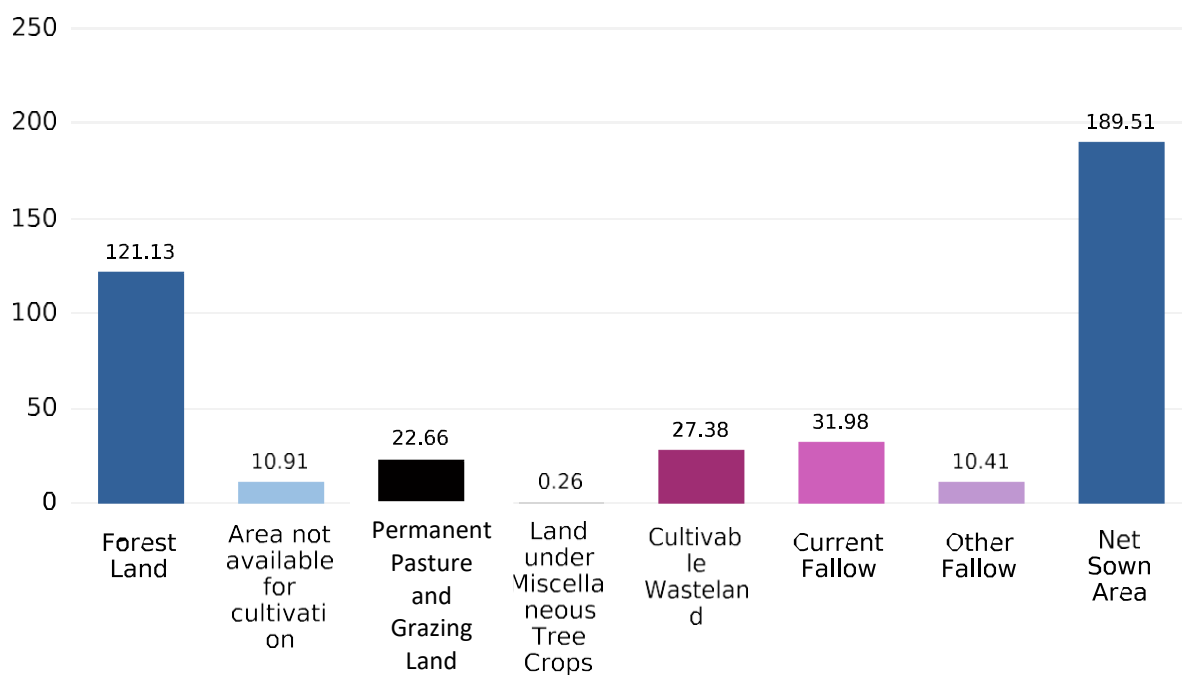
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	198680.26
2	Water Resources	7162.21
3	Farm Mechanisation	8481.39
4	Plantation & Horticulture with Sericulture	4259.00
5	Forestry & Waste Land Development	388.78
6	Animal Husbandry - Dairy	5147.87
7	Animal Husbandry - Poultry	3072.68
8	Animal Husbandry - Sheep, Goat, Piggery	506.83
9	Fisheries	265.70
10	Farm Credit- Others	3175.43
	Sub total	231140.15
B	Agriculture Infrastructure	
1	Construction of storage	7542.40
2	Land development, Soil conservation, Wasteland development	3547.34
3	Agriculture Infrastructure - Others	1890.00
	Sub total	12979.74
C	Ancillary activities	
1	Food & Agro. Processing	9540.00
2	Ancillary activities - Others	3864.80
	Sub Total	13404.80
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	9606.40
II	B Service Sector - Term Loan	12771.20
II	C Manufacturing Sector - WC	9259.20
II	D Service Sector - WC	21692.00
II	E MSME - Others	2740.00
	Total MSME	56068.80
III	Export Credit	562.50
IV	Education	2002.50
V	Housing	4824.00
VI	Social Infrastructure	2606.80
VII	Renewable energy	3969.00
VIII	Others	3665.00
	Total Priority Sector	331223.29



District Profile

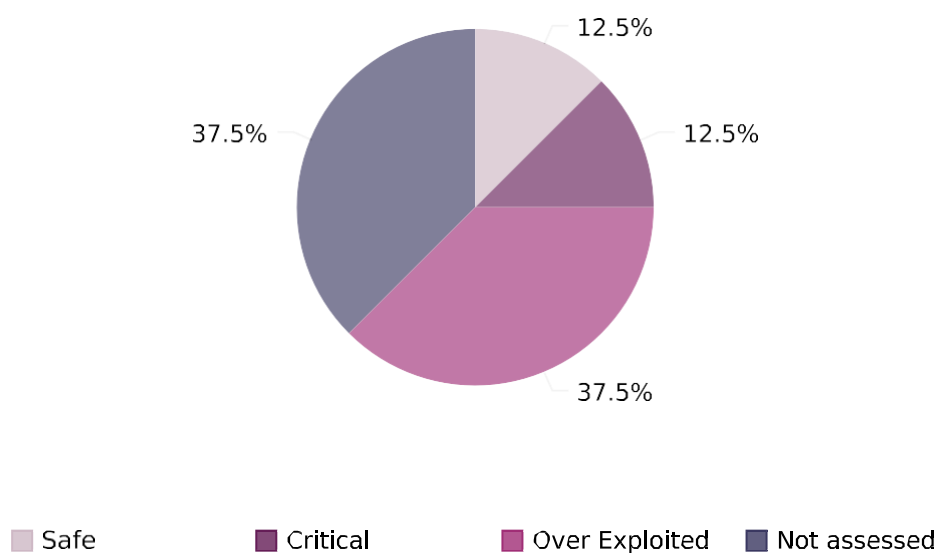


1. Land Utilisation ('000 hectares)



District Statistical Profile 2023-24

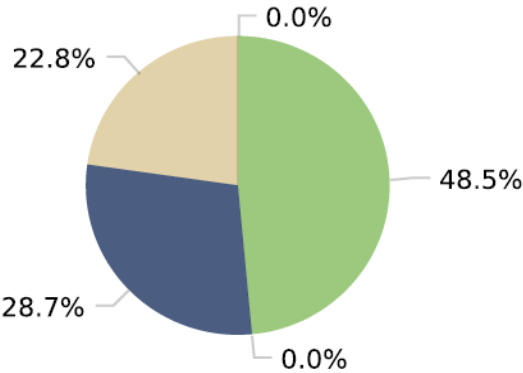
2. Status of Extraction of Ground Water - No. of blocks



Dynamic GW Res. State Report 23

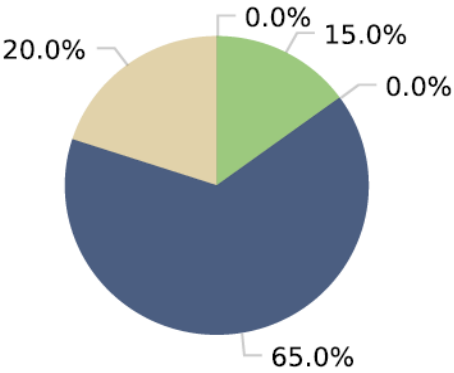


3. Landholding - No. of Farmers (%)



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

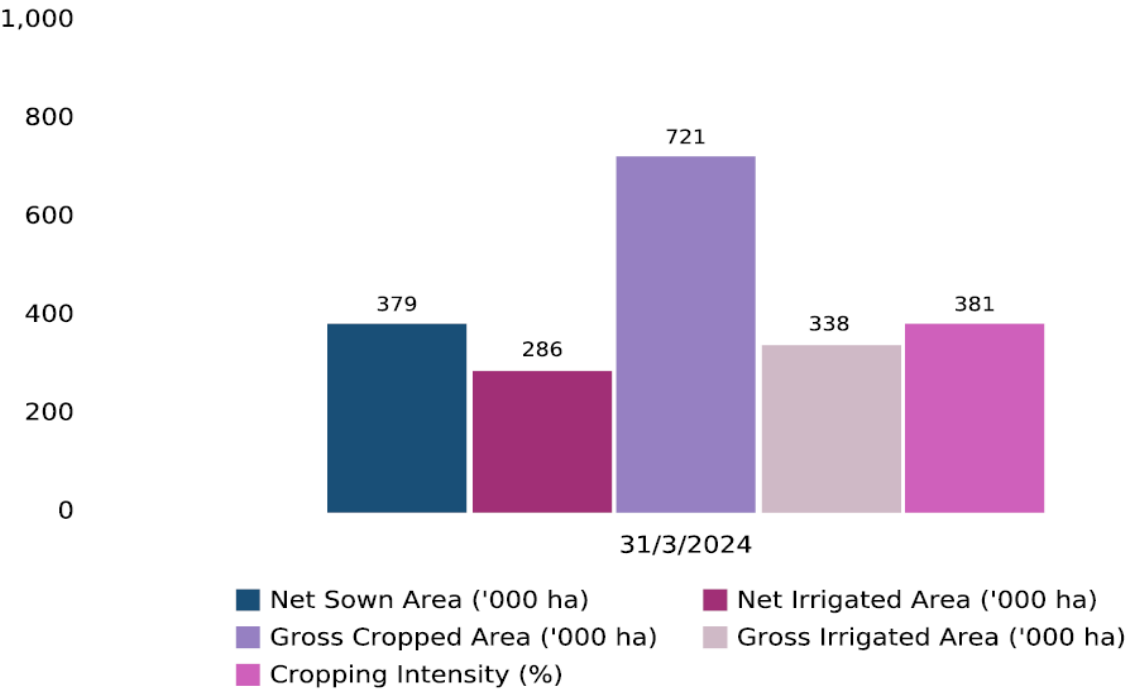
Landholding - Area (%)



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

District Statistical Profile 2023-24

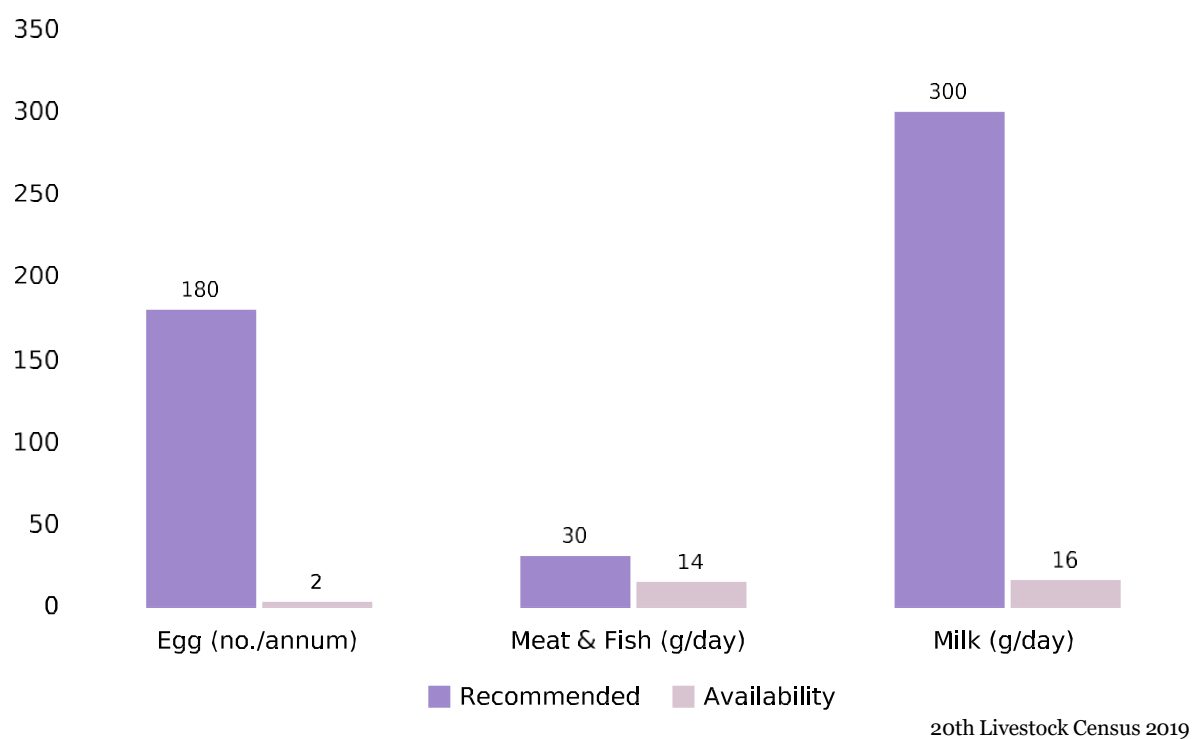
4. Irrigated Area & Cropping Intensity ('000 ha)



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)



5. Per-capita availability





Key Agricultural and Demographic Indicators

Particulars	Details
-------------	---------

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Name of District	Pratapgarh
2	No. of Sub Divisions	5
3	No. of Blocks	8
4	No. of revenue villages	1021
5	No. of Gram Panchayats	235
1	Total Geographical Area (sq.km)	4117

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Rajasthan
2	District	Chittorgarh
3	Agro-climatic Zone 1	AZ23 - Sub Humid Southern Plain And Alluvial Hill
4	Agro-climatic Zone 2	AZ23 - Sub Humid Southern Plain And Alluvial Hill
5	Agro-climatic Zone 3	AZ23 - Sub Humid Southern Plain And Alluvial Hill
6	Agro-climatic Zone 4	AZ23 - Sub Humid Southern Plain And Alluvial Hill
7	Climate	Sub Humid Low to High Temp
8	Soil Type	Black Loan Clay Loam Red and Brown

**3. Land Utilisation [1000 Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	411.74
2	Forest Land	121.13
3	Area not available for cultivation	10.91
4	Barren and Unculturable land	3.99
5	Permanent Pasture and Grazing Land	22.66
6	Land under Miscellaneous Tree Crops	0.26
7	Cultivable Wasteland	27.38
8	Current Fallow	31.98
9	Other Fallow	10.41

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	1
2	Critical	1
3	Semi Critical	0
4	Over Exploited	3
5	Saline	0
6	Not Assessed	3
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	62.94	48.72	29.89	14.60
2	>1 to <=2 ha	29.08	22.51	41.77	20.40
3	>2 to <=4 ha	37.11	28.73	132.76	64.84
4	>4 to <=10 ha	0.04	0.03	0.23	0.11
5	>10 ha	0.01	0.01	0.1	0.05
6	Total	129.18	100.00	204.75	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	375.9
2	Of the above, Small/ Marginal Farmers	191.95
3	Agricultural Labourers	118.79
4	Workers engaged in Household Industries	6.79
5	Workers engaged in Allied agro activities	189.2
6	Other workers	88.79

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	867.84	437.74	430.1	796.04	71.8
2	Scheduled Caste	60.43	30.76	29.67	50.48	9.95
3	Scheduled Tribe	550.43	276.74	273.69	545.43	5
4	Literate	488.6	306.65	181.95	425.71	62.89
5	BPL	61.34	31.12	30.22	59.18	2.16

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	178
2	Rural Households	164
3	BPL Households	14

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	52.15
2	Having source of drinking water	178
3	Having electricity supply	71.61
4	Having independent toilets	135.34

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1021
2	Villages having Agriculture Power Supply	1003
3	Villages having Post Offices	50
4	Villages having Banking Facilities	1008
5	Villages having Primary Schools	1128
6	Villages having Primary Health Centres	32
7	Villages having Potable Water Supply	971
8	Villages connected with Paved Approach Roads	819



Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1239
2	Primary Health Centres	42
3	Primary Health Sub-Centres	248
4	Dispensaries	3
5	Hospitals	5
6	Hospital Beds	660

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	14
2	Registered FPOs	10
3	Agro Service Centres	14
4	Soil Testing Centres	6
5	Approved nurseries	8
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA +Fallow)	210
2	Irrigation Potential Created	167
3	Net Irrigated Area (Total area irrigated at least once)	143
4	Area irrigated by Canals/ Channels	9
5	Area irrigated by Wells	151
6	Area irrigated by Tanks	1
7	Area irrigated by Other Sources	9
8	Irrigation Potential Utilized (Gross Irrigated Area)	169

**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2490
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	1935
4	Goods Transport Vehicles [Nos.]	1658

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	1	100
2	Fruit (Pulp/ Juice/ Fruit drink)	1	1
3	Spices (Masala Powders/ Pastes)	4	10
4	Milk (Chilling/ Cooling/ Processing, etc.)	62	93000

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	23103	7980	15123
2	Cattle - Indigenous	353405	113423	239982
3	Buffaloes	205934	27064	178870
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	23094	15402	7692
6	Goat	417053	65044	352009
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	786	112	674
9	Horse/Donkey/Camel	2159	869	1290
10	Poultry - Indigenous	121256	24872	96384

**17. Infrastructure for Development of Allied Activities [Nos.]**

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	116
3	Disease Diagnostic Centres	8
4	Artificial Insemination Centers	143
5	Dairy Cooperative Societies	207
6	Milk Collection Centres	62
7	Fishermen Societies	2
8	Animal Husbandry Training Centres	1
9	Animal Markets	1
10	Fish Markets	1
11	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	699	MT	2	gm/day
2	Egg	4.04	Lakh Nos.	1	nos/p.a.
3	Milk	7.31	MT	8.42	gm/day
4	Meat	1667	MT	5	gm/day
5	Wool	16.76	MT		

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)	962	970
Rainfall - Actual (mm)	982	783

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	370.00	377.00
Net sown area ('000 ha)	228.00	227.00
Cropping intensity (%)	186.00	190.30

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	314.31	340.59
Fertilizer consumption - Rabi (kg/ha)	315.67	358.20

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	3	3
Volume of marketing through RMCs/eNAM platforms (MT)	7928	279743

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	153707	128445	98846
GLC through KCC (Rs. lakh)	166926.96	163035.66	254300.63

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4
Soil Health Cards Issued (No.)	10200	12323

**Crop Insurance**

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	93573	85859

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	100.23	231.64	2311.08	99.20	236.61	2733.33
Maize	46.26	96.26	2080.85	45.72	103.75	2269.25
Urdbean	5.25	6.70	1276.19	5.42	7.03	900.00
Sesame	0.57	46.26	473.68	1.66	0.32	300.00
Wheat			3305.60	3.95	7.30	3563.20
Wheat	2.27	406.63	4031.63	3.95	7.30	3563.20
Soybean	135.92	5.43	479.26	126.75	6.14	515.53
Wheat			3305.60	92.88	344.95	3713.93
Wheat	2.27	406.63	4031.63	92.88	344.95	3713.93
Pea/Garden Pea	4.33		1279.45	5.21	7.00	3654.55
Chickpea	22.14	32.71	1477.42	25.83	37.53	1452.96
Lentil			0.00	5.62	6.81	1211.74
Indian Mustard	11.83	19.88	1680.47	21.01	33.10	1575.44
Linseed	10.62	12.75	1200.56	7.78	9.34	1200.51

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	208	207
Net Irrigated Area (000 ha)	208	207
Gross Irrigated Area (000 ha)	338	310

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Pratapgarh	Arnod	Over Exploited
2	Rajasthan	Pratapgarh	Chhoti Sadri	Over Exploited
3	Rajasthan	Pratapgarh	Dalot	Not assessed
4	Rajasthan	Pratapgarh	Dhamotar	Not assessed
5	Rajasthan	Pratapgarh	Dhariyawad	Critical
6	Rajasthan	Pratapgarh	Peepal Khoont	Safe
7	Rajasthan	Pratapgarh	Suhagpura	Not assessed
8	Rajasthan	Pratapgarh	Pratapgarh	Over Exploited



Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	678	743
Power Tillers	2012	2012
Threshers/Cutters	8380	8380

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	17	16

Plantation & Horticulture including Sericulture Production

Clusters

Particulars	31/03/2023	31/03/2024
Clusters	6	6

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Garlic	Garlic
Area cultivated (Ha)	7244	7419
Processing Units (No.)	35	2

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Nil	Nil

**High Tech Orchards**

Sr.No.	Particulars	31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	No. of orchards
1	Mango	6	87	350
2	Banana	6	87	80

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Mango	7.04	82.68	7.42	86.81
Potato	3.60	82.80	3.78	86.94
Onion	6.15	9.60	7.36	10.74
Tomato	1.45	24.80	1.52	26.04
Okra	1.03	20.60	1.08	21.62
Brinjal	1.54	27.10	1.62	28.46
Carrot	1.05	16.80	1.20	17.50
Papaya	0.29	2.17	0.25	1.41
Guava	0.07	1.08	0.06	0.40
Sweet Orange	0.06	0.04	0.05	0.04

Forestry & Waste Land Development Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	122	122
Waste Land (000 ha)	9.05	9
Degraded Land (000 ha)	4.69	5

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	8	8

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.)	58.00	60.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	1.00	1.00
Hatcheries (No.)	1.00	1.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1467.00
Reservoirs (No.)	1.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

Marine Fisheries (No.)

Particulars	Status
Mechanised/ non-mechanised boats	1.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	9.00
Cold Storages (Capacity - 000 MT)	58.00
Storage Godowns (No.)	486.00
Storage Godowns (Capacity - 000 MT)	108.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	342.00
Market Yards [Nos] / Wholesale Market (No.)	3.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	8.00

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

Particulars	Status
Watershed Projects (No.)	13.00
Watershed Projects - Area treated (000 ha)	15.00
Wadi Projects (No.)	10.00
Wadi Projects - Area of plantation (000 ha)	4.00

Key Insights into MSME, Cooperatives, Infrastructure and others**Agri Infrastructure ' Others****Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	629.98	698.79
Pesticides Consumption (000 kg)	156	154.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (000 kg)	35000
Food Quality Testing Labs	1

MSME

Particulars	Status
Micro Units (No.)	14572
Small Units (No.)	516
Medium Units (No.)	21
Udyog Aadhar Registrations (No.)	27992

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	68	60
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	968	60



Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	200					0
Developed	61					0
Under Development	59					0
Planned	80					0

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)	0.00	
NRLM/SRLM (Rs. lakh)	0.00	18.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	3.00	18.00

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	8	8
No. of SHGs formed	9003	3296
No. of SHGs credit linked (including repeat finance)	1860	1711
Bank loan disbursed (Rs. lakh)	2536.50	2390.00
Average loan per SHG (Rs. lakh)	1.57	1.58
Percentage of women SHGs %	100.00	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.)	214	236
Consumer Stores (No.)	6	6
Housing Societies (No.)	9	9
Weavers (No.)	2	2
Marketing Societies (No.)	4	4
Labour Societies (No.)	3	3
Others (No.)	48	57
Total (No.)%	283	314

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	172	172

Status/ progress under various schemes of MoC in the district

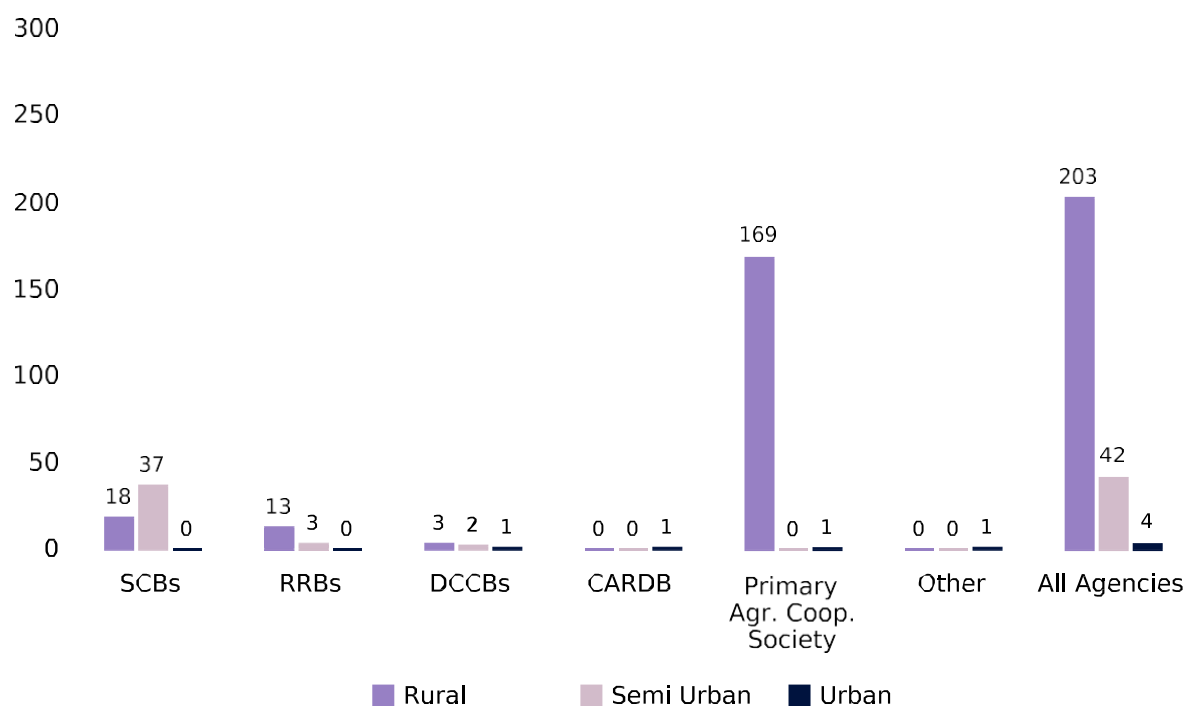
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No.of units
1	Adoption of Model Bye-laws by the societies in the district	172
2	Potential for formation of new MPACS	92
3	PACS Computerisation	172
4	ARDBs Computerisation	1
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	16
a	PACS sanctioned with warehousing facility & other related infrastructure	1
b	Capacity of the grain storage godowns sanctioned	500
7	PACS as Common Service Centres (CSCs)	125
8	PACS as Kisan Samridhi Kendras (KSKs)	172
9	PACS as Jan Aushadi Kendras (JAK)	5
10	Petrol/ Diesel distributorship/dealership	1
11	LPG distributorship	0
12	PACS as Pani Samitis	5
13	PM Kusum Scheme	0
14	Societies engaged as Bank Mitras of DCCB	0
15	Societies/ Bank Mitras provided with micro-ATMs	131
a	Membership in Multi State Cooperative Society on Seeds	104
b	Membership in Multi State Cooperative Society on Organic farming & products	24
c	Membership in Multi State Cooperative Society on Agri-exports	18



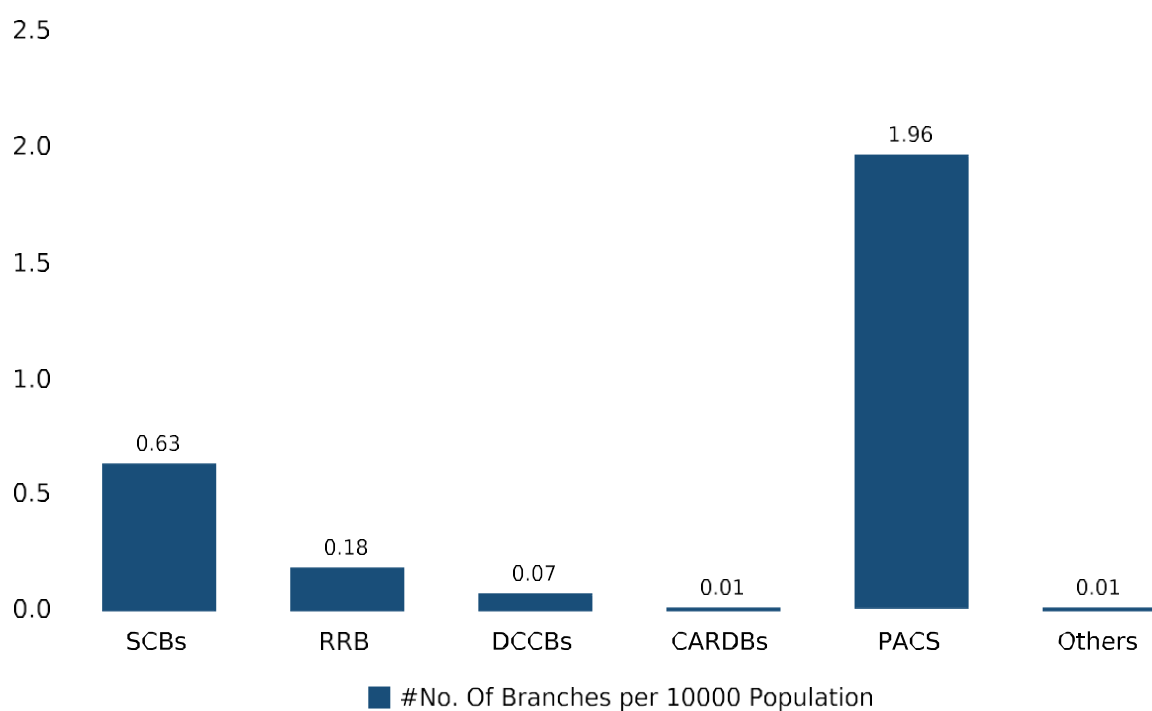
Banking Profile



1. Agency wise - Number of branches in the district

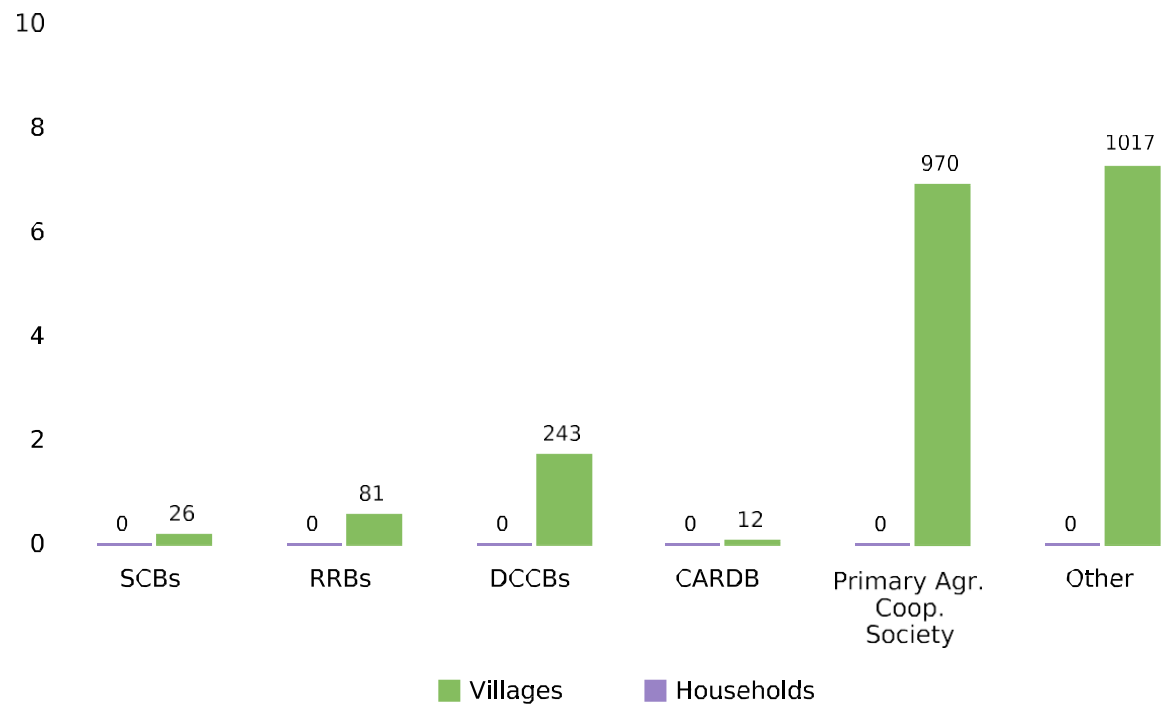


2. Branch Penetration

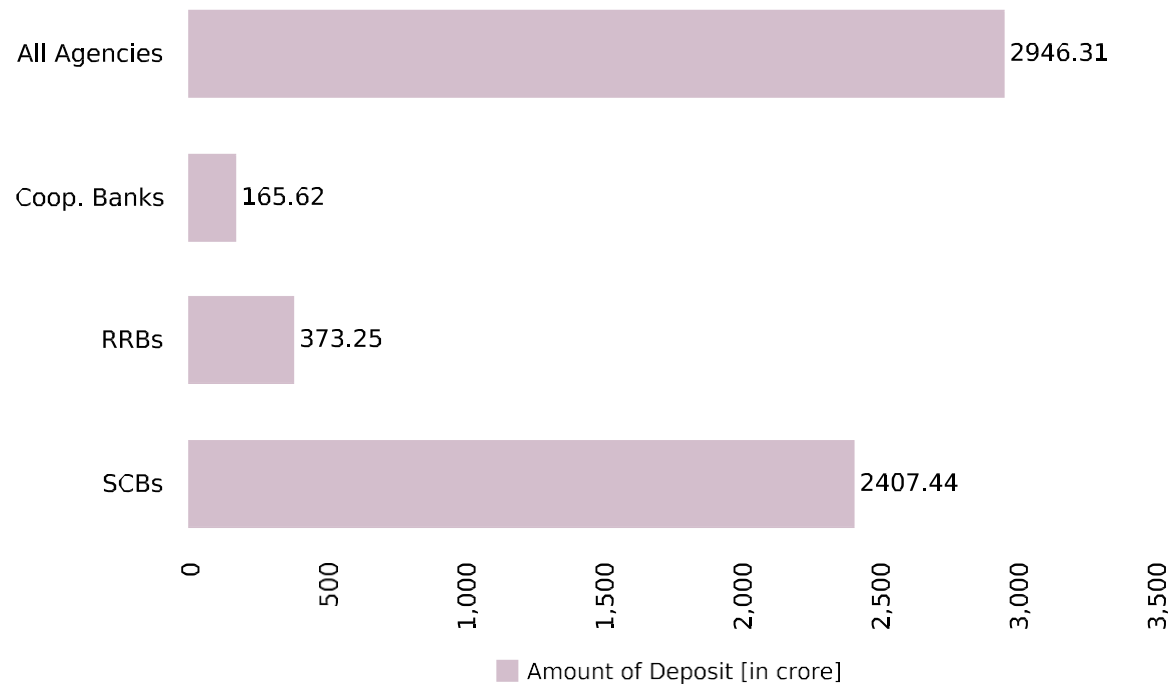




3. Agency wise - Per branch Outreach

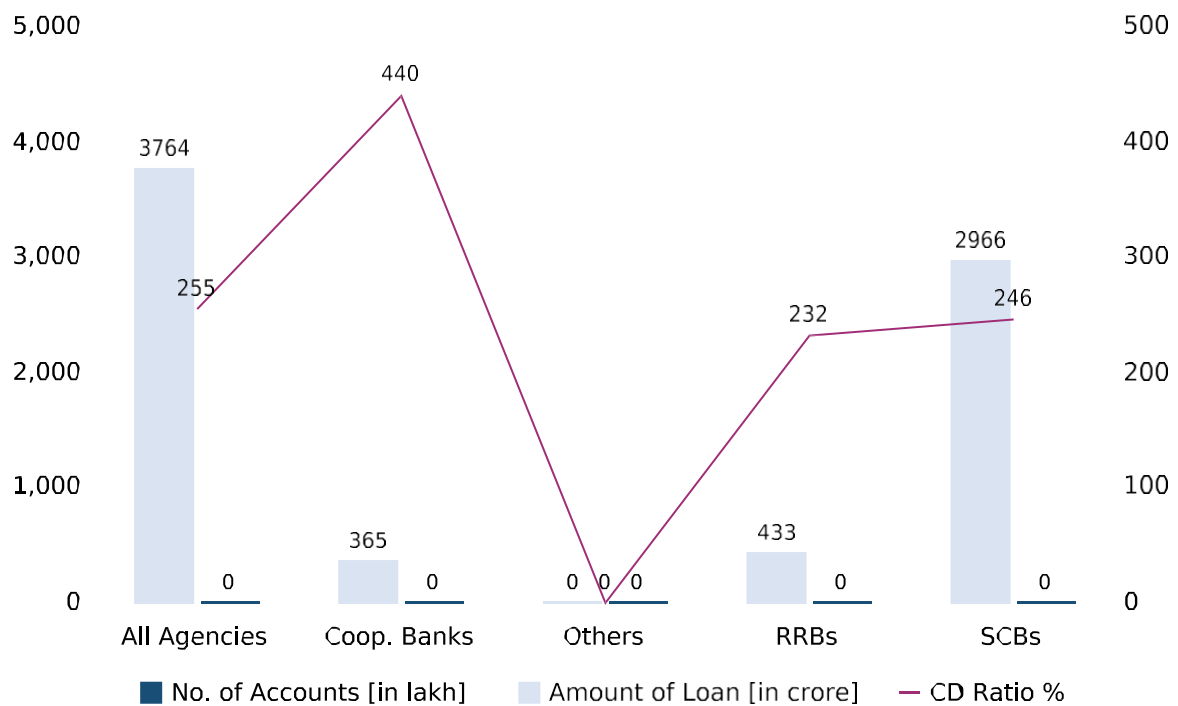


4. Agency wise - Deposit O/s

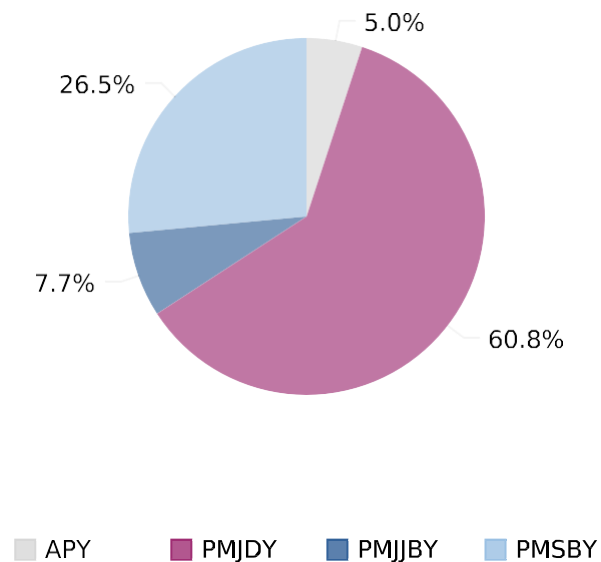




5. Agency wise - Loan O/s and CD ratio

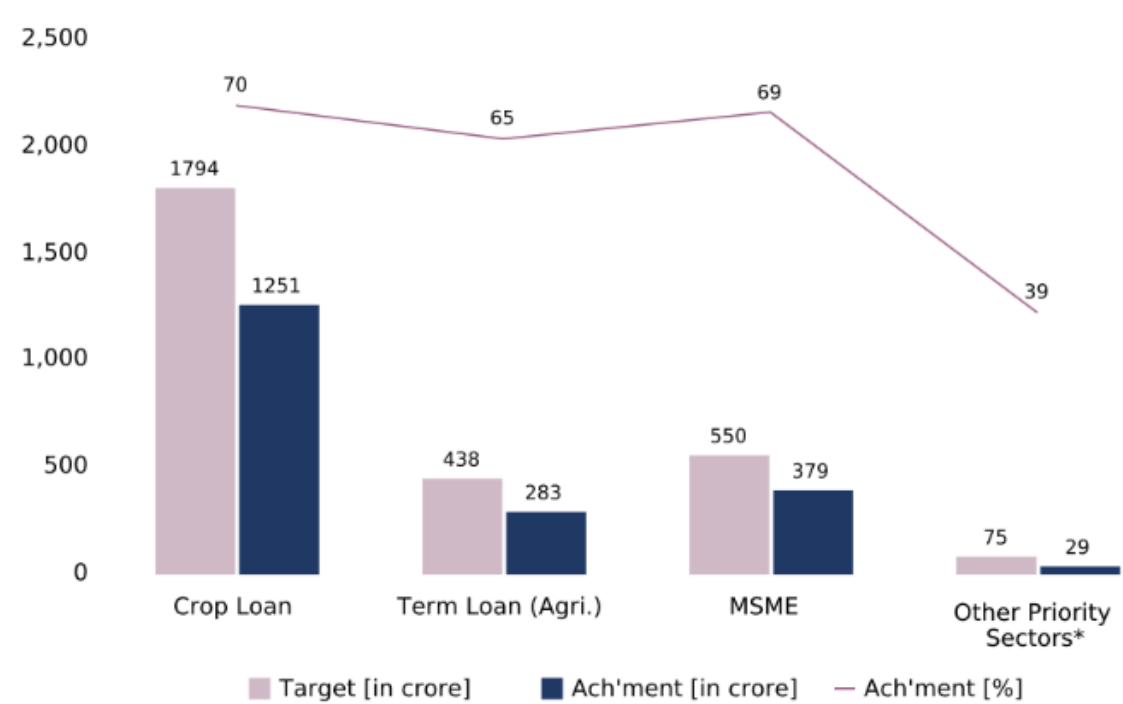


6. Performance under Financial Inclusion (No. of A/c)

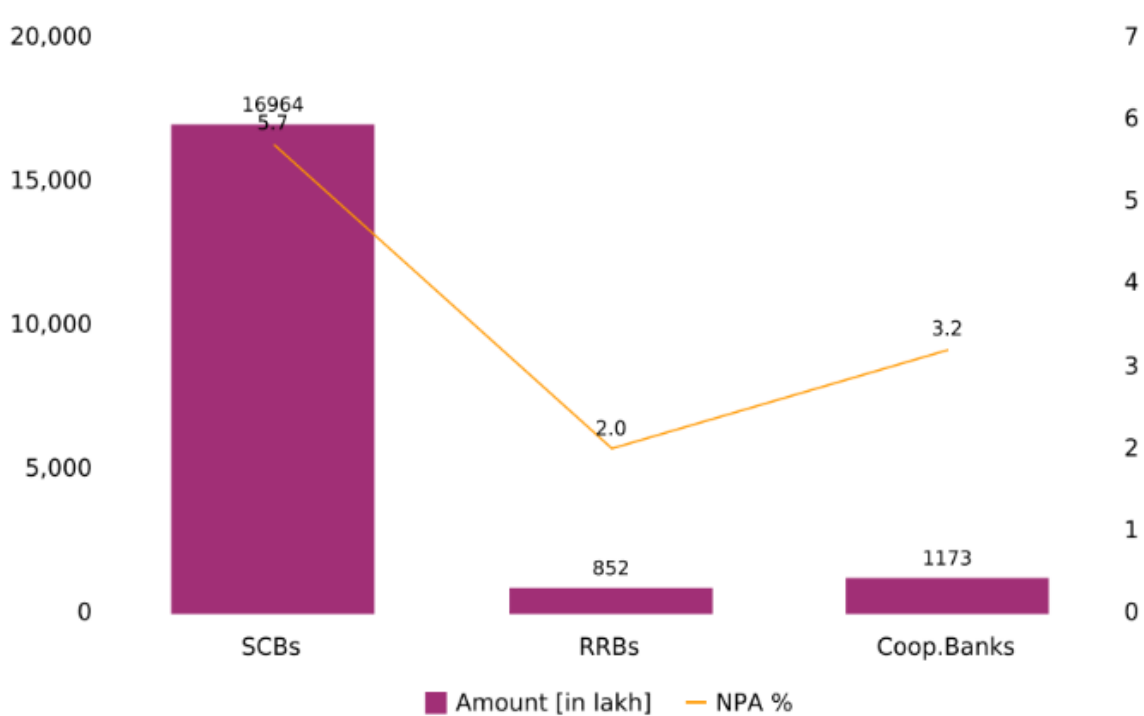




7. Sector-wise Performance under ACP

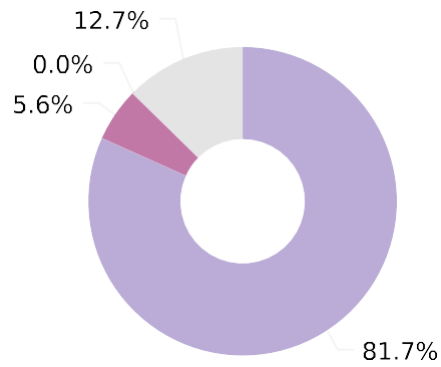


8. NPA position



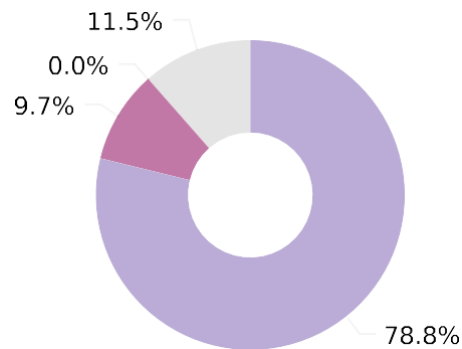


9. Agency wise - Share of Deposit O/s Year 2024-25



Commercial Banks Cooperative Banks Others - Deposits
Regional Rural Bank

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



Commercial Banks Cooperative Banks Others
Regional Rural Bank



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societie				No. of non-formal agencies associated BC/BFs	Per Branch Outreach Village
		Total	Rural	Semi-urban	Urban		
Commercial Banks	16	39	18	21	0	303	26
Regional Rural Bank	2	16	13	3	0	127	81
District Central Coop. Bank	2	6	3	2	1	0	243
Coop. Agr. & Rural Dev. Bank	1	1	0	0	1	0	12
Primary Agr. Coop. Society	172	172	171	0	1	0	970
Others	1	1	0	0	1	1170	1017
All Agencies	194	235	203	28	4	1600	..

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	201186.00	233094.00	240744.00	3.3	81.71
Regional Rural Bank	30965.00	34641.00	37325.00	7.7	12.67
Cooperative Banks	14902.00	15610.00	16562.00	6.1	5.62
Others	0.00	0.00	0.00	0.0	0.00
All Agencies	247053.00	283345.00	294631.00	4.0	100.00

3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	292602.00	334599.00	376359.00	12.5	100.0
Commercial Banks	229468.00	262890.00	296624.00	12.8	78.8
Cooperative Banks	30222.00	33643.00	36469.00	8.4	9.7
Others	0.00	455.00	0.00	-100.0	0.0
Regional Rural Bank	32912.00	37611.00	43266.00	15.0	11.5

**4. CD Ratio**

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	114.1	112.8	123.2
Regional Rural Bank	106.3	108.6	115.9
Cooperative Banks	202.8	215.5	220.2
Others	0.0	0.0	0.0
All Agencies	118.4	118.1	127.7

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

Agency	Cumulative up to 31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	436878	218345	63592	42255
Regional Rural Bank	189566	54547	15754	9147
Cooperative Banks	0	24	7	617
Others	0	0	0	0
All Agencies	626444	272916	79353	52019

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	205235	69.2	138299	46.6	125127	42.2	5425	1.8	45836	15.5
Regional Rural Bank	39435	91.1	34802	80.4	27474	63.5	505	1.2	7114	16.4
Cooperative Banks	34904	95.7	34237	93.9	19958	54.7	0	0.0	6224	17.1
Others	379	0	271	0	302	0	0	0	38	0
All Agencies	279953.00	74.4	207609.00	55.2	172861.00	45.9	5930.00	1.6	59212.00	15.7



7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach[%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	180400.00	173735.46	96.3	218958.00	180997.85	82.7	285750.00	194293.74	68.0	82.3
Commercial Banks	129400	114676.19	88.6	153898	113556.36	73.8	201290	109630.29	54.5	72.3
Cooperative Banks	26400	31305.32	118.6	32400	37234.5	114.9	43400	38383.06	88.4	107.3
Others	0	0	0	200	41.99	21.0	120	12918.59	10765.5	3595.5
Regional Rural Bank	24600	27753.95	112.8	32460	30165	92.9	40940	33361.8	81.5	95.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Avg. Ach % in last 3 years
Crop Loan	131000.00	123917.91	94.6	150830.00	116969.43	77.6	179400.00	125141.44	69.8	80.7
Term Loan (Agri.)	19200.00	20818.78	108.4	35168.00	28349.57	80.6	43815.00	28299.81	64.6	84.5
Total Agri. Credit	150200.00	144736.69	96.4	185998.00	145319.00	78.1	223215.00	153441.25	68.7	81.1
MSME	25000.00	24711.25	98.8	27500.00	31987.14	116.3	55000.00	37931.24	69.0	94.7
Other Priority Sectors*	5200.00	4287.52	82.5	5460.00	3691.71	67.6	7535.00	2921.25	38.8	63.0
Total Priority Sector	180400.00	173735.46	96.3	218958.00	180997.85	82.7	285750.00	194293.74	68.0	82.3

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	229468.00	14209.00	6.2	262890.00	16152	6.1	296624	16964.21	5.7	6.0
Regional Rural Bank	32912.00	553.00	1.7	37611.00	556	1.5	43266	851.57	2.0	1.7
Cooperative Banks	30222.00	1438.00	4.8	33643.00	1042	3.1	36469	1172.94	3.2	3.7
Others	0.00	0.00	0.0	455.00	209	45.9	0	0	0.0	15.3
All Agencies	292602.00		0.0	334599.00	0.00	0.0	376359.00		0.0	0.0



Pratapgarh, PLP 2026-27

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

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.



- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.



- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.

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

6. State Budget

6.1. Important Announcements

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



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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

The state budget allocates ₹3,975.67 crore for the Department of Agriculture, with a significant emphasis on crop insurance and agricultural development. Of this, ₹2,300.00 crore from the state fund is dedicated to the Prime Minister's Crop Insurance Margin Scheme and the Weather-Based Crop Insurance Margin Scheme. Additionally, ₹529.81 crore (including a state share of ₹209.92 crore) is provided for the National Food Security Mission.

The National Mission on Agricultural Extension and Technology receives ₹174.02 crore, while ₹209.20 crore is earmarked for the National Agricultural Development Scheme. Further allocations include ₹61.88 crore for the Prime Minister's Agricultural Irrigation Scheme, ₹50.00 crore for the Prime Minister's Dhanya Krishi Yojana, ₹43.98 crore for the National Tikka Uttam Krishi Mission, and ₹42.08 crore for the Traditional Agriculture Development Scheme.

For horticulture, a provision of ₹1,918.68 crore has been made, which includes ₹905.19 crore (with a state share of ₹362.07 crore) for the Micro Irrigation Scheme. An additional ₹359.30 crore from the state fund strengthens this initiative. The Pradhan Mantri Kusum Yojana (Component B) receives ₹400.16 crore, while ₹124.76 crore is allocated for the National Horticulture Mission.

Agricultural universities are supported with ₹403.95 crore, and ₹415.76 crore is provided for agricultural marketing, including ₹365.00 crore from the state fund. Furthermore, ₹45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

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

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

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

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

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

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

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



7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

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

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

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

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



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



Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The main occupation of 80% of the people living in Pratapgarh district is agriculture and agriculture based activities, agriculture is the main basis of the economy of the district. According to Census 2011, the total population of the district is 8.68 lakhs. There are 1021 villages in 8 blocks of the district.

The soil is generally Black Loan, Clay Loam, Red and Brown, which is very useful and fertile for agricultural work. The main source of irrigation is wells and ponds. The number of farmers in the district is 129182, out of which 62940 (49%) farmers are marginal farmers who have only 15% landholding, 29088 (22%) farmers are small category farmers who have 20% landholding. The total cropped area is 365299, out of which in the year 202324, Kharif was sown in 196299 ha and Rabi was sown in 169000 ha. The crop density was 186.22%.

The main crops grown in the district are wheat, mustard, gram, celery during Rabi and soybean, maize, urad, moong, isabgol during Kharif. Opium production in Kharif in Chhoti Sadri and Pratapgarh subdivisions is also important for income. Agricultural productivity is low due to declining soil fertility, lack of irrigation water, slow farm mechanization, and inadequate extension services.

The New PMFBY Yojana, implemented in the district from Kharif 2016, offers low premiums for crop insurance. Premium rates are determined based on one season one rate. The scheme ensures claim amount to farmers directly into their accounts in case of crop loss.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is working at the district level. About 80% of the farmers in Pratapgarh district buy seeds and fertilizers available from private dealers and other agencies such as State Seed Corporation, National Seeds Corporation and Cooperative Societies. In the district, the 'Krishi Vigyan Kendra' is providing guidance and assistance to the farmers in technology transfer. Under the 'Agricultural Technical Management Agency (ATMA)' program, efforts are being made to increase the awareness of farmers in the district, to increase capacity through training and exposure, to increase agricultural production and productivity and for technology transfer.

There are nearly 3.75 lakh farmers in Pratapgarh and 1.29 lakh land holdings. Average landholding in the district is 1.58 Ha. The Kisan Credit Card (KCC) loan limit for short term crop loans has been increased from ₹3 lakh to ₹5 lakh under the Modified Interest Subvention Scheme (MISS), as announced in the Union Budget 2025_26 with affordable



working capital at an effective interest rate of 4% p.a. The Rajasthan Government also offers a Crop Loan Interest Subsidy/Waiver Scheme. It provides an additional 4% subvention on crop loans up to Rs. 1.50 lakhs for cooperative banks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	SOF/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.56	1	4648	2586.61	2586.61
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.97	1	343	333.47	333.47
3	Annual Vegetables - Other Vegetables_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.61	1	400	243.60	243.60
4	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	1.12	1	19	21.34	21.34
5	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.59	1	33112	19469.85	19469.85
6	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.31	1	327	101.98	101.98
7	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.77	1	73995	56639.48	56639.48
8	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.85	1	15	12.75	12.75
9	Fodder Forage & Green Manures - Barseem/ Bur Seem_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.43	1	580	249.72	249.72
10	Medicinal And Aromatic Plants- Isabgol_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.63	1	150	94.50	94.50
11	Medicinal And Aromatic Plants - Nigella Sativa/ Nigella/ Black Caraway/ Kalonji_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.63	1	750	472.50	472.50
12	Medicinal And Aromatic Plants - Poppy/ Opium/ Afeem/ Khaskhas_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	1.39	1	370	512.82	512.82
13	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.70	1	2455	1727.10	1727.10
14	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.50	1	8336	4201.34	4201.34
15	Oil Seeds - Linseed/ Alsi Ka Beej/ Flax Seed_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.41	1	7854	3216.21	3216.21
16	Oil Seeds-Sesame/Til/Seasamum/Gingelly_unIrrigated_Conventional_Pre-Kharif Rabi	Ha	0.28	1	70	19.83	19.83



Sr. No	Activity	Unit Size	SOF/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
17	Oil Seeds - Soybean/ Soyabean_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.50	1	92561	46650.74	46650.74
18	Others - Green Grass_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.55	1	100	54.60	54.60
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.47	1	15536	7340.76	7340.76
20	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.36	1	350	125.67	125.67
21	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	1.00	1	250	249.40	249.40
22	Pulses - Pulses_unIrrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.30	1	3629	1105.04	1105.04
23	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.00	1	1210	0.00	0.00
24	Spices & Condiments - Ajwain/ Ajjavana_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.44	1	930	410.13	410.13
25	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	0.53	1	36	18.90	18.90
26	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	1.00	1	135	134.67	134.67
27	Spices & Condiments/Garlic/Lahasun_Irrigated_Conventional_Pre-Kharif Kharif Rabi	Ha	1.10	1	5205	5738.52	5738.52
Sub Total					253366	151731.53	151731.53
Post Harvest							15173.15
Maintenance							30346.31
Total							197250.99
Grand Total					253366	151731.53	197250.99

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

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

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

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



Crop" and Har Khet Ko Pani. The total area of the district is 750773 ha. The total or gross cropped area in the district was 3.65 lakh ha. in 2023-24 and the crop density was 186.22%.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

a.) Availability of equipment and machinery for expansion of irrigation facilities is not adequate in Pratapgarh district, as dealers for supply of pumpsets for installation of sprinklers/drip sets are not available in sufficient numbers and within reach of farmers. Repair facilities are also not easily available in the district.

b.) Pratapgarh district is rocky and hence water does not seep into the ground and farmers face water shortage in summers despite good rainfall. 11 projects of IGWDP and climate proofing were run by NABARD in Pratapgarh in the last 10 years, as a result of which wells in the project areas of these projects which used to dry up in summers now have water available for 12 months. Such projects need to be promoted.

c.) Low supply of electricity at the time of need is a major obstacle in irrigation through electrified pumpsets.

d.) There is a need for testing and certification of ground water. There is a need for rain water collection and conservation. There is a need to promote water conservation by building anicuts.

e.) On the basis of exploitation of underground water in the district, 3 out of 8 blocks fall in the category of over exploited and 1 block Dhariawad falls in the category of critical. Only Peepalkhunt block falls in the safe category. 2 blocks out of 8 has not been assessed.

f.) Total annual ground water recharge of the district is 171.3859 MCM. Net ground water availability for future irrigation is 8.5168 MCM.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--1.8 m*0.6 m lateral size 16 mm-1ha model	ha	1.06	90	479	508.29	457.48
2	Drip Irrigation--1m*0. 3mlateral size16mm-1ha model	ha	1.80	90	479	863.83	777.45
3	Drip Irrigation--2.5m*0. 6mlateral size16mm-1ha model	ha	0.81	90	479	386.63	347.99
4	Drip Irrigation--4.5m*4. 5mlateral size12mm-1 ha model	ha	0.44	90	479	209.27	188.36
5	Drip Irrigation--6m*6mlateral size12mm-1ha model	ha	0.39	90	479	184.98	166.49
6	DugWell-Deepening Chittorgarh- hardrock-depth per mtr	No.	0.06	90	479	26.37	23.72
7	Dug Well-New-Chittorgarh- Alluvial-Dia 3mDepth 19m	No.	1.15	90	479	551.81	496.62



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
8	Dug Well-New-Chittorgarh- hardrock-Dia 4mDepth 19m	No.	1.12	90	479	534.11	480.68
9	Electric Pump Sets--10.0 HP	No.	0.42	90	479	201.66	181.49
10	Electric Pump Sets--12.5 HP	No.	0.50	90	479	239.50	215.55
11	Electric Pump Sets--3.0 HP	No.	0.26	90	479	126.47	113.82
12	Electric Pump Sets--5.0 HP	No.	0.30	90	479	143.70	129.33
13	Electric Pump Sets--7.5 HP	No.	0.36	90	479	174.37	156.93
14	Solar PV Pump Sets (AC)—3 to 6 kw	No.	0.43	90	479	207.18	186.45
15	Solar PV Pump Sets (AC)—6 to 10 kw	No.	0.41	90	479	194.84	175.36
16	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.51	90	479	245.74	221.16
17	Solar PV Pump Sets (DC)-- submersible pump set 5.0 HP	No.	0.37	90	479	176.27	158.65
18	Solar PV Pump Sets (DC)-- submersible pump set 7.5 HP	No.	0.43	90	479	205.01	184.50
19	Solar PV Pump Sets (DC)-- without USPC 5.0 HP	No.	2.35	90	479	1123.83	1011.44
20	Solar PV Pump Sets (DC)-- without USPC 7.5 HP	No.	3.26	90	479	1561.92	1405.72
21	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.19	90	479	92.24	83.02
Total					10059	7958.02	7162.21

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

a.) The level of mechanization in India is only 40%, much lower than the United States and European countries where it is 95%. Mechanization reduces postharvest losses and adds value through cleaning, grading, and packaging.

b.) Tractors, power tillers, threshers, combine harvesters, and other implements are key components of agricultural mechanization. Factors such as low tractor penetration, government initiatives, and increasing non-agricultural use are driving the growth of the tractor industry.

c.) Manufacturers are introducing new tractor models to meet the growing demand. The use of tractors and other implements is important for various agricultural activities such as land leveling, ploughing, sowing, fertilizing, plant protection, weeding, and harvesting.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

a.) There is no adequate infrastructure for agricultural mechanization in the district. There are no dealers of major tractor and thresher companies at the district and block headquarters and those who are there do not have enough technical experts available who can create awareness along with guidance. Also, the company's workshop and trained mechanics and parts for repairs are not available in the entire district. Krishi Vigyan Kendra, ITI and tractor companies provide training to farmers for the maintenance of tractors so that better care can yield better profits.

b.) Sub-Mission on Agricultural Mechanization (SMAM): The scheme will be implemented in all the states to promote the use of agricultural mechanization and to increase the ratio of agricultural power to cultivable unit area to 2 kW/ha. Due to small land holdings in the district, there is a trend of hiring tractors and there is also a great demand for custom hiring centers.



c.) Initiatives of Rajasthan Government:

- Use of technology innovations such as digital soil mapping, use of drones for effective input management, employing innovative protected cultivation methods, zero budget natural farming or technology enabled traceability systems.
- More than 20,000 solar power pumps have already been installed in the state to power irrigation systems.
- GoR is planning to open more than 2,600 CHCs in next 3 years.
- Pratapgarh is the key district in the implementation of protected cultivation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	35.00	90	31	1085.00	976.50
2	Drones--12 hp	No.	6.50	90	225	1462.50	1316.25
3	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.46	90	150	69.00	62.09
4	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.45	90	211	305.95	275.38
5	Power Tiller--12-15 hp	No.	2.25	90	150	337.50	303.77
6	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.65	90	150	97.50	87.77
7	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.50	90	280	1260.00	1134.00
8	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	7.50	90	320	2400.00	2160.00
9	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	8.75	90	275	2406.25	2165.63
Total					1792	9423.70	8481.39

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The land and climate of Pratapgarh district is conducive for growing fruit crops such as amla, guava, lemon, orange, bael etc. and many seasonal vegetables. Horticulture can provide livelihood and profitable options to farmers through agricultural diversification. Most of the horticultural crops in the district come under vegetables and spice crops. Whereas the area under fruit, flower and medicinal units is very less.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

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

b.) Various programmes are being conducted by the Horticulture Mission in the district for horticulture development and increase in the income of farmers, under which orchards of fruit plants were established. Construction of greenhouses in the district under protected cultivation is necessary for setting up orchards of spice crops.

c.) Under the programme of National Horticulture Board (NHB), focus is being laid on high-tech horticulture and post-harvest management infrastructure including cold storage and reefer vans. Most of the schemes of NHB are credit linked.

d.) Dedicated "Centers of Excellence" for Custard Apple has been established in nearby chittorgarh district by GoR to promote high-tech horticultural enterprises through demonstration, training and capacity building, technology transfer and hand holding support. Details of major horticulture crops and production are indicated in district profile.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.18	90	40	87.20	78.48
2	Dryland Horticulture crops- Ber-with drip-6m*6m	ha	1.05	90	130	136.50	122.85
3	Dryland Horticulture crops- Ber-without drip-6m*6m	ha	0.64	90	130	83.20	74.88
4	Dryland Horticulture crops- Custard Apple-2.5m*2.5m	ha	1.60	90	290	464.00	417.60
5	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.31	90	130	300.30	270.27
6	Floriculture--Marigold-0.4 ha	ha	0.98	90	8	7.84	7.04
7	High density plantation- Guava-3m*3m	ha	1.71	90	160	273.60	246.24
8	High density plantation-Lemon high density-4m*4.5m	ha	1.43	90	250	357.50	321.75
9	High density plantation- Mango-4m*4m	ha	2.03	90	130	263.90	237.51
10	High density plantation- Papaya-1.8m*1.8m	ha	1.45	90	220	319.00	287.10
11	Mushroom Cultivation--250 trays	1000 Kg. per	2.50	90	40	100.00	90.00



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
		Cycle					
12	Nursery --Nursery raising	ha	16.30	90	40	652.00	586.80
13	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	1.91	90	16	30.56	27.52
14	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	13.70	90	4	54.80	49.32
15	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	28.00	90	6	168.00	151.20
Sub Total					1594	3298.40	2968.56
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	300	1290.44	1290.44
Sub Total					300	1290.44	1290.44
Total					1894	4588.84	4259.00

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

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

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

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Bamboo-5m*5m	ha	0.60	90	38	22.91	20.62
2	Plantation--Rohida plant-8m*5m	ha	1.03	90	290	298.70	268.83
3	Plantation--Shisham-6m*6m	ha	0.42	90	170	70.89	63.82
4	Plantation-Teak-2.5 m*2.5m	ha	1.04	90	38	39.47	35.51
Total					536	431.97	388.78



2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Pratapgarh district has a very good potential for animal husbandry development. The most popular breed of cattle are Kankrej with an average of 5 to 7 litres of milk per day and Murrah with an average of 10 litres of milk per day. The district 22559 ha. area under fodder crops. Pratapgarh district has 3,75,802 cows, 2,06,072 buffaloes, 23,093 sheep and 4,17,383 goats. There are a total of 38 veterinary institutes and 64 artificial insemination centers in the district.

ChittorgarhPratapgarh Milk Producer Cooperative Union Ltd. is situated in nearby district catering to areas of pratapgarh. There are a total of 143 veterinary institutions in the district.

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

There is adequate availability of green fodder, dry fodder and animal feed in the district. Milk collection work is also being done in the district by the milk cooperatives of Banaskantha and Sabarkantha, Gujarat.

Animal Husbandry KCC is provided to farmers at 7% p.a. interest rate with interest subvention of 3% p.a. upto Rs. 2 lakhs.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- a. The State government distributes free medicines for the veterinary hospital.
- b. The public and private sector insurance companies working in the district are not covering the risks of the cattle owners by insuring the animals which is a big hurdle in credit linkage.
- c. There is adequate availability of green fodder, dry fodder and animal feed in the district.
- d. The breed of milch animals in the district is of low level, which needs improvement.
- e. The milk producers lack knowledge of scientific maintenance of the dairy.
- f. GoI is implementing National Livestock Mission, Rashtriya Gokul Mission, AHIDF etc. for promotion of Dairy sector. g.) State Govt. is providing subsidy of Rs 5 per liter to milk producers under Mukhya Mantri Dugdh Utpadak Sambal Yojana.

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

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



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)-without shed	1+1	2.46	90	175	429.79	386.82
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.36	90	175	587.29	528.57
3	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed	1+1	1.96	90	175	343.53	309.17
4	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	2.86	90	175	501.03	450.92
5	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.46	90	175	81.21	73.08
6	Chaff Cutter-Manual-Manually operated	No.	0.08	90	175	13.47	12.13
7	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	1.99	90	175	348.45	313.61
8	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.77	90	175	484.95	436.47
9	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	175	10.50	9.46
10	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.43	90	175	75.25	67.72
11	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-	1+1	1.77	90	175	309.95	278.97
12	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.55	90	175	446.45	401.82
13	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.00	90	175	1750.00	1575.00
Sub Total					2275	5381.87	4843.74
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Animal	0.18	1	968	175.05	175.05
2	Cross bred Farming_Others	Per Animal	0.14	1	928	129.08	129.08
Sub Total					1896	304.13	304.13
Total					4171	5686.00	5147.87

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The climate of Pratapgarh district is conducive for this activity. Pratapgarh district is connected by road with the state capital Jaipur and big cities like Jodhpur and Udaipur. Hence, there is no problem of demand for the development of this activity. Poultry farming units running in the surrounding districts encourage potential persons to take up this activity.

The employment potential in the poultry sector is very high. It is a very good means of increasing the income of small farmers. Financial assistance has been given to small and large poultry farmers by some commercial banks in the district. Egg is gaining popularity as an important item to meet the growing population and protein requirement in food, but due to certain reasons, the expected development of poultry business has not taken up in the district. The per capita availability of eggs in Rajasthan is only 34 as compared to the

national average of 79 in the year 2019-20.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

a.) Necessary facilities for poultry farming in the district are provided by the Animal Husbandry Department. Due to the tribal dominated district, traditionally every farmer here has been doing poultry farming in his house. Poultry feed facility is available in the district.

b.) There is inadequate infrastructure for processing, cold-chain and strict quality assurance of poultry products in the domestic market.

c.) Credit facilities are inadequate for small/medium poultry entrepreneurs. Lack of adequate insurance cover and inadequate veterinary services for the poultry sector is also a constraint.

d.) Due to the tribal dominated district, NABARD has also implemented many Wadi projects here and has given a lot of boost to backyard poultry. The tribals here consume poultry eggs and meat to supply the protein requirements of their body

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	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	2.88	90	301	865.39	778.85
Sub Total					301	865.39	778.85
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	1225	2293.83	2293.83
Sub Total					1225	2293.83	2293.83
Total					1526	3159.22	3072.68

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The terrain, climate, social and economic aspects of Pratapgarh district are conducive to sheep and pig rearing. Small and marginal farmers do goat and sheep rearing for supplementary employment and income along with farming, however people are less interested in pig rearing.

Due to suitable environment, the number of goats is high here. Hence, there is abundant possibility of its development from economic point of view. According to the data and discussion received from the concerned department, sheep/goat rearing is done in all the blocks of the district under government sponsored programs.



Marwari sheep is strong and disease resistant. An average sheep gives 1.34 kg wool in a year. There is a need to focus on goat and sheep rearing and development in the district. The NLM scheme is being monitored by the Joint Director, Animal Husbandry Department. As per the 20th Livestock Census, 2019, there were 23,093 sheep, 4,17,383 goats and 1,039 pigs in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

a.) National Livestock Mission : This GoI scheme includes three sub-missions: Breed Development of Livestock and Poultry, Fodder and Fodder Development, and Innovation and Extension. Entrepreneurs can receive up to 50% subsidy (maximum 50.00 lakh) for setting up a unit for breed development in small ruminant animals. Self-help groups and cooperative farmers' organizations are also eligible. Additionally, there is a provision of up to 50% subsidy (maximum Rs 30 lakh) for setting up a unit for pig breeding. Proposals can be submitted through the "Udyami Mitra" portal.

b.) Animal Husbandry Infrastructure Development (AHIDF):

i. This scheme encourages investment in - Dairy Processing and Value Addition Infrastructure, Meat Processing and Value Addition Infrastructure and Cattle Feed Plant.

ii. Interest subvention of 3% is provided by the Department to all eligible entities.

iii. The eligible institution shall submit the proposal along with complete DPR through Udyami Mitra portal developed by SIDBI for sanction of 3% interest subvention for loans upto 90% of the TFO for 8 years.

iv. The credit guarantee coverage for eligible entities falling under MSME will be 25% of the loan after the bank signs a MoU with the Credit Guarantee Trust set up for AHIDF by NABARD.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.65	90	94	155.10	139.61
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	3.99	90	94	375.22	337.69
Sub Total					188	530.32	477.30
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Animal	0.01	1	1710	25.61	25.61
2	Pig Farming_Others	10+1	0.10	1	40	3.92	3.92
Sub Total					1750	29.53	29.53
Total					1938	559.85	506.83



2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

There are good possibilities of fish farming in the district due to availability of surface water in the form of ponds, reservoirs and strong canal system. Fish farming in small reservoirs in the district can prove to be a profitable business. Some reservoirs have been estimated in different villages of the district which can be used by the Gram Panchayats to increase their income.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Loan distribution was not done by banks under this sector.
- The state government department is working on promoting of fisheries in the district, but due to lack of adequate staff, the development function is getting affected.
- During the year 2023-24, 699 metric tonnes of fish was produced in the district. Mainly Katla, Rahu, Migra Mahseer and Cat Fish are produced in the district.

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

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

(₹ 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 construction composite fish culture 0.5 ha	ha	3.50	90	8	28.00	25.20
2	Composite Fish Culture-Composite Fish Culture -New Tanks - new fishpond construction composite fish culture-01 ha	ha	7.00	90	6	42.00	37.80
3	Intensive Fish farming--Poultry cum fish farming-1.0 ha pond & 500 bird broiler unit	No.	1.98	90	6	11.88	10.68
4	Pond construction-Pond Renovation & Desilting-Renovation of fish pond cum fish culture in 1.0 ha pond	ha	3.85	90	6	23.10	20.82
Sub Total					26	104.98	94.50
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Ha	4.28	1	40	171.20	171.20
Sub Total					40	171.20	171.20
Total					66	276.18	265.70

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

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

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

- a.) There is a shortage of good breed of draft animals which have to be brought from Haryana state.
- b.) There is a shortage of good breed/quality semen.
- c.) It is necessary to arrange for breeding of good breed of bulls.
- d.) Animals for bull pairs are purchased from the local market.
- e.) There is a steep rise in the sale of two-wheelers in the rural segment in recent years. However, majority of these vehicles have been financed by NBFC, 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.
- f.) The sale of EV vehicles has significantly picked up in recent years and even in rural areas. Since, this 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 Physical and Financial Terms)

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.00	80	80	640.00	512.00
2	Finance to FPOs/ FPCs- Procurement & Marketing	No.	5.00	80	15	75.00	60.00
3	Integrated Farming--1.0 ha (SF/MF)	No.	3.23	90	40	129.12	116.24
4	Integrated Farming--1.75 ha model	No.	8.50	90	50	425.00	382.50
5	Jewel Loans-Jewel Loans/ Gold Loans	No.	5.00	70	281	772.00	540.40
6	Soil Testing Lab	No.	5.00	80	15	75.00	60.00
7	Solar Energy-Solar Agriculture Pump-10 HP Power (without USPC)	No.	4.44	90	15	66.62	59.98
8	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.56	90	15	38.36	34.50
9	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.55	90	15	53.26	47.96
12	Solar Energy-Solarisation of Grid Connected Agri. Pump- >6 KW upto 10 KW-Individual	No.	0.44	90	15	6.64	5.99
13	Solar Energy-Solarisation of Grid Connected Agri. Pump-upto 1 KW	No.	0.51	90	15	7.66	6.90
10	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	1400	198.80	178.92
11	Solar Energy--Solar study lamps	No.	0.00	90	15	0.04	0.04
14	Two Wheeler Loans	No.	0.50	90	2600	1300.00	1170.00
Total					4571	3787.50	3175.43



2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

1. Organic Farming
2. Natural Farming
3. System of Rice Intensification (SRI)
4. Biodynamic Agriculture
5. Conservation Agriculture
6. Integrated Agriculture System
7. Permaculture
8. Precision Farming
9. Agroforestry
10. Integrated Pest Management
11. Crop Rotation and Intercropping
12. Cover Crops and Mulching
13. Contour Farming
14. Rain Water Harvesting- Artificial Recharging of Ground Water
15. Floating Farming
16. Vermicomposting

The advantages of IFS are given below:

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

a.) The main components of IFS include crops, livestock, birds and plants. These crops may have sub-systems like mixed/intercropping, multi-tier cropping. Livestock components may include dairy cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The major factors that need to be considered in choosing an IFS model include soil type, rainfall, its distribution and duration of cropping season.

b.) Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutes have developed 51 integrated farming systems for marginal and small landholders in 25 states/union territories of India. Information on state specific IFS models can be obtained from the link http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

c.) Rainfed Area Development (RAD) component under National Mission for Sustainable Agriculture (NMSA) implemented since 2014 has been implemented in cluster mode. Clusters of 100 hectares each have been selected with livestock, dairy, poultry, horticulture, forestry, beekeeping activities to popularize integrated farming system.



d.) Maharana Pratap University of Agriculture and Technology has also developed various IFS models for southern Rajasthan which can be replicated in district.

e.) NABARD has implemented 10 Wadi Projects in district in which IFS models were implemented.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In developing countries, agricultural infrastructure is crucial due to the high percentage of poor families dependent on agriculture. Supporting such infrastructure is vital for the development of the agricultural sector, as evidenced by the Socio-economic Census 2011 data, which shows that 74.49% of rural families in India earn less than 5000 per month.

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

There are 114 PACS/LAMPS in Pratapgarh, majority of which have warehouses for storing agricultural produce, mainly chemical fertilizers, but these warehouses are not technically suitable/safe for storing agricultural produce. They need extensive repairs before they can be used for storing agricultural produce.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

a.) The total storage capacity available in Pratapgarh district is 1,90,000 MT. The production of food grains and fruits in the district is 89,462 MT. Even after meeting the requirements of the public distribution system and the domestic consumption of the farmers, so much food grains and fruits remain in the district that the available storage capacity falls short to meet this demand.

b.) There are a total of 3 Agricultural Produce Market Committees (APMCs) in Pratapgarh district. All these mandis are linked to eNAM.

c.) Warehouse Infrastructure Fund under NABARD: Government of India, through NABARD, had set up a separate fund called Warehouse Infrastructure Fund (WIF) with a corpus of Rs. 5,000 crore during 2013-14, with a further corpus of Rs. 5,000 crore in 2014-15. The primary objective of WIF was to provide credit to public and private sectors for creation and augmentation of decentralized modern scientific storage in the country. A loan of Rs. 341.61 crore has been sanctioned under WIF for construction of warehouses at 11 locations for additional scientific storage capacity of 4.78 lakh metric tonnes in Rajasthan.

The cumulative disbursement so far is Rs. 251.09 crore.

d.) Government of India initiative World's Largest Grain Storage Plan in the Cooperative Sector to create decentralized grain storage infrastructure, godowns, and processing units at the level of PACS was launched to address food grain storage challenges by converging existing government schemes.

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

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

(₹ 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.	500.00	80	18	5400.00	4320.00
2	Godown	No.	175.00	80	56	3938.00	3150.40
3	Market Yard	No.	10.00	80	9	90.00	72.00
Total					83	9428.00	7542.40

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

To increase productivity, prevent soil erosion, salinity, alkalinity and water stagnation etc. and to improve the quality of land, for soil conservation and to maintain the productivity of crops, it is necessary that land development should be done and water resources should be managed properly. Economic development can undoubtedly be done with bank loan through agriculture related activities like land development, animal husbandry etc. Keeping in view the land of the district, there is a lot of potential for land development related activities in the district.

Pratapgarh district is water deficient but a lot of water is not used during irrigation as it is absorbed by the land and thus relatively less area is irrigated. Hence, field channel/pipe line has great potential in the district.

There is a great potential in the district for land levelling but individual farmers have not taken bank loan for this. This work is completed with their own resources or with government assistance. However, in the future, this activity can be completed with bank loan along with extension services available from the agriculture department.

Water harvesting and land conservation programs need to be done through NGOs or through private public partnership so that maximum area can be covered.

The status of wastelands in the district is as follows:

- Effective water erosion (>10t/ha/year): 466 ha/year
- Open forest water erosion: 167 ha/year
- Saline and sodic soils: 12 ha/year

2.2.2.2 Infrastructure and linkage support available, planned and gaps

a.) Loan subsidy programmes like National Organic Agriculture Programme are being implemented using organic manure and farmers have started using organic manure. This increases the moisture retaining capacity of the soil which can be further accelerated with bank loan.

b.) Central/State Government Schemes:

- i. Soil Health Card Scheme
- ii. Rajasthan Land Development Corporation: Gypsum is being distributed for saline land reclamation through the Department of Agriculture.
- iii. Rajasthan State Organic Certification Agency (RSOCA) at a lower fee than private sector certification agencies.
- iv. Paramparagat Krishi Vikas Yojana (PKVY): DoA, GoR is promoting the use of Zinc, Bio-fertilizers (Rhizobium and PSB culture) and green manure like Dhaincha, Neem oil, Trichoderma and Pseudomonas by making them available at subsidized rates at its outlets.
- v. Integrated Watershed Management Programme (IWMP) is a flagship program of the Government of India, operational in all states with an estimated outlay of 29,000 crore.
- vi. The Mukhyamantri Jal Swavalamban Abhiyan (MJSA) in Rajasthan aims to protect villages from drought through watershed management, water harvesting, and conservation projects funded by the state government, NGOs, CSR, and community participation.
- vii. NABARD Watershed Project: NABARD started implementing participatory watershed projects under Indo German Watershed Development Programme from 1990s.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures- Construction of pucca farm pond (30*40*6) 204	No.	2.18	90	244	532.66	479.38
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing-2.0ha	No.	3.39	90	244	827.16	744.45
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.52	90	244	1346.88	1212.19
4	Green Manuring--Vermi composting-1.0 ha	ha	1.61	90	290	467.48	420.72
5	Green Manuring--Vermi composting-1.5 ha	ha	2.65	90	290	767.34	690.60
Total					1312	3941.52	3547.34

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Modern agriculture activities that increase productivity and maintain environmental balance include tissue culture, agricultural biomechanics, seed production, organic fertilizers and pesticides, and the use of earthworm and Nadep manure. Quality seeds can increase productivity by about 25 percent and offer various benefits such as ensuring seed availability, adequate germination capacity, regulated yield quantity, and weed control. Farmers should get soil tested to increase agricultural production and promote organic farming by using vermicompost instead of chemical fertilizers. Vermicompost can be made from agricultural waste and cow dung, and it is rich in macro and micro nutrients. Earthworms can turn organic waste into compost, and one kilogram of earthworms can produce 25-30 kilograms of vermicompost from 45 kilograms of decomposable matter.

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

2.2.3.2 Infrastructure and linkage support available, planned and gaps

a.) Excessive chemical fertilizer use depletes natural minerals in the soil, harming soil quality and productivity. Farmers lack access to soil testing, leading to overuse of fertilizers. However, there is growing awareness among farmers about organic fertilizers and the use of earthworm compost is increasing. Some farmers have set up small-scale earthworm compost units and banks should provide loans to support this initiative.

b.) There are a total of 3 Agricultural Produce Market Committees (APMCs) in district. All the Mandis of the district are connected with eNAM. 12 Farmer Producer Organizations of the district are connected with eNAM. There are 9 functional FPOs in district.



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

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

(₹ 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.	10.00	90	210	2100.00	1890.00
Total					210	2100.00	1890.00

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 play an important role in adding value to agricultural products. There is a need to focus on agro and food processing to create more job opportunities. The Government of India and state governments are prioritizing the development of the agro/food processing sector. Various initiatives such as agricultural export zones, food parks, and contract farming are being implemented to enhance the agriculture/food processing sector in India. However, there is still untapped potential for investment in this sector. Issues such as production, post-harvest management, processing, marketing, and export need to be addressed to strengthen the sector.

This situation has been there despite adequate production available under agriculture and allied sectors. Mustard, wheat, coriander, sorghum, millet, guava, lemon, urad etc. are produced in large quantities in the district. There should be encouragement to set up industries in the district for processing these crops. This will also increase employment opportunities in the district and farmers will also be able to get fair prices. Cereals, horticultural produce (fried products, dry fruits and vegetables, juices, squash and cordials, jams, jellies and marmalades), milk and milk products, meat and poultry products, consumer food products (RTE, packaged food, packaged drinking water, alcoholic and non-alcoholic beverages) etc. require processing.

Pratapgarh district is the leading processor of Hing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

a.) Government of India is supporting the sector by liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural

Exchange (Trade Portal by APEDA), Agricultural Infrastructure Fund and various schemes.

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

i. The Pradhan Mantri Kisan Sampada Yojana is a 6000 crore scheme that includes sub-schemes for various aspects of food processing and preservation, such as Mega Food Parks, Integrated Cold Chain and Preservation Infrastructure, and Food Safety and Quality Assurance Infrastructure.

ii. The PM-FME Scheme aims to support food processing industries in the country. For upgradation of individual micro food processing units, a credit-linked capital subsidy of 35% of the eligible project cost can be availed with a maximum limit of 10 lakh per unit. For SHGs engaged in food processing, seed capital of 40,000/- per SHG member will be provided as grant for working capital and purchase of small equipment.

c.) GoR launched the Agro-Processing, Agribusiness and Agri Export Promotion Policy 2019 on 17 December 2019 to encourage agro-processing, agricultural exports, and increase farmers' income in the state.

d.) Corn flakes and starch from maize, Pulses, Garlic paste and powder, Flour, noodles, spaghetti, semolina, maida, roti and biscuits from wheat, Soya meal from soyabean and oil, Thandai from poppy seeds, Dairy have potential in district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	500.00	80	141	3800.00	3040.00
2	Dairy Processing Unit	No.	10.00	80	38	1645.00	1316.00
3	Dal/ Pulses Mill	No.	10.00	80	101	1155.00	924.00
4	Fruit Processing	No.	50.00	80	13	650.00	520.00
5	Honey & Honey Products	No.	25.00	80	34	510.00	408.00
6	Oil Extraction	No.	50.00	80	17	850.00	680.00
7	Packaging Unit	No.	10.00	80	36	615.00	492.00
8	Spice Processing	No.	50.00	80	19	1850.00	1480.00
9	Vegetable Processing	No.	50.00	80	17	850.00	680.00
Total					416	11925.00	9540.00



2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The balanced and holistic development of agriculture can be achieved only through the integrated use of five elements/factors of the agricultural economy, which are as follows:

1) Proper management of agricultural costs, 2) Technology transfer, 3) Easy and timely availability of institutional finance, 4) Reducing crop risk by using ancillary activities and 5) Advanced marketing of agricultural produce. Agricultural institutions have an important role in implementing all these formulas.

These institutions include primary cooperative societies, agri clinics, agri business, microfinance institutions and farmer producer organizations.

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

a.) Limits prescribed for loans under agriculture allied activities:

- i. Loans up to 5 crore to farmers cooperative societies for purchase of members produce (not applicable to urban cooperative banks)
- ii. Loans up to 50 crore to start-ups engaged in agriculture and allied services as per definition of Ministry of Commerce and Industry, Government of India.
- iii. Loans from the banking system for food and agro-processing up to a total sanctioned limit of 100 crore per borrower.

b.) To diversify and infuse technology in agricultural activities, Government of India has launched a scheme to set up Agri Clinics/Agri Business Centres for agricultural graduates to provide support and extension services to farmers.

c.) Vegetable production in the district is good. There is a possibility of promoting the development of Farmer Producer Organizations (FPOs) by NGOs/Micro Finance Institutions.

d.) Availability of facilities required for agriculture and food processing such as cold storage, technical support and power supply is low.

e.) SRS ITI, Mandphia in the district has been selected by MANAGE, Hyderabad to train ACABC trainees.

f.) More than 21 MFIs are working in district.

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

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

(₹ 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.	100.00	90	28	952.00	856.80
2	Custom Service Units/ Custom Hiring Centers	No.	10.00	80	24	160.00	128.00
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	100.00	80	8	800.00	640.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	200.00	80	16	2400.00	1920.00
5	Loan to PACS/ FSS/ LAMPS	No.	50.00	80	8	400.00	320.00
Total					84	4712.00	3864.80

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

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

such nonfarm micro, small and medium enterprises and providing gainful employment to the youth and labour force displaced from agriculture.

MSMEs play a vital role in providing large employment opportunities at low capital cost and also help in industrialization of rural and backward areas. The sectoral contribution of the industry sector in the total Gross State Value Added (GSVA) of the state is 27.31 per cent at current prices in 2022_23.

The district has 2 industrial areas named as Bagwas and Pratapgarh . The major existing industries were: Slat Stone, Cement Tiles/Jalis, Engineering Units, Kota Stone, Thewa Art cluster in Pratapgarh."

3.2 Infrastructure and linkage support available, planned and gaps

"The main occupation of the people in the district is agriculture and allied activities. The land holdings in the district are continuously getting smaller. More than 80% of the farmers in the district need supplementary income along with agriculture to improve their standard of living. Dependence on agriculture alone increases unemployment.

To ease the process of MSME registration as per the revised MSME definition, the MSME Ministry launched a new portal Udyam Registration Portal. Rajasthan Government Schemes and Initiatives:

- i. Rajasthan Micro, Small and Medium Enterprises (Facilitation of Establishment and Operation) Act: MSMEs in Rajasthan have been exempted from certain approvals and inspections to encourage hassle free establishment of micro, small and medium enterprises.
- ii. Mukhyamantri Laghu Commercial Vehicle Swarojgar Yojana: Under this scheme, on purchase of commercial vehicle up to Rs 15 lakh, the applicant will get 10% of the on road price or Rs 60,000 (whichever is lower) and a subsidy of the equivalent amount from the vehicle manufacturer.
- iii. Dr. Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojana 2022: To ensure effective participation of SC and STs in the nonagricultural sectors (manufacturing, service and trade) of the state, under the scheme, 1,000 applicants will get interest rebate of 9% on loans less than Rs 25 lakh, 7% on loans from Rs 25 lakh to Rs 5 crore, 6% on loans from Rs 5 crore to Rs 10 crore and margin money



- grant of 25% of the project cost or Rs 25 lakh (whichever is less) will be payable.
- iv. Rajasthan Investment Promotion Scheme 2019: There is a provision of 75% reimbursement of SGST, 100% exemption in electricity tax, stamp duty and market fee for 7 years for new investment in manufacturing and service sector industries.
 - v. Rajasthan Handicraft Policy 2022: Under the policy, provision has been made for organizing handicraft week every year, state level awards, 100% interest reimbursement on loan etc."

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Micro	No.	58.00	80	304	12008.00	9606.40
Sub Total					304	12008.00	9606.40
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Micro	No.	16.00	80	304	10374.00	8299.20
2	Manufacturing Sector - Working Capital-Small	No.	200.00	80	6	1200.00	960.00
Sub Total					310	11574.00	9259.20
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	440	1320.00	1056.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	440	440.00	440.00
3	Loans to MSME Start-ups	No.	1500.00	80	1	1500.00	1200.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	440	44.00	44.00
Sub Total					1321	3304.00	2740.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan- Micro	No.	16.00	80	248	8724.00	6979.20
2	Trading Units - Term Loan- Micro	No.	20.00	80	120	3240.00	2592.00
3	Trading Units - Term Loan- Small	No.	2000.00	80	2	4000.00	3200.00
Sub Total					370	15964.00	12771.20
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	0.50	80	1250	13255.00	10604.00
2	Service Sector - Working Capital-Small	No.	100.00	80	67	8400.00	6720.00
3	Trading Units - Working Capital-Micro	No.	47.00	80	120	3960.00	3168.00
4	Trading Units - Working Capital-Small	No.	200.00	80	10	1500.00	1200.00
Sub Total					1447	27115.00	21692.00
Total					3752	69965.00	56068.80



Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play a vital role in the country's economy. A high growth rate along with a healthy balance of trade and foreign exchange reserves is essential to sustain the growth of the country's exports. Overall, exports affect the industrial environment of the country.

Quality of products, competitive prices, good packaging are important to compete at the international level. The aim of the Make in India campaign is to establish selfreliance and brand 'India'. The Government of India has rationalized the documentation process for ease of export business. Now only three documents viz. Bill of Lading/Airwaybill, Commercial Invoice cum Packing List, Shipping Bill/Bill of Export are required for availing export credit. The district mainly produces soybean, wheat, maize, sugarcane and mustard. But their export is negligible at present. Some marble units in the district export their products.

Keeping in mind the quality of these products and their exportable quantity, the concerned agencies/departments can explore the possibilities of export loans for their export in the future.

4.1.2 Infrastructure and linkage support available, planned and gaps

With the aim of encouraging the exporters of the state and promoting the exports from the state, an Export Council was formed by the Government of Rajasthan in the year 2019. This Export Council, along with guiding the exporters, removes the obstacles in export by coordinating between industrial organizations, exporters and the concerned departments of the state government. All the candidates joining this scheme are being provided guidance and assistance by the concerned department from the process of obtaining the export license to sending the first consignment.

Rajasthan Investment Promotion Scheme (RIPS) 2019: In order to generate employment opportunities and promote rapid, sustainable and balanced economic growth in the state of Rajasthan, the Rajasthan State Government had issued Rajasthan Investment Promotion Scheme, 2019 (RIPS 2019) to provide attractive benefits on investments made by eligible manufacturing service sector enterprises on new/expansion ventures by them. Exemption in stamp duty and land conversion charges, electricity duty and mandi fee, land tax, SGST, reimbursement of employer contribution towards EPF/ESI of employees, up to 150% return on capital invested for backward areas/disabled, MSMEs, textile/apparel sector, interest and capital subsidy to 26 manufacturing and 11 service thrust sectors, approval of subsidy without inspection based on third party certification and simplified norms, strengthening of industrial, logistics and social infrastructure etc. are the steps being taken. There are three export oriented items of MSMEs in district viz. Jewellery, Spices and Processed foods which have potential of export."

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	750.00	75	1	750.00	562.50
Total					1	750.00	562.50

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The total literacy rate of Pratapgarh district is 56.30%, in which the literacy rate of men is 70.13% and the literacy rate of women is 42.40%.

According to the socioeconomic data of the state of 202122, there are 15 general education colleges, 2 lectures, colleges for special education, 1982 primary schools. The enrollment in these schools of the district is 2,32,032 and the total number of teachers is 8,183. The Gross Enrollment Ratio is 93.07%. The objective of the Education Loan Scheme is to provide financial assistance from the bank to eligible / meritorious students to pursue higher education in India and abroad.

The main emphasis in this is that every meritorious student should be provided financial assistance at an affordable rate so that he gets an opportunity to study further. Banks provide financial assistance for various courses in India / abroad. The district would require more dedicated approach to advocate the usefulness of skilled workers in the industries and also need to target the service sector employment (emerging sectors). VTIs should be vital in getting the work ready repairers and mechanics. A total of over 3000 students enroll in various institutes at colleges & ITI. At the intermediate college level, courses are available in the area of science, arts and commerce.

There are two nursing colleges, one Law College and a Sainik school. There were total of ten registered vocational training institutes in Pratapgarh district. The Vidya Lakshmi Portal is a government initiative in India designed to help students access education loans and scholarships through a single, streamlined platform. Launched by the Ministry of Finance, Ministry of Education, and Indian Banks Association (IBA), the portal is managed by NSDL eGovernance Infrastructure Limited. It aims to simplify the process of applying for education loans and scholarships.

4.2.2 Infrastructure and linkage support available, planned and gaps

- a.) The Ministry of Human Resource Development, Government of India is also planning to raise about Rs 1 lakh crore (US\$15.52 billion) from private companies and high net worth individuals to improve the education infrastructure in the country.
- b.) Schemes like the Central Sector Scheme of Scholarships for College and University Students (CSSS) aimed at the economically weaker section (EWS) and fee waiver in IITs are being implemented to bring excluded students into the fold of education.
- c.) Measures to increase awareness about educational loans is required.
- d.) Special provisions may be made by the governments for literacy and continuing education, primary education, technical education, university and higher education. The Government of India has launched the RISE (Revival Infrastructure and Education) scheme in 2018. The scheme aims to boost investment in research and related infrastructure in premier academic institutions with an outlay of Rs 1 lakh crore.
- e.) The infrastructure required for education is available to some extent. The demand for loans for professional courses is also increasing in the district.
- f.) A loan of up to 20 lakh is given to a single person for educational purpose including professional courses, which comes under the category of priority loan.
- g.) Banks insist on third party guarantee in education loans. However, as per RBI rules (Circular No. RPCD.PLNFS.BC.NO.83/06.12.05/200001 dated 28.04.2001), third party guarantee is not necessary for education loans up to Rs 4 lakh.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	15.00	90	643	2225.00	2002.50
Total					643	2225.00	2002.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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



improvement in the economic condition of families and the increase in their aspirations, the need for housing is also increasing. According to the Ministry of Rural Development, a target of building 270.22 lakh houses has been set under the Pradhan Mantri Awas Yojana Gramin, out of which approval has been given for 267.92 lakh and construction work of 187.18 lakh has also been completed.

4.3.2 Infrastructure and linkage support available, planned and gaps

4 blocks of the district are gradually urbanizing. Along with this, housing construction activities have seen a boom. There has also been an increase in the demand for housing construction loans. The major problems of the housing sector are increase in the cost of land and construction, lack of microfinance measures and limited access to existing measures, inadequacy of financial assistance given for the purchase of housing site.

Some processes of this sector need to be simplified, such as long gestation period of 6 to 8 years for housing projects, need to obtain multiple approvals from multiple authorities during a period of two to three years, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	5.00	90	346	2860.00	2574.00
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	750	2500.00	2250.00
Total					1096	5360.00	4824.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In a developing country such as India, infrastructure development predominantly relies on public investment, with minimal involvement from the private sector due to high initial costs, substantial risks, and escalating capital expenses.

Enhancing basic amenities is crucial to improving living standards in rural areas. Both the Central & State Governments have adopted policies aimed at augmenting public and private investments to bolster the development of essential facilities.

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

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

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

Gaps in following areas have been found in the district :

- a. Command Area Development: There is scope for Irrigation efficiency and canal command area development.
- b. Veterinary Health Centres: There is limited presence of veterinary facilities in remote areas; livestock services are underdeveloped despite high rural dependence.



c. Forest Development: A large portion of district is covered under forests and ecological restoration needs focus in the district. State govt. has focussed in this area recently through forestry project namely Greening of Rajasthan"

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

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

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

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

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Rajasthan, the largest state in India covering an area of 3.42 lakh square kilometers. As per Census 2011, the literacy rate in Pratapgarh district stands at approximately 67%, with a significant gender gap in male literacy at 70.05% and female literacy at 42.30%. There is 28 percentage points, indicating a need for focused female education initiatives in the district. Pratapgarh has few higher education institutions, with limited access to professional courses like engineering, medicine, and law. Students often migrate to Udaipur, Kota, or Jaipur for quality education.

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



5.2.2 Infrastructure and linkage support available, planned and gaps

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

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

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

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

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

(₹ lakh)

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	12	66.00	52.80
2	Education-Colleges	No.	300.00	80	4	1200.00	960.00
3	Education-Hostels	No.	300.00	80	2	600.00	480.00
4	Education-Schools	No.	50.00	80	5	250.00	200.00
5	Healthcare-Hospital	No.	450.00	80	2	900.00	720.00
6	Healthcare-Pathological Lab	No.	80.00	80	1	80.00	64.00
7	Loans to MFIs for Onlending	No.	100.00	90	1	100.00	90.00
8	Sanitation-Toilets	No.	0.50	80	100	50.00	40.00
Total					127	3246.00	2606.80



5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like solar energy is gaining popularity in the district due to their sustainability. India stands as one of the leading countries in the substantial production of energy from renewable sources. The Government of India has aimed to establish 40,000 MW of Rooftop Solar Projects (RTPs), including installations on residential rooftops, by 2026. As of June 30, 2023, the achieved target stands at 10,371 MW. According to assessments by the National Institute of Wind Energy (NIWE) and the Ministry of New and Renewable Energy (MNRE), Government of India, the state's wind energy potential is estimated to be approximately 18,770 MW at a hub height of 100 meters. With increasing interest from private players and government incentives, Pratapgarh is poised to attract more rooftop and utility scale solar projects, especially under schemes like Rooftop Solar Programme Phase II & PM KUSUM.

5.3.2 Infrastructure and linkage support available, planned and gaps

Electricity availability has risen significantly, increasing from an average of 68 hours per day to 20_22 hours per day in rural areas, and from 10_12 hours per day to 23_24 hours per day in urban areas. The per capita electricity availability in the state has also seen an increase, rising from 785 kWh in 2012_13 to 1301.7 kWh in 2021_22. [Source: RBI Handbook of Statistics on Indian States 2021_22].

Rajasthan experiences 300_330 clear sunny days annually with 67 kWh/m²/day of solar radiation, ranking among the highest globally. India receives a solar energy potential of 5000 trillion kWh/m² annually, averaging 47 kWh/m² daily, which significantly surpasses the country's total energy consumption. In 2010, the Government of Rajasthan released the "Policy for Promotion of Electricity Generation from Biomass, 2010" (Policy2010). The primary sources of energy include mustard husk and Prosopis juliflora. Annually, 57,66,511 tonnes of surplus residue are generated from mustard husk, rice stalks, guar stalks, Prosopis juliflora wood, cotton stalks, and other sources. Banks have been financing rooftop solar units as well as commercial renewable energy generation projects in chittorgarh under PM KUSUM scheme.

Streamlining of approvals for solar, wind, and biomass projects through single window systems; updation of land use policies to facilitate renewable energy parks and mandating



renewable purchase obligations (RPOs) for DISCOMs and large consumers is required to promote the sector.

5.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Phy and financial terms)

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	9.00	90	100	900.00	810.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	115	1150.00	1035.00
3	Solar Energy-Roof Top Solar PV System without Battery	No.	2.00	90	292	1022.00	919.80
4	Solar Energy-Solar Pump Sets	No.	9.00	90	256	1338.00	1204.20
Total					763	4410.00	3969.00

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	459	329.63	2.64
B	Ongoing tranches	64	502.18	11.39
	Total (A + B)	523	831.81	14.04

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	56	135.82	1.08
B	Rural roads & bridges	259	153.61	1.21
C	Social Sector	16	12.35	0.10
	Total (A + B + C)	331	301.77	2.40

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
A	Irrigation	36	Irrigation potential	ha
B	Rural roads	259	Road length	km
C	Bridges	0	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	Greening of Rajasthan for development of Catchment -Forest	7	Development of Catchment.	7	2184
2	Construction of Veterinary Hospitals and Sub-centres - Animal Husbandry	15	Construction of PHCs and CHCs - Medical and Health.	15	268
3	Construction of Schools - Educatin	3	Construction of Schools.	3	86
4	Construction of PHCs and CHCs - Medical and Health	31	Health services in Rural areas.	31	1911

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

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

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

6.2 Infrastructure and linkage support available, planned and gaps

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

1. LEDP for the farm sector accommodates 60120 participants in batches with a minimum of 30 women, while the nonfarm sector supports 6090 participants in batches with a minimum of 30 women. The Cluster Based Livelihood Linked Training Program offers grants based on project requirements.
2. MEDP, an entrepreneurship program for mature groups, offers a maximum grant amount of Rs. 1,50,000. The training lasts for 15 days with a minimum participation requirement of 30 individuals. The inadequate quality of self- help groups, particularly those promoted by formal sector institutions, requires attention. Accelerating the credit linkage process is crucial, especially by engaging more new NGOs and banks as Self_Help Promoting Institutions (SHPIs) in districts/areas with lower performance in the fiscal year 2025-26. Banks are extensively financing SHGs over last few years under DAYNRLM. Financing has remained restricted mainly towards Dose 1 and Dose 2, however, credit under Dose 3 and 4 has remained low in lack of Micro Credit Plan for SHGs. Banks should focus on credit linkage of SHGs for production activities. JLG financing is very low in district and it needs expansion along with loan to distressed persons for repayment of noninstitutional debt. Differential rate of Interest (DRI) loans need to be enhanced in district.

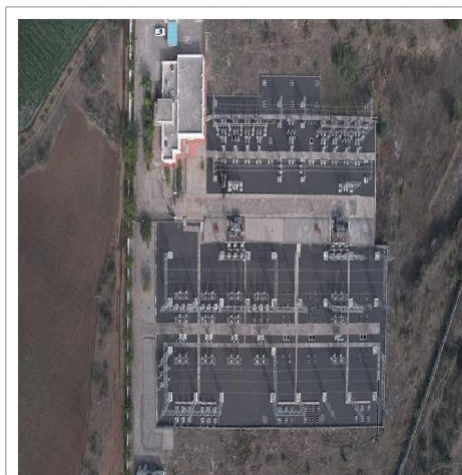
6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme	No.	0.15	100	1100	165.00	165.00
2	Individuals/ Individual members of JLGs	No.	1.00	100	400	520.00	520.00
3	Individuals/ Individual members of SHGs	No.	1.60	100	600	880.00	880.00
4	Loans to Distressed Persons-To Repay Non Institutional borrowings	No.	1.00	100	1700	550.00	550.00
5	SHGs/ JLGs-Others	No.	0.50	100	1300	850.00	850.00
6	SHGs/ JLGs-Social Needs	No.	1.50	100	400	700.00	700.00
Total					5500	3665.00	3665.00

Title : Grid by Grid : Empowering Rural Power



NABARD Rajasthan Regional Office, Jaipur had sanctioned loan of Rs. 2294.78 crores to RRVPNL for a package for construction of 98 GSS in Rajasthan at various locations against a Project cost of Rs. 2809 crores under NIDA. 132 KVV GSS at Barawarda, Pratapgarh & associated LILO of S/C is a part of this package. The project has provided unrestricted and regulated supply to nearby villages at economical tariffs, low fluctuation supply and reduced line losses. The project will help in generation of employment opportunities.



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

- i. Promote drip and sprinkler irrigation.
- ii. Where irrigation is not possible through minor irrigation projects anicuts can be constructed so that the water level of wells in the surrounding area can increase.

- iii. Institutional finance should be made available for the construction of rainwater harvesting structures.
- iv. Solar water pumps kar jal kund/dighi being promoted by the horticulture department should be included in the agricultural term loan target of banks.
- v. While estimating the loan requirement all the investment items like inlet pitching pipe line (PVC & HDPE) and diesel pumpset (optional) etc. should be taken into consideration.
- vi. Water harvesting and soil conservation programmes need to be implemented through NGOs or through private public partnership so that maximum area can be covered.
- vii. Organic farming has good potential but it needs to be integrated with bank loans by the banks and the concerned department.

3. Farm Mechanisation

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

4. Plantation and Horticulture

- i. Along with post harvest management emphasis should be laid on adopting value added technology and medicinal plants should be planted under contract farming so that the farmer gets marketing facility on the farm itself and he can get a fair price.
- ii. Along with post harvest management emphasis should be laid on adopting value added technology and medicinal plants should be planted under contract farming so that the farmer gets marketing facility on the farm itself and he can get a fair price.
- iii. Efforts should be made to establish processing units for amla lemon custard apple papaya garlic etc. so that the available raw material can be used locally. There is a need for banks to distribute term loans in this area.
- iv. Farmers in the district are not taking special interest in aromatic flowers and



medicinal plants for this the state government should organize awareness programs. Also farmers should get information about the benefits available under the Ayush Mission.

- v. For small and marginal farmers there is a lot of potential in Rajasthan by promoting FPO.
- vi. Banks should provide financial assistance to set up units to make compost from the remains of fruits and vegetables.
- vii. The horticulture department of the state government should pay attention to the timely availability of good quality planting material and sufficient number of such nurseries should be established in the district keeping in view the demand.
- viii. Due to lack of processing units adequate development of horticulture is not taking place in the district. Hence the government should encourage private sector entrepreneurs to establish such units in the district by giving them special concessions.
- ix. Industries operating in the district should get the farmers to prepare orchards on the lines of NABARDs Wadi Project.
- x. The government should make efforts to establish vermicompost units at the panchayat level so that organic wastes can be converted into nutrients in the village.

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

- i. Dairy is also expected to play a major role in animal husbandry to double the income of farmers. In arid and semi-arid regions more than 50 of the income of farmers comes from animal husbandry. Hence there is a need to adopt an integrated model of animal husbandry.
- ii. Climate change has an adverse effect on the productivity and reproductive health of animals. Therefore to combat climate change indigenous breed animals which have disease resistance and natural ability to tolerate the adverse effects of climate change should be encouraged.
- iii. Self-help groups and joint liability groups should be provided bank loans for dairy work.

- iv. Milk collection centers should be built at the block level where there is adequate arrangement for collecting milk and bulk milk coolers should be installed.
- v. There is a need to spread awareness about National Livestock Mission National Gokul Mission and dairy processing among the farmers and bank employees of the district.

7. Animal Husbandry - Poultry

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

8. Animal Husbandry - Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

- i. Financing for various components of aggregation of agricultural produce is not received simultaneously and in parallel. Also small farmers have less amount of



marketable surplus produce and aggregation is required for this.

- ii. A directory of all the warehouses available in the district should be made and this directory should be made available to the farmers. Extensive awareness programmes should be run at the block level on the importance of scientific storage and the benefits of primary processing.
- iii. Banks should finance individual entrepreneurs small farmers for building warehouses in the cooperative sector.
- iv. The government should build sufficient market yards and warehouses in the district so that farmers can store their produce and get a fair price by selling their crops at the right time.
- v. Farmers should be sensitised towards pledge finance and warehouse receipt system.

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

- i. Banks should finance Custom Hiring Centres Farm equipments Earth moving equipments Co-operative societies and Start-ups.



15. Micro, Small and Medium Enterprises (MSME)

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

16. Export Credit

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

17. Education

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

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

- i. District Central Cooperative Banks and District Cooperative Agriculture and Rural Development Banks should diversify their business in non-agricultural sector by formulating a specific action plan.
- ii. Banks should try to increase credit flow on priority for activities related to rural industrialization through RSETI trained entrepreneurs.
- iii. NABARD is promoting this SHGs/artisans and informal delivery system through its various initiatives which are as follows:
 - a. Off Farm Producers Organization (OFPO)
 - b. Skill Development
 - c. Implementation of Off Farm Sector Project in DPR Mode
 - d. Innovation
 - e. Rural Haat Rural Mart Exhibitions/Fairs/Marketing Programmes
 - f. Awareness should be spread by all the institutions in the district.

- iv. As far as possible collateral security should not be insisted upon and the Gold Card Scheme should be popularised.
- v. Banks should put in place a control and reporting system to ensure that the pending loan applications with them are settled within the prescribed time limit.
- vi. Branch managers should motivate those borrowers who have been given loan for 4-5 animals for commercial dairy or those farmers who have 5-5 animals to adopt biogas scheme or vermicompost.
- vii. Banks in the district especially commercial banks hesitate in giving loans to self-help groups and joint liability groups. The guidelines issued by the Reserve Bank of India for lending to Pradhan Mantri Jan Dhan Yojana Self Help Groups and Joint Liability Groups should be followed and action plan should be made for branch wise loan distribution.
- viii. Banks need to provide training on Self Help Groups/Joint Liability Groups to branch managers and field staff. All banks in the district should take the lead in cooperating in SHG and JLG credit linkage.
- ix. Rajivika should organize at least one credit camp every month in collaboration with all banks and district administration.
- x. In some blocks of the district micro finance companies have given loans to a large number of villagers at very high interest rates and this figure is increasing a lot. Banks need to give maximum loans through JLGs and SHGs to bring the needy farmers out of expensive micro finance. Where necessary such borrowers should also be provided finance to repay their expensive loans.



Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

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

a. Formulation and circulation of model bye-laws for PACS

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

b. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through convergence of various identified schemes of Government of India.

c. National Campaign on Cooperation among Cooperatives

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

d. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)

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

e. Computerisation of Agriculture and Rural Development Banks (ARDBs)

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

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

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework - Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and



controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025.

All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

- Out of 65, 30 weak banks have board-approved TAP.
- Out of 30, 26 weak banks have launched TAP.
- Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

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

federations and 19 national level federations operating in the state. Source: National Cooperative Database (NCD) of MoC, GoI.

- ii. **Rajasthan Cooperative Gopal Credit Card Loan Scheme**
As per the Budget declaration of 2024_25, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme, loans will be provided to about 5 lakh gopalak families.
- iii. **Loan against agricultural produce under Sahakar Kisan Kalyan Yojana** The objectives of the scheme are:
 - To provide a fair price of agricultural produce to the farmers.
 - To protect farmers from forced sale of agricultural commodities.
 - To increase the loan business of PACS/LAMPS and ensure capacity utilization of available warehouses.
 - Under the scheme, District Central Cooperative Banks have disbursed loan amounting to Rs 276.21 lakh to 100 farmers in the year 2023_24.
- iv. **The Government of Rajasthan has introduced a scheme namely Interest free loans for nonfarming sectors in budget 2023_24 to distribute interest free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for nonfarming activities like handicrafts, small scale industries, spinning weaving, dyeing printing, and shops etc. through cooperative banks.**
The major features of the scheme are as follows:
 - a. Eligible families residing in rural areas of Rajasthan for 5 years.
 - b. Under the scheme, the amount as loan credit limit ranges from Rs 25,000/ to Rs 2.00 lakh.
 - c. The credit limit can be renewed by repaying the loan within 1 year.
 - d. No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.
 - e. Provision of a loan of Rs 5.00 lakh per group to the self_help groups of Rajivika to a maximum of 10 members per group.

5. Status of Cooperatives in the District

The cooperative sector in Pratapgarh comprises a total of 484 cooperatives, covering 291 Non_Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 170 rural credit cooperatives (PACS, LAMPS, FSS, etc.).

6. Potential for formation of cooperatives

These primary societies have nearly 0.80 lakh members, spread across 235 gram panchayats covering 1000 villages. Likewise, long term rural cooperative credit institutions through 01 PCARDB and its 1 branch cover all villages of district. It has a membership of nearly 0.15 lakh members. There is no multistate cooperative society having their registered office in the district. Besides, there are 01 district level federation, 01 state level federations and 04 national level federations operating in the district. The district has a potential of formation of 33 PACS.

Title : Stitching a new feature

Rekha, a resident of Bagwas village in Pratapgarh district, spent most of her life managing household chores without any personal income. Driven by the desire to support her family financially and ease her husband's burden, she began small-scale tailoring work. To expand her skills, Rekha joined the Shri Ram Self Help Group under NABARD's SHPI initiative, saving ₹100 monthly. After eight months, with support from Arunoday Sarveshwari Lok Kalyan Samiti, she received a ₹10,000 loan from ICICI Bank and purchased a sewing machine.

Her journey accelerated when she participated in NABARD's MEDP training program, where she learned to stitch blouses, petticoats, salwar suits, and children's garments with modern designs and professional finishing. Today, Rekha earns ₹500–₹600 daily, attracting clients from nearby villages and contributing significantly to her household income. Her transformation into a skilled artisan stands as a testament to empowerment through opportunity.



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	Banking Technology	Support to Regional Rural Bank for adoption of micro ATMs at its branches	Pratapgarh district	Grant support of 90% of cost of equipment.	Nil	30	Better technology adoption by the bank to payment channels rural households.
2	Financial Inclusion	Centre for Financial Literacy	Arnod block of pratapgarh district	Grant support for operation of CFL centres with sufficient staff through CRISIL Foundation.	Nil	80000	CFLs have been started with an aim to encourage people to make a household budget and record financial transactions, Promote the use of savings bank accounts and other deposit accounts, Protect people from fraud, mis-selling, and Ponzi schemes, Promote awareness of social security schemes, Encourage people to borrow from formal financial institutions, Promote the use of electronic payment systems. Encourage people for social security schemes.
3	Infrastructure Development	NIDA loan to RRVPNL for construction of 132 KV GSS	Pratapgarh district	Long term finance.	Nil	4	Electricity connectivity to rural areas.
4	Institution Development	PACS Computerisation	Pratapgarh district	Grant (funded 90% by central govt. 10% NABARD) of Rs. 3.91 lakhs to each PACS for computerization of its operations. 164 PACS will be covered in district.	Nil	45000	Hardware support, Software support, integration with national PACS portal, integration with bank's CBS, CSC service centre, digital transactions, accounting and monitoring of PACS.
5	Women Empowerment	Micro Enterprise Development Programme on artificial jewellery	Choti Sadri block	Grant support of Rs. 1.50 lakhs for capacity building, exposure visit.	Nil	30	Development of enterprise for SHG women.
6	Women Empowerment	Micro Enterprise Development Programme on organic manure	Pratapgarh block	Grant support of Rs. 1.50 lakhs for capacity building, exposure visit.	Nil	30	Development of enterprise for SHG women.
7	Collectivisation	Formation of Animal husbandry FPO under PODF Scheme of NABARD	Pratapgarh block	Grant support of Rs. 43 Lakhs for institution building and handholding.	Nil	1000	Formation of Animal husbandry FPO under PODF Scheme of NABARD for collectivisation and sustainability in Agriculture.

Success Stories

Success Story 1



Title	Goat Rearing for livelihood Generation
Scheme	Livelihood and Enterprise Development Programme (LEDP)
Project Implementing Agency	Arunodaya Sarveshwari Lok Kalyan Samiti
Duration of the project	2 years
Beneficiary	Smt. Nirmala Bai w/o Laxman Singh
1. No. of beneficiaries	150
2. Community	Tribal
3. State	Rajasthan
4. District	Pratapgarh
5. Block	Pratapgarh
6. Village	Banediya Khurd

1.1 Support provided

Under the Self Help Group Scheme of NABARD with the help of Arunodaya Sarveshwari Lok Kalyan Samiti, they were motivated to save money and establish their own enterprises by forming Self Help Groups.

Also, a 10-day goat rearing training program was organized for the women of the group by Arunodaya Sarveshwari Lok Kalyan Samiti through National Bank for Agriculture and Rural Development, (NABARD) Jaipur (Raj.) under LEDP program.

In this training SHG women were trained practically and theoretically. On the basis of the savings of these women, the bank extended them a loan of Rs. 200000. She started his own business based on the amount received from loan and knowledge gained from training.



1.2 Pre-implementation status

Mrs. Nirmala Bai is a resident of village Banediya khurd, block Pratapgarh, district Pratapgarh (Raj.). She is from a poor family and earns her living by working as a labourer. Their family condition was very weak.

1.3 Challenges faced

Migration of tribal households to nearby Gujarat for livelihood.

Low income and poverty due to rocky soil and farm low productivity.

Social evils like theft, robbery, crime against women and addiction to alcohol due to unemployment and poverty.

Poor health of children and women. Weak and stunted growth in children due to malnutrition. Poor sanitation practices. Large number of asthma and eye cataract cases.

1.4 Impact

On the basis of the knowledge gained from training and the amount received from loan, Mrs. Nirmala Bai started her own business of goat rearing. He indicated that his self confidence has increased a lot with the help of this loan and the knowledge gained from the training.

Due to which she was able to take up goat rearing activity and her financial condition has also improved due to the income received. He earned Rs. 30,000 from Goat Rearing annually and continued with her other wage employment.

Success Story 2



Project Implementing Agency	Arunoday Sarveshwari Lok Kalyan Samiti, Ujjain
Title	Enterprise Development on Organic Manure
Duration of the project	1 month
Scheme	Micro Enterprise Development Programme (MEDP)
Beneficiary	Smt. Surja Bai w/o Mohanlal & Smt.Parwati Bai w/o Pawan
1. No. of beneficiaries	30.00
2. Community	Tribal
3. State	Rajasthan
4. District	Pratapgarh
5. Block	Pratapgarh
6. Village	Dodiyarkheda

2.1 Support provided

Under the Self Help Group Scheme of NABARD, with the assistance of Arunodaya Sarveshwari Lok Kalyan Samiti, women were encouraged to save money and establish their own businesses by forming Self Help Groups.



Additionally, a 10-day vermicompost-making training program was organized for the women by Arunodaya Sarveshwari Lok Kalyan Samiti in collaboration with the National Bank for Agriculture and Rural Development (NABARD) in Jaipur, Rajasthan.

During this training, the women received both practical and theoretical training. Based on the savings of these women, the bank will provide them with Rs. 200000 as a loan.

One of the women started her own business using the loan amount and the knowledge gained from the training.

2.2 Pre-implementation status

Mrs. Surja Bai and Mrs. Parvati Bai are residents of Dodiarkheda village, Dodiarkheda block, Pratapgarh district (Rajasthan). They come from impoverished families and earn their livelihoods as laborers. Their family is in a very precarious financial situation.

2.3 Challenges faced

Because she came from a poor family, she had to work as a daily wage laborer. This prompted her to consider getting training. Once her selfconfidence grew, she decided to participate in the training.

Once her self-confidence grew, she joined the training program. She quit her day labor job, dedicated herself to the training, and worked very hard to learn.

2.4 Impact

After receiving training and a loan, Mrs. Suraja Bai and Mrs. Parvati Bai began their own vermicompost making business. Her self-confidence has greatly increased due to the loan and the knowledge gained from the training.

As a result, she is able to effectively carry out their vermicompost making work, leading to an improvement in their financial situation. She earned Rs. 60,000 annually from vermicompost manufacturing work and is very grateful to NABARD for the program.

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



2.2 Any specific Climate Change initiative in the State by

- a. 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).
- b. 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.
- c. 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'.
- d. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies.
- e. 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.
- f. Under NAFCC two projects are :
 - Mukhyamantri Jal Swavlamban Abhiyaan in Banswara (completed) created 1840 water harvesting structures with 2644 TCM storage enabling horticulture and vegetable cultivation while promoting water conservation and plantation.
 - Restoration of Degraded Landscapes in Barmer (ongoing) focuses on soil and water conservation wetland creation ecological restoration nursery development plantation micro-irrigation with solar pumps and capacity building for climate resilience and livelihood improvement.

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a. Pratapgarh lies on 33 rank (low vulnerability) out of 33 districts Rajasthan assessed based on socio-economic vulnerability due to climate change as per Rajasthan State ACTION PLAN on Climate Change 2022. SAPCC 2022 had recommended reduction in number of marginal workers/cultivators encouragement to household industries improving literacy rates improving female literacy rate to address impact of climate change.
- b. Improved data sharing of climate-sensitive diseases to improve response time and capacity is required in district.

3.2 Any specific Climate Change initiative in the District by

- a. Department of science and technology had started a program of drudgery reduction program through an NGO CUTS to cover marginal farmers of tribal and poverty ridden areas of district under training and use of agriculture drudgery reduction tools.
- b. District Horticulture Department of state govt. has sanctioned financial program for development of small wadis in the district with 30 plants to each tribal family of project

areas.

- c. NABARD has implemented 9 Tribal Development Programs in various tribal areas of district over a period for plantation of horticulture and agro-forestry plants drip irrigation seeds for inter-cropping fertilisers manure and earthen pots for plant protection capacity building exposure visit SHG formation farm tools health camps for human and animal FPO formation soil and water conservation structures each wadi of 1 acre each. NABARD has covered 9000 tribal farmers under this initiative. Non-wadi support activities like animal husbandry micro enterprise etc. were introduced for landless farmers.
- d. Krishi Vigyan Kendra and Maharana Pratap University of Agriculture and Technology (MPUAT) is implementing various capacity building programs on climate resilient seeds agriculture techniques and natural; farming.



Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. In Rajasthan, NABARD has helped 23 products in various districts to get Geographical Indicator (GI) tag, out of which 05 products have received GI tag:
 - Kashidakari of Bikaner
 - Jodhpuri Bandhej
 - Nathdwara Pichhwai Art
 - Bikaner Usta Kala Crafts v. Koftgiri Metal Craft, Udaipur
4. Five Products are in the process of getting GI tags:
 - i. Bundi Sugandha Rice.
 - ii. Kota Stone.
 - iii. Gangapur Kheer Mohan.
 - iv. Green Marble, Udaipur.
 - v. Kundan Meena Jewellery.
5. 1000 artisans has been registered as authorised GI user for the following products:
 - i. Sanganer Hand Block Print.
 - ii. Bagru Hand Block Print.
 - iii. Jaipur Blue Pottery.
 - iv. Rajasthani Katputli.
6. Pratapgarh district has the potential for GI tag in the two activities.
7. Pratapgarh Shahi Hing:

Spices are the most important part of every kitchen in India. Spices contains many medicinal benefits which helps human life to improve their lifestyle. Spices used to enhance the taste of food as well to better the immune system of human body.

There are so many different spices are available in every different part of country but one of the common spice is Asafoetida Hing which also known as King of Spices. It helps to improve digestive system of human body.

This premium Hing powder has a moderate aroma and taste. It is especially suitable for taste lovers who like the moderate flavor in their food.

The raw material is sourced from Afghanistan by 4 food processing firms in Pratapgarh city which is then processed and packaged. The product is available on all online stores and multiple offline stores throughout the country.

8. Pratapgarh Jeeravan Powder :

It is a tangy and spicy masala that is used as a taste enhancer. It is basically used for preparing many Indian dishes. Jeeravan Masala is actually so versatile that it can be used to enhance any regular dishes. Jeeravan powder has a unique aroma and gives a delicious Flavour and quick taste to the Indian dishes.

The special masala is being prepared by a local food processing firm namely Korla Masala Industries and it is famous in entire country.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Profile 2023-24
Soil & Climate	Krishi Vigyan kendra Report
Land Utilisation [Ha]	District Statistical Profile 2023-24
Ground Water Scenario (No. of blocks)	Dynamic GW Res. State Report 23
Distribution of Land Holding	District Statistical Profile 2023-24
Workers Profile [In 000]	Census 2011
Demographic Profile [In 000]	Census 2011
Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	JJM SBM & District Stat. Profile 2023-24
Village-Level Infrastructure [Nos.]	District Stat. Profile 2023-24
Additional Information	District Statistical Profile 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Profile 2024-25
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Profile 2024-25
Irrigation Coverage [000 Ha]	DoA GoR Agri Statistics Report 2023-24
Infrastructure For Storage, Transport & Marketing	Transport Dept GoR Stat. Abstract 2023-24
Processing Units	District Statistical Profile 2024-25
Animal Population as per Census [Nos.]	20th Livestock Census 2019
Infrastructure for Development of Allied Activities [Nos.]	District Statistical Profile 2024-25
Milk, Fish, Egg Production & Per Capita Availability - Year-2	20th Livestock Census 2019
Status	DoA GoR Agriculture Statistics Report 2023-24
Irrigated Area, Cropping Intensity	DoA GoR Agriculture Statistics Report 2023-24
Input Use Pattern	DoA GoR Agriculture Statistics Report 2023-24
Soil testing facilities	MoAFW GoI Soil Health Card Dashboard
Irrigated Area & Potential	DoA GoR Agri Statistics 2023-24
Block level water exploitation status	Dynamic GWR Report 2023-24
Mechanisation in District	Transport Dept. GoR Statistical Abstract
Production Clusters	District Horticulture Department GoR Data
Sericulture	Not Applicable
Weavers Clusters	Not Applicable
High Tech Orchards	District Horticulture Department GoR Data
Production and Productivity	DoA GoR Agriculture Statistics Report 2023-24
Area under Forest Cover & Waste Land	State of Forest Report 2023-24
Nurseries (No.)	State of Forest Report 2023-24
Processing Infrastructure	Chittoragarh-Pratapgarh ZDUSS Ltd.
Poultry	District Animal Husbandry Department
Inland Fisheries Facilities	District Fisheries Department
Agri Storage Infrastructure	RSAMB Pratapgarh Report and New AMI report
NABARDs interventions	NABARD
Fertilizer Consumption	District Statistical Report 2023-24

Table Name	Source(s) and reference year of data
Facilities Available	District Statistical Report 2023-24
MSME units - Cumulative	Udyam Portal
Traditional activities	DIC District Industrial Profile
Skill Development Trainings	DDU-GKY Dashboard and NABARD
Promotional Interventions	NABARD DDM Office Data
Status of SHGs	SRLM Portal
Details of non-credit cooperative societies	National Co-operative Database
Details of credit cooperative societies	National Co-operative Database
Status/ progress under various schemes of MoC in the district	National Co-operative Database

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

Sources for Banking profile Data	
1	Lead Bank and SLBC Returns.

Name and address of DDM

Name	Mahendra Dudi
Designation	DDM, NABARD
Address 1	C/O Lalit Gour D-11 Ambe Vihar
Address 2	Madhuban Chittorgarh
Post Office	Chittorgarh H.O
District	CHITTORGARH
State	Rajasthan
Pincode	312001
Telephone No.	1472476316
Mobile No.	7878041527
Email ID	chittorgarh@nabard.org



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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NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.

Three sovereign Credit Guarantee Schemes offered are:

- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
- Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides
 - credit guarantee to MSMEs and Dairy Cooperatives.
- Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly

- 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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NAB 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

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

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