



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Udaipur 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: Udaipur**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

Neeraj Yadav

District Development Manager NABARD

Udaipur

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 Udaipur district has projected a credit potential of ₹ 1753954.67 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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



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## Abbreviations

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



Abbreviation	Expansion
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
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

Abbreviation	Expansion
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
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
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVKY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Udaipur city lies between 23.50' and 25.05' N longitude and 73.05' and 74.40'E latitudes at a general elevation of about 598 meters above mean sea level in the Mewar region of Rajasthan. It is located in the southern region of Rajasthan and is close to Gujarat.
Type of soil	There is wide variation in the district in terms of soil composition. Gogunda, Kotra, Jhadol, Girwa, Badgaon, Mavli and Bhinder blocks mainly have lime dominated soil, whereas Kherwada comprise of red loam soil. The western part of the district is mostly rocky.
Primary occupation	Agriculture forms the primary occupation in the district, with a focus on both Rabi and Kharif crops. Prominent rabi crops include wheat, barley, gram, mustard. Kharif crops grown include cotton, maize, soybean, millet, jowar, isabgol etc.
Land holding structure	16% of the land holdings in acreage are held by marginal farmers, 23% by small farmers. Out of 3.86 lakh farmers, 95% are Small & marginal farmers.

### 3. Sectoral trends in credit flow

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

Disbursement under priority sector for last three years in the district is Rs 776809.00 lakh during 2022-23, Rs 958920.00 lakh during 2023-24 and Rs 1156029.00 lakh during 2024-25.

#### 2. Investment credit in agriculture

The district's banks have disbursed Rs 104096.00 lakh, Rs 126003.00 lakh and Rs 137360 lakh during year 2022-23, 2023-24 and 2024-25 respectively under Investment Credit in Agriculture against target of Rs 71300.00 lakh, Rs 95842.00 lakh and Rs 132000.00 lakh during respective years.

#### 3. Credit flow to MSMEs

The districts' bank had disbursed Rs 542931.00 lakh, Rs 739988.00 lakh and Rs 917827.00 Lakh during year 2022-23, 2023-24 and 2024-25 respectively under MSME sector.

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

The districts' bank had disbursed Rs 197503.00 lakh, Rs 189878.00 lakh and Rs 209233.00 lakh during year 2022-23, 2023-24 and 2024-25 respectively under total agriculture sector.

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

#### 1. Projection for the year

A total credit potential of Rs 1753954.67 lakh has been projected for the priority sector for year 2026-27 for Udaipur district.

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

A credit potential of Rs 308427.12 lakh has been projected for the agriculture sector for year 2026-27, out of which, a potential of Rs 131920.39 lakhs and Rs 176506.73 has been estimated for crop loan/ farm credit and Agri Term Loan respectively.

#### 3. Projection for MSMEs

A credit potential of Rs. 1346703.00 lakh has been projected for the MSMEs sector for year 2026-27.

#### 4. Projection for other purposes

A credit potential of Rs. 98828.55 lakh has been projected for the Other Priority Sector (OPS) for year 2026-27.

## 5. Developmental Initiatives

- 1 The PACS computerization scheme enhances efficiency, transparency, and governance in rural credit systems. It will improve financial inclusion by streamlining loan processes, linking with banks, and aiding farmers in accessing credit quickly, boosting agricultural productivity and rural development.
- 2 One project is being implemented with a grant support from NABARD under Tribal development Fund (TDF) for horticulture-based livelihood project (Wadi) in Gogunda block of district. Plantation of Mango and Aonla fruit crops has been done in 500 acre benefiting 1000 households in the project area.
- 3 NABARD is supporting Regional Rural Bank and District Central Co-operative bank through grant for adoption of latest banking technologies and increasing financial inclusion penetration.
- 4 13 FPOs have been formed by NABARD under CSS FPO scheme in the district for collectivisation and are being nurtured regularly through grant support and capacity building.
- 5 Regular workshops are being conducted in district for NGOs, SHGs, Bankers and farmers to sensitise them about various GoI/ State Govt. schemes and NABARD initiatives.

## 6. Thrust Areas

- 1 Conducting field-oriented research and development and ensuring effective transfer of technologies to provide timely technical guidance on crop management.
- 2 Emphasizing natural resource management, particularly focusing on sustaining soil fertility and enhancing water availability in a sustainable manner.
- 3 Lowering input costs by improving input efficiency, including seeds, fertilizers, pesticides, water, labor, and machinery.
- 4 Enhancing productivity through the adoption of advanced agricultural technologies such as integrated nutrition and pest management, improved breeds/ varieties, while ensuring consistent output value.
- 5 Ensuring access to credit that is adequate and timely.
- 6 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 and enhancing land development.
- 7 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.

## 7. Major Constraints and Suggested Action Points

- 1 Stagnation in credit flow in crop loan, shrinkage of land holdings, change of geographical profile, lack of agriculture and food processing units, migration of farmers for income and employment, farmers isolation from digital banking, etc. are the major problems.
- 2 The district currently faces significant inadequacies in basic infrastructure and facilities across various sectors, coupled with heavy reliance on agriculture.

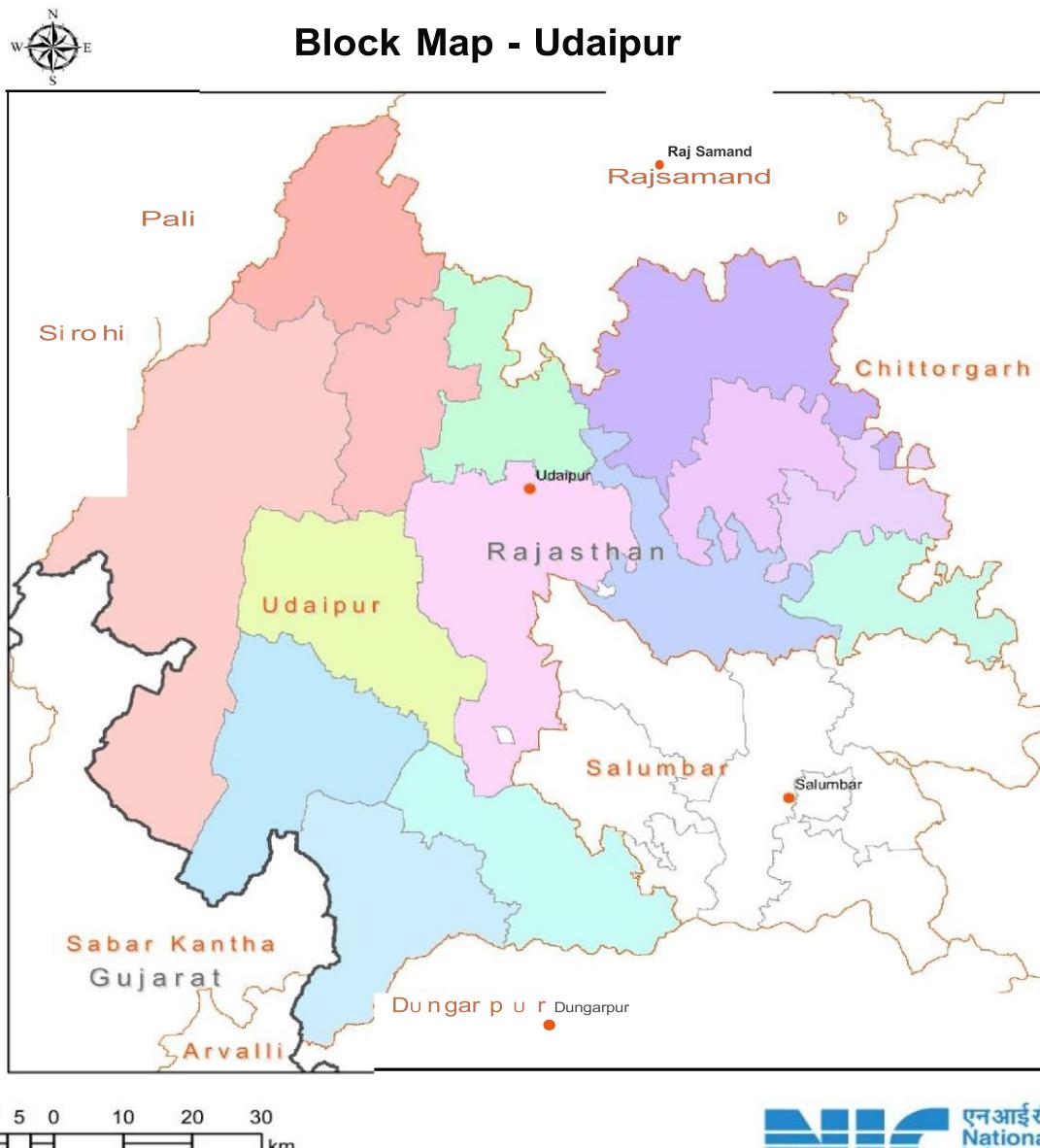
## 8. Way Forward

- 1 Focusing on enhancing infrastructure for agricultural storage, processing, the forestry sector, animal husbandry, and minor irrigation components.
- 2 Ensuring comprehensive coverage of eligible beneficiaries through various microfinance models such as Joint Liability Groups and Self Help Groups in the district.
- 3 Implementing crucial interventions in agriculture, allied sectors, social sectors, and rural connectivity roads/bridges in a phased manner to ensure sustainable development and significant impact on the district.
- 4 The solar sector in Udaipur presents significant opportunities due to the region's high solar insolation and favorable government policies and it has been given further push with including PM-KUSUM component under AIF.
- 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.



# Part A

## District Map



**NIC** एनआईसी  
National Informatics  
Centre

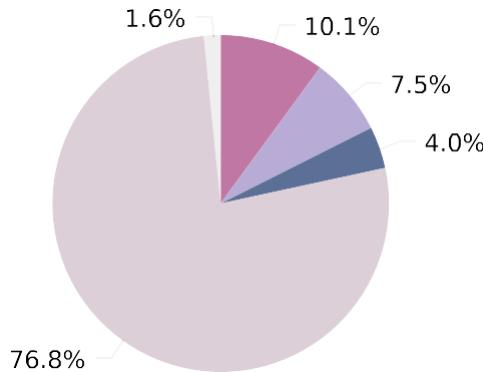


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	167493.88
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	131920.39
2	Term Loan for agriculture and allied activities	35573.49
B	Agriculture Infrastructure	37982.77
C	Ancillary activities	102950.47
I	Credit Potential for Agriculture A+B+C)	308427.12
II	Micro, Small and Medium Enterprises	1346703
III	Export Credit	4537.5
IV	Education	21107.25
V	Housing	44955
VI	Social Infrastructure	1396.8
VII	Renewable energy	1629
VIII	Others	25199
	<b>Total Priority Sector</b>	<b>1753954.67</b>



Agri Term Loan  
 MSME

Crop loan  
 Others

Export/Education/Housing

Sources

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

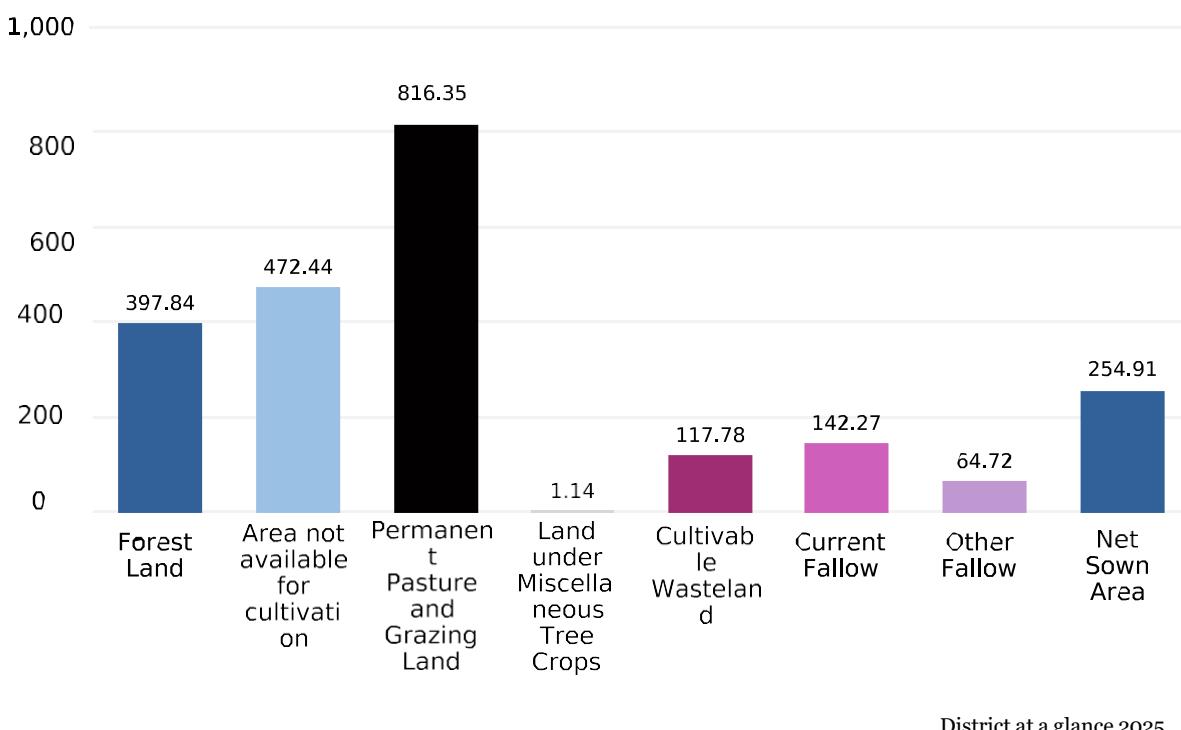
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	130543.97
2	Water Resources	2617.86
3	Farm Mechanisation	10364.37
4	Plantation & Horticulture with Sericulture	10608.04
5	Forestry & Waste Land Development	139.37
6	Animal Husbandry - Dairy	2262.88
7	Animal Husbandry - Poultry	362.91
8	Animal Husbandry - Sheep, Goat, Piggery	10308.77
9	Fisheries	285.71
10	Farm Credit- Others	0
	Sub total	167493.88
B	Agriculture Infrastructure	
1	Construction of storage	36786.6
2	Land development, Soil conservation, Wasteland development	1138.39
3	Agriculture Infrastructure - Others	57.78
	Sub total	37982.77
C	Ancillary activities	
1	Food & Agro. Processing	93411
2	Ancillary activities - Others	9539.47
	Sub Total	102950.47
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	149280
II	B Service Sector - Term Loan	337320
II	C Manufacturing Sector - WC	436552
II	D Service Sector - WC	404384
II	E MSME - Others	19167
	Total MSME	1346703
III	Export Credit	4537.5
IV	Education	21107.25
V	Housing	44955
VI	Social Infrastructure	1396.8
VII	Renewable energy	1629
VIII	Others	25199
	<b>Total Priority Sector</b>	<b>1753954.67</b>



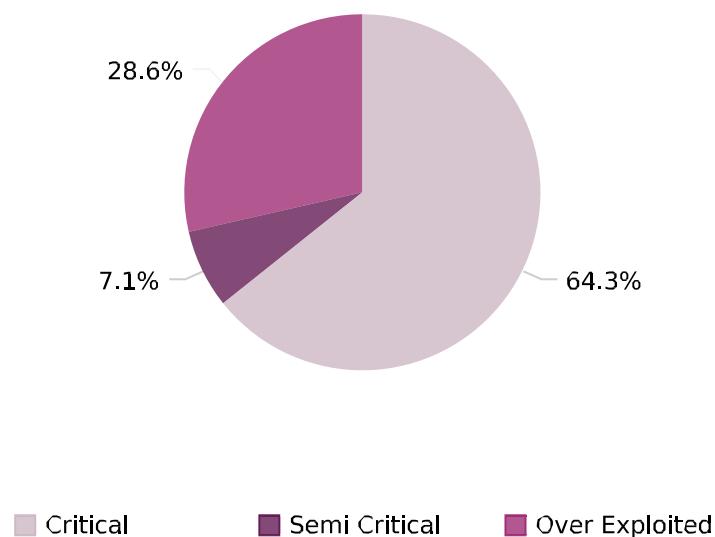
# **District Profile**

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



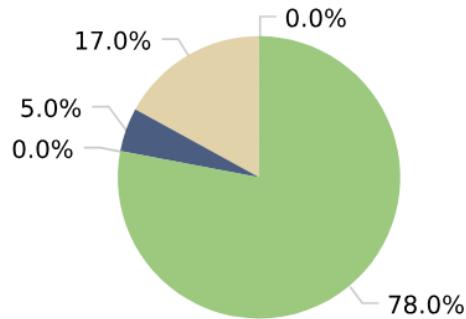
District at a glance 2025

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

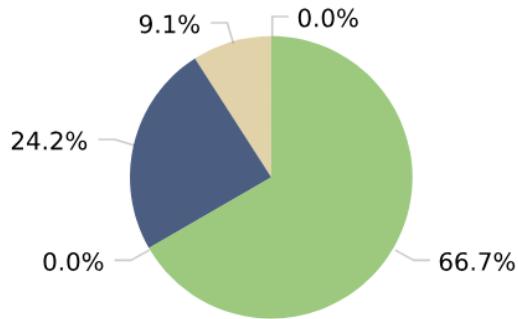


CGWB report 2024

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



### Landholding - Area (%)

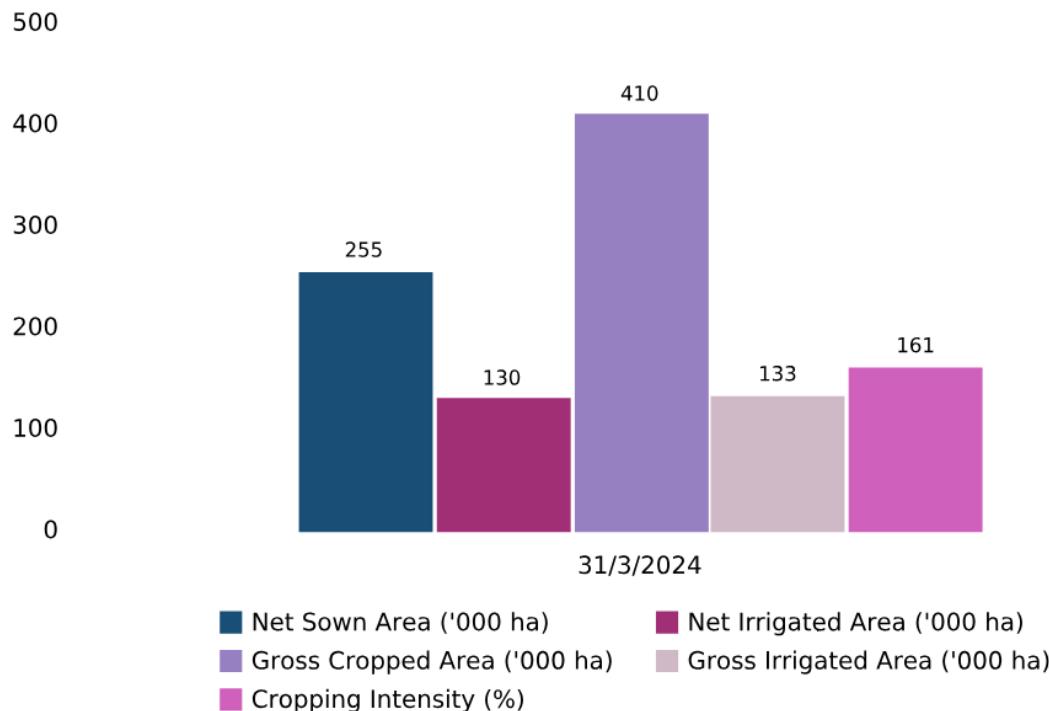


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

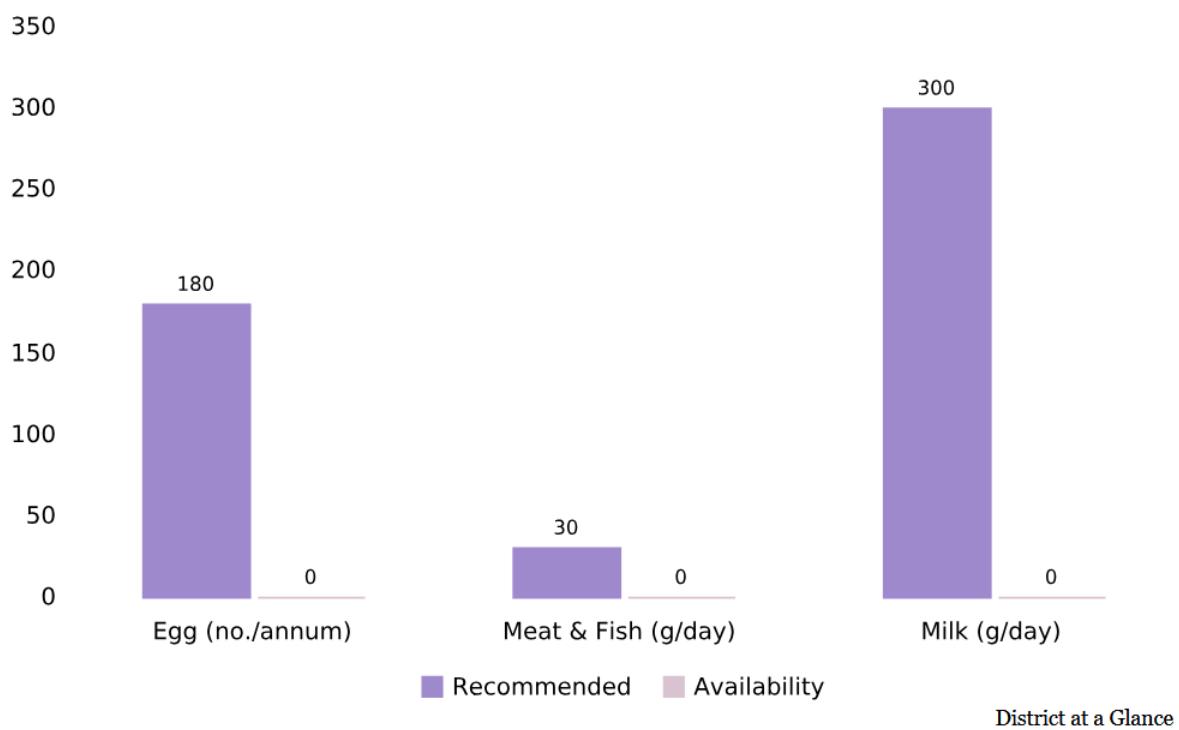
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Dept. of Agriculture.

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



## 5. Per-capita availability





## Key Agricultural and Demographic Indicators

### 1.a Additional Information

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	299.75	77.57	751.31	66.35
2	>1 to <=2 ha	66.27	17.15	103.82	9.17
3	>2 to <=4 ha	20.40	5.28	277.27	24.49
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha		0.00	0.00	0.00
6	Total	386.42	100.00	1132.40	100.01

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	3068.00	1567.00	1501.00	2460.00	608.00
2	Scheduled Caste	188.00	97.00	91.00	122.00	66.00
3	Scheduled Tribe	1525.00	773.00	752.00	1483.00	42.00
4	Literate	1583.00	973.00	610.00	1109.00	474.00
5	BPL	1047.00	533.00	514.00	838.00	209.00

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	80211.00
2	Cattle - Indigenous	751285.00
3	Buffaloes	597128.00
4	Sheep - Cross bred	307.00
5	Sheep - Indigenous	82774.00
6	Goat	1360159.00
8	Pig - Indigenous	124.00
9	Horse/Donkey/Camel	5818.00

### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
3	Fruit (Pulp/ Juice/ Fruit drink)	80.00
4	Spices (Masala Powders/ Pastes)	100.00
6	Cotton (Ginning/ Spinning/ Weaving)	15.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	70.00
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	10.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5039.00			
2	Egg				
3	Milk	125.35			
4	Meat				
5	Wool				



## District Profile

### Key Insights into Agriculture and Allied Sectors

#### **Crop Production, Maintenance and Marketing ' Agriculture**

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	660.00	663
Rainfall - Actual (mm)	636.00	682

#### **Irrigated Area, Cropping Intensity**

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	403.00	409.99
Net sown area ('ooo ha)	251.00	254.91
Cropping intensity (%)	16056.00	160.84

#### **Input Use Pattern**

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	53.33	53.33
Fertilizer consumption - Rabi (kg/ha)	96.11	96.11

#### **KCC Coverage**

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		54032	
GLC through KCC (Rs. lakh)		63875.00	

#### **Soil testing facilities**

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

#### **Crop Insurance**

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	38207	37846

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

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	2.00	3.90	1950.00	2.48	4.00	1612.90

Sorghum	6.41	4.38	683.31	5.70	7.05	1236.84
Maize	150.62	267.24	1774.27	99.65	182.05	1826.89
Wheat	119.89	296.00	2468.93	83.30	234.80	2818.73
Barley	10.24	23.62	2306.64	6.50	14.58	2243.08
Urdbean	4.30	1.48	344.19	2.79	2.86	1025.09
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	1.70	2.14	1258.82	1.27	1.59	1251.97
Horse Gram	27.31	34.75	1272.43	18.96	22.99	1212.55
Groundnut	1.59	1.64	1031.45	1.51	1.94	1284.77
Soybean	42.50	43.56	1024.94	19.14	29.88	1561.13

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	129	149
Gross Irrigated Area (ooo ha)	133	152

### Farm Mechanisation in District

Particulars	31/03/2024
No. of tractors	24477

### Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Okra	0.07	0.17
Mango	1.02	11.62
Acid Lime	0.11	0.65

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

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	397	351
Waste Land (ooo ha)	117	81
Degraded Land (ooo ha)	316	



## 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.)		1.00

#### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	-
Watershed Projects - Area treated ( acre)	-
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (acre)	500.00

## District Profile

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

#### **Agri Infrastructure ' Others**

##### **Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	29.82	27452.00

##### **Facilities Available**

Particulars	Status
Food Quality Testing Labs	1
Agri Start-Ups (No.)	5

#### **MSME**

Particulars	Status
MSME Clusters (No.)	10
Micro Units (No.)	15930
Small Units (No.)	2630
Medium Units (No.)	150
Udyog Aadhar Registrations (No.)	18710

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		141
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		245

#### **Informal Credit Delivery**

##### **Promotional**

##### **Interventions**

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)		0.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)		12.30

**Status of SHGs**

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		20
No. of SHGs formed	21908	22278
No. of SHGs credit linked (including repeat finance)		6068
Bank loan disbursed (Rs. lakh)		11479.00
Average loan per SHG (Rs. lakh)		1.89
Percentage of women SHGs %		98.00

**Status and Prospects of Cooperatives****Details of non-credit cooperative societies**

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	466	522
Consumer Stores (No.)	29	
Housing Societies (No.)	50	
Weavers (No.)	13	14
Marketing Societies (No.)	11	11
Labour Societies (No.)	64	
Agro Processing Societies (No.)	39	26
Others (No.)	6	512
Total (No)%	678	1085

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	216	280
Multi state cooperative societies (No.)%		5

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societ	Spread
1	Rajasthan	Udaipur	Bargaon		37	
2	Rajasthan	Udaipur	Bhinder		109	
3	Rajasthan	Udaipur	Girwa		35	
4	Rajasthan	Udaipur	Mavli		97	
5	Rajasthan	Udaipur	Vallabhnagar		71	

Sr. No.	State	District	Block	31/03/2025	31/03/2020 25	31/03/2020 25
				Sector	No. of Society	Spread
6	Rajasthan	Udaipur	Kurabad		70	
7	Rajasthan	Udaipur	Kotra		45	
8	Rajasthan	Udaipur	Sayra		36	
9	Rajasthan	Udaipur	Rishbhdeo		22	
10	Rajasthan	Udaipur	Kherwara		15	
11	Rajasthan	Udaipur	Phalasiya		14	
12	Rajasthan	Udaipur	Nayagaon		10	
13	Rajasthan	Udaipur	Jhadol		43	
14	Rajasthan	Udaipur	Gogunda		38	

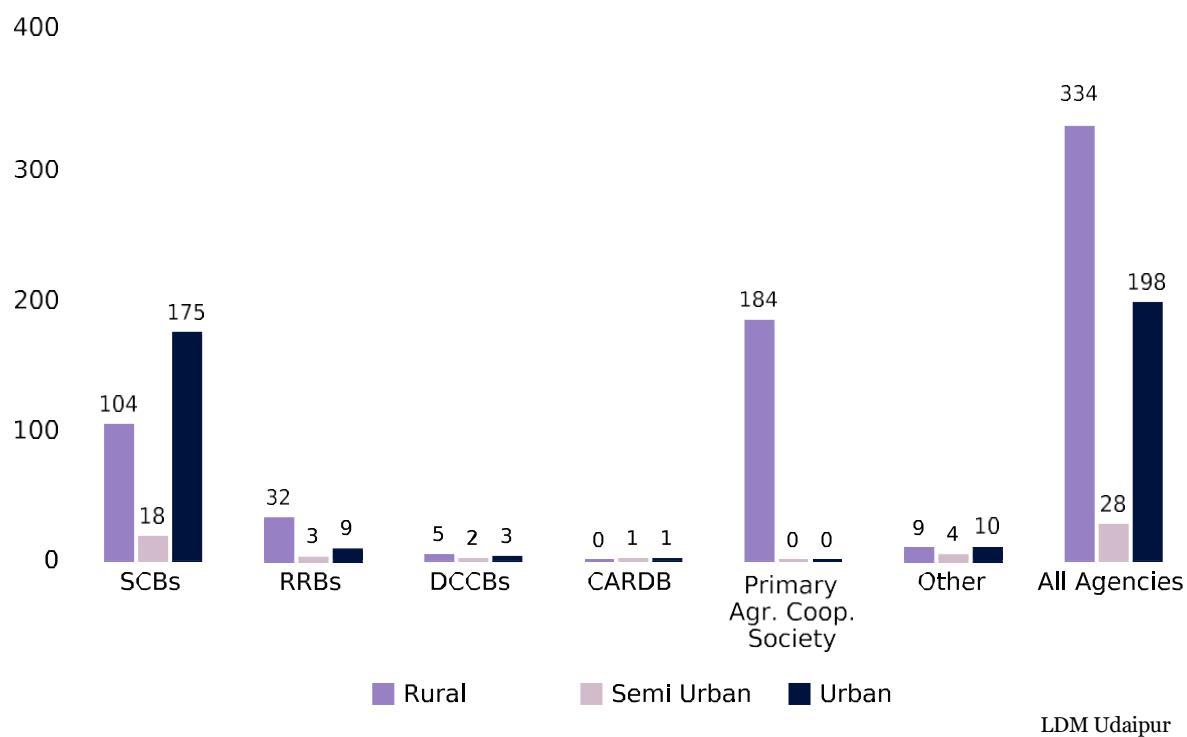
**Status/ progress under various schemes of MoC in the district**

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	280	
2	Potential for formation of new MPACS	369	
3	PACS Computerisation	260	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	5	
a	PACS sanctioned with warehousing facility & other related infrastructure	2	
b	Capacity of the grain storage godowns sanctioned	500	
7	PACS as Common Service Centres (CSCs)	50	
9	PACS as Jan Aushadi Kendras (JAK)	1	
15	Societies/ Bank Mitras provided with micro-ATMs	80	

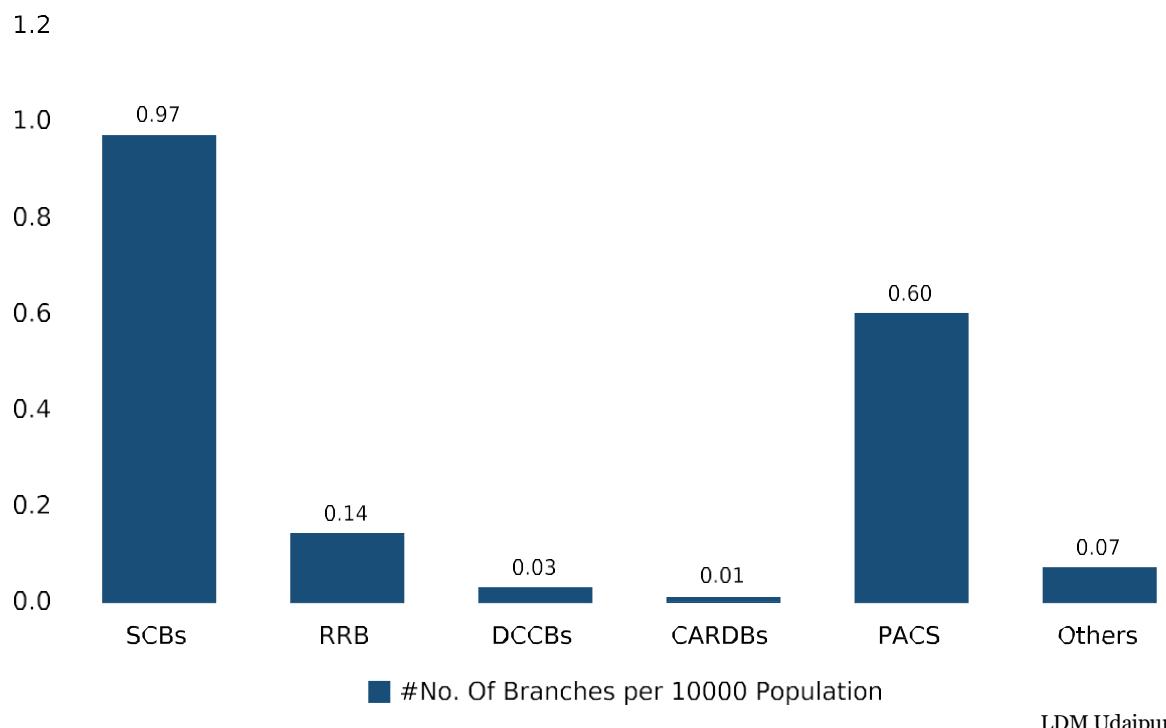


## **Banking Profile**

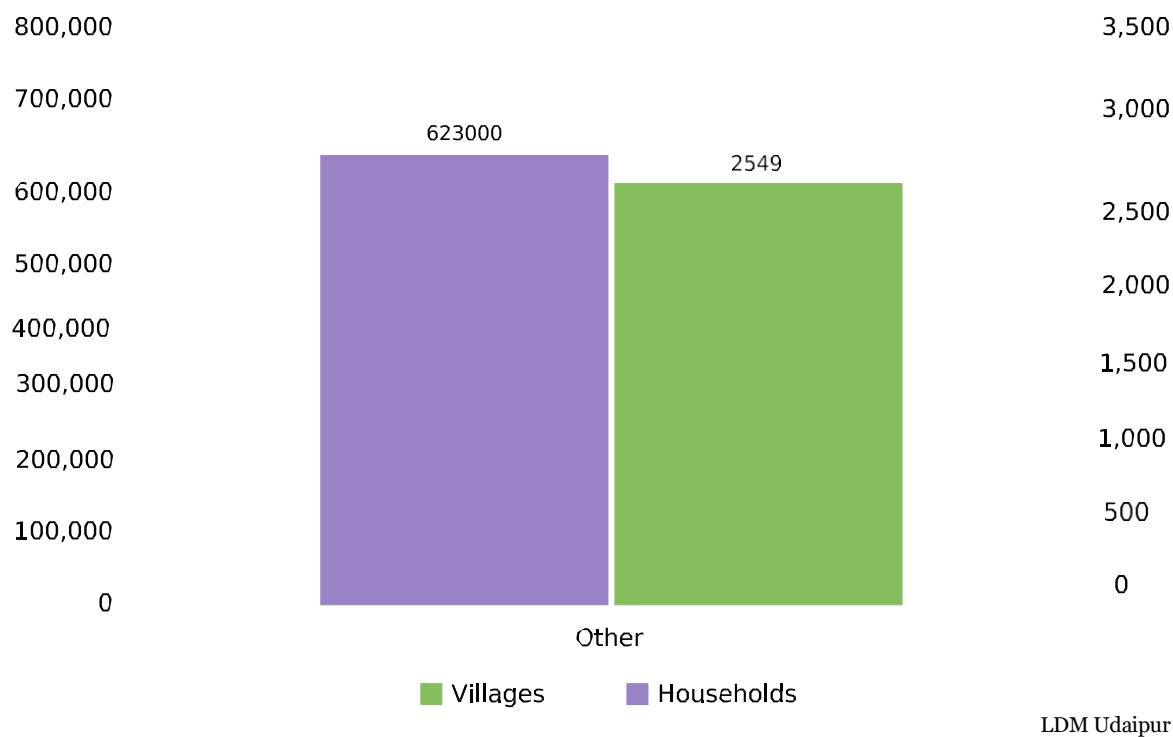
### 1. Agency wise - Number of branches in the district



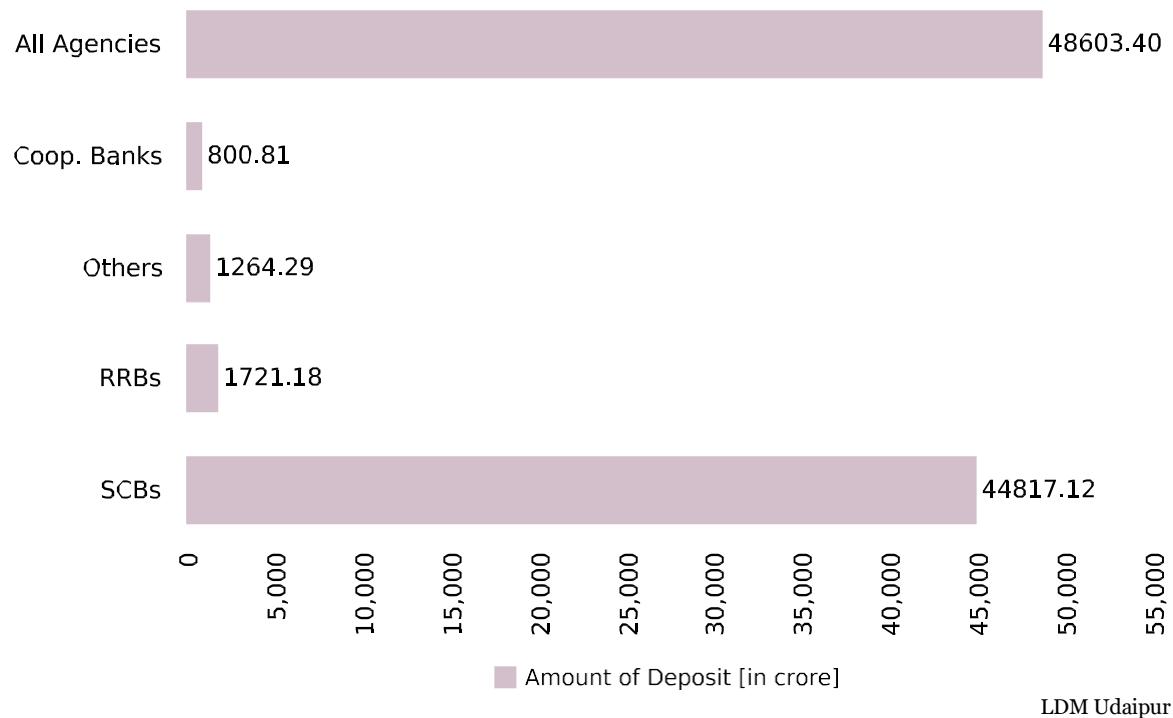
### 2. Branch Penetration



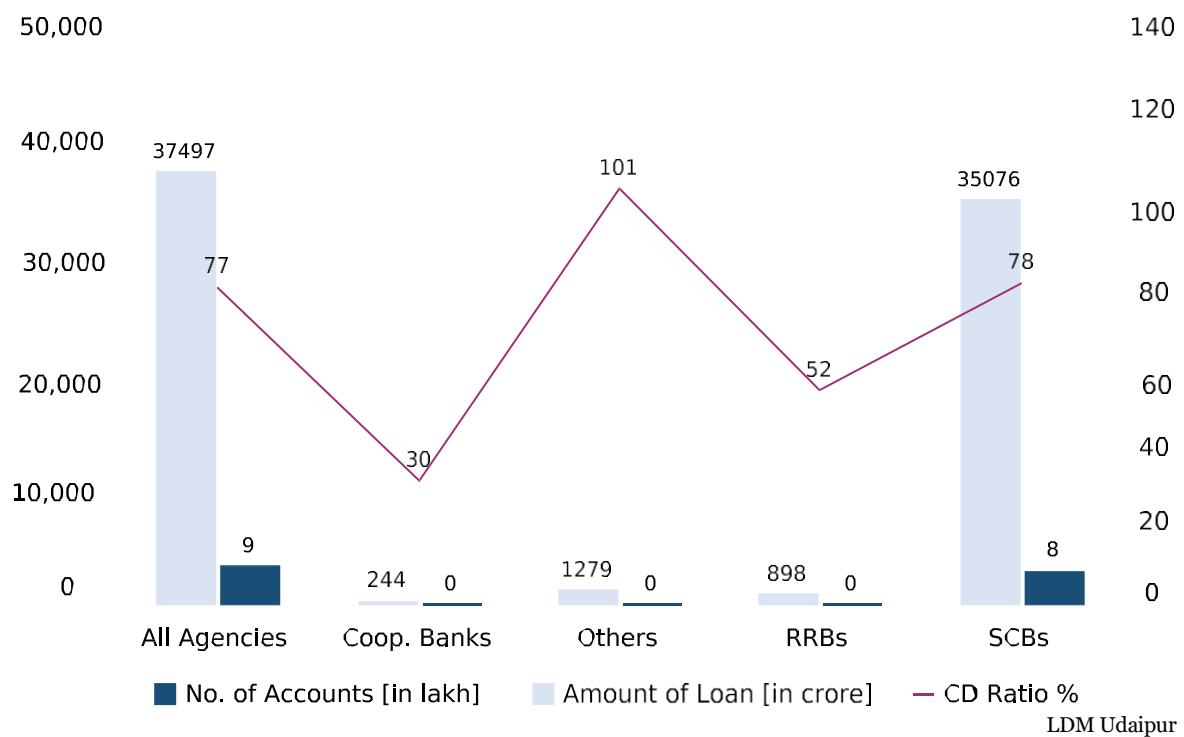
### 3. Agency wise - Per branch Outreach



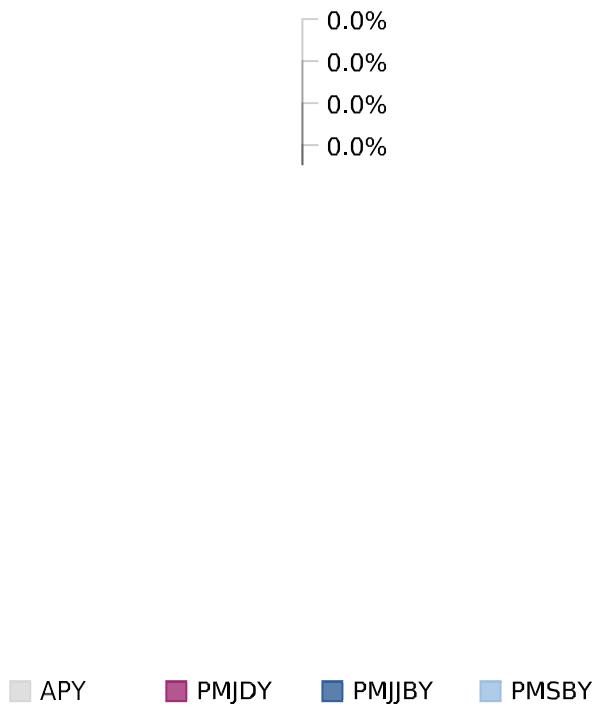
### 4. Agency wise - Deposit O/s



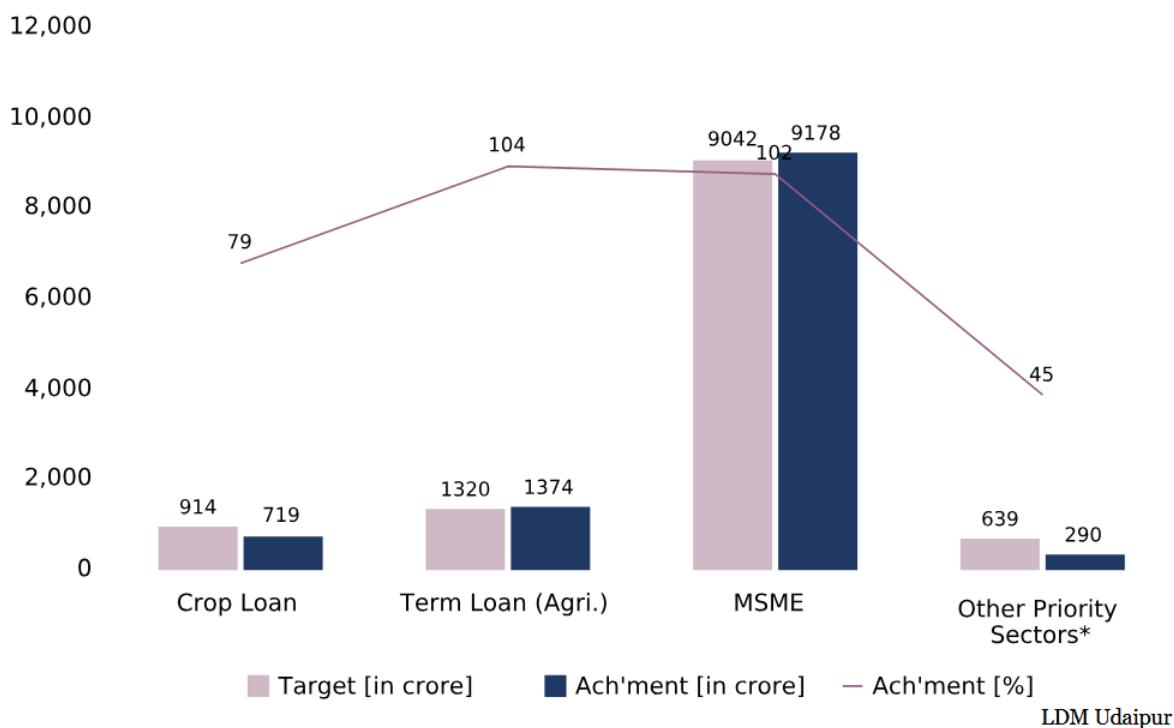
### 5. Agency wise - Loan O/s and CD ratio



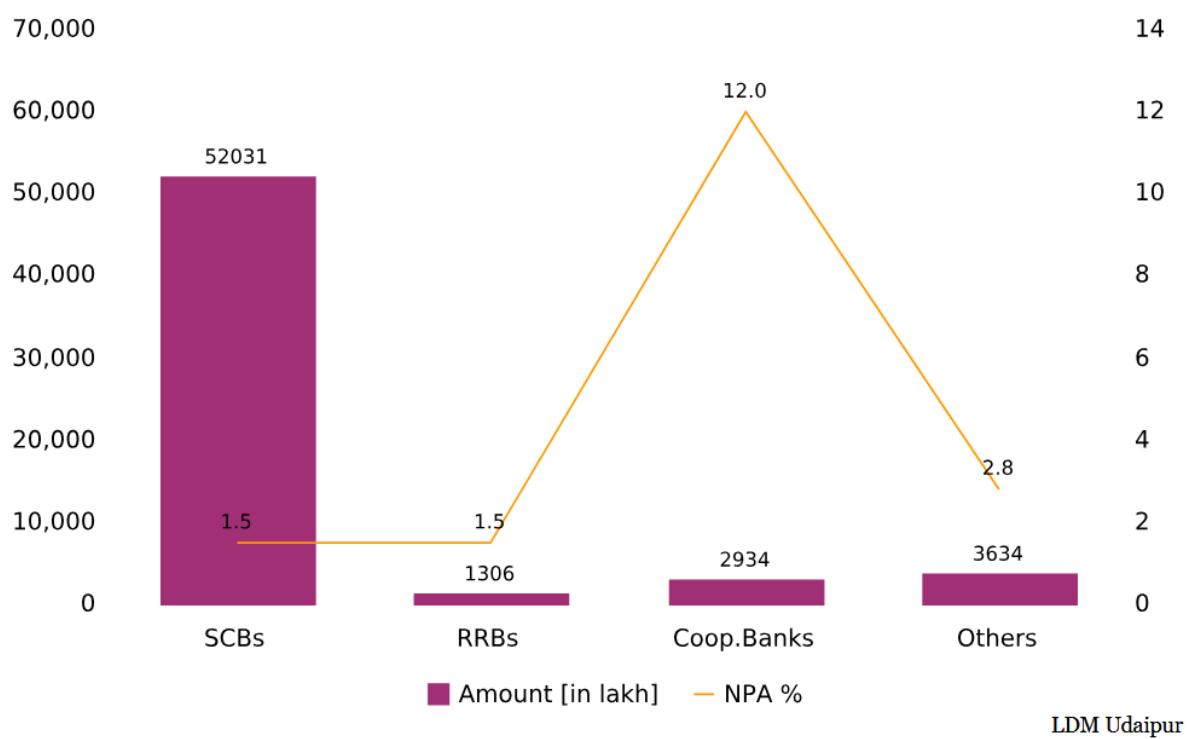
### 6. Performance under Financial Inclusion (No. of A/c)



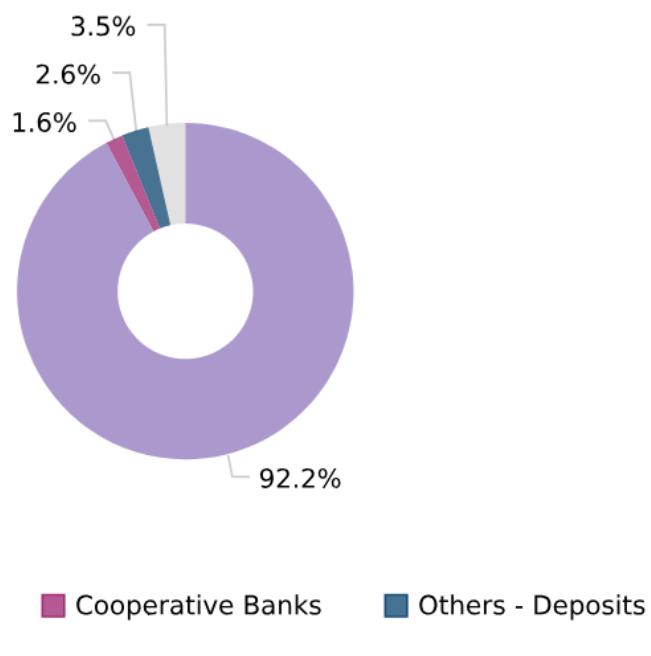
## 7. Sector-wise Performance under ACP



## 8. NPA position

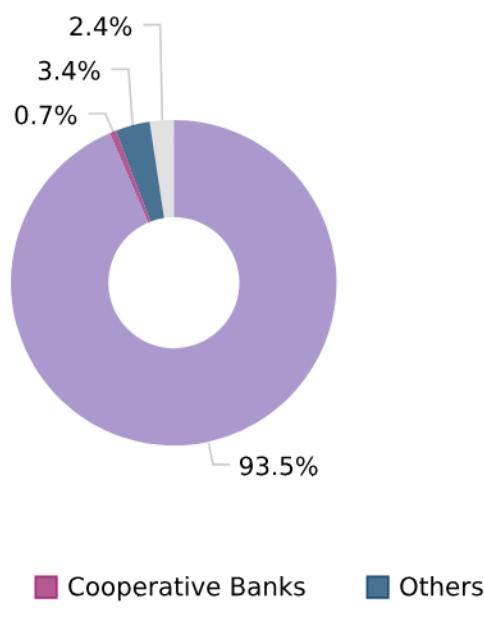


**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



LDM Udaipur

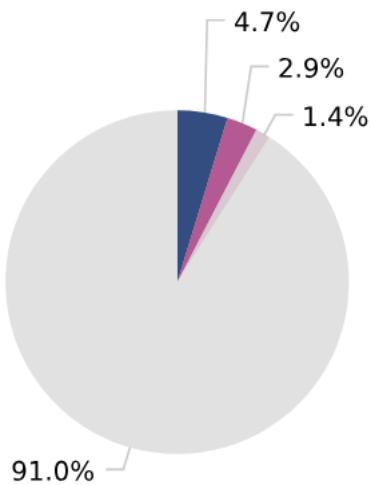
**10. Agency wise - Share of Loan O/s**  
**Year 2024-25**



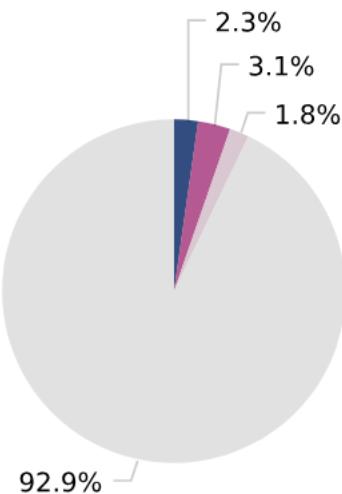
LDM Udaipur

### 11. Agency wise - Share of NPA

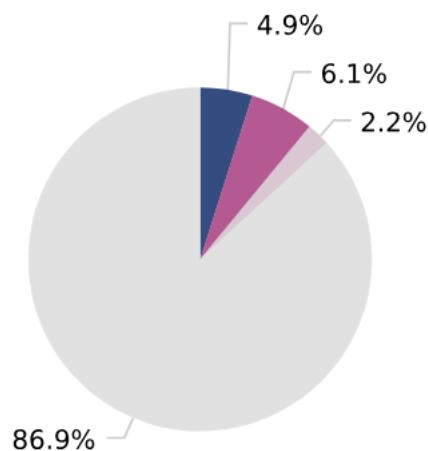
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



■ Coop.Banks   ■ Others   ■ RRBs  
■ SCBs

LDM Udaipur



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	34	297	104	18	175			3946		
Regional Rural Bank	1	44	32	3	9			206		
District Central Coop. Bank	1	10	5	2	3			587		
Coop. Agr. & Rural Dev. Bank	1	2	0	1	1			0		
Primary Agr. Coop. Society	184	184	184	0	0			0		
Others	5	23	9	4	10	28	22278	6	2549	623000
All Agencies	226	560	334	28	198	28	22278	4745		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	4212777	4821398	5484393	13.8	85.7	3740533.00	4119362.00	4481712.00	8.8	92.21
Regional Rural Bank	387856	408765	431303	5.5	6.7	152965.00	148285.00	172118.00	16.1	3.54
Cooperative Banks	229985	253289	275617	8.8	4.3	74720.00	67010.00	80081.00	19.5	1.65



Others	151315	179153	210400	17.4	3.3	81140.00	93717.00	126429.00	34.9	2.60
All Agencies	4981933	5662605	6401713	13.1	100.0	4049358.00	4428374.00	4860340.00	9.8	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]					
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	
All Agencies	694831	789360	898190	13.8	100.0	2702205.00	2828683.00	3749651.00	32.6	100.0	
Commercial Banks	617713	703743	802267	14.0	89.3	2501691.00	2637193.00	3507557.00	33.0	93.5	
Cooperative Banks	34413	35757	39333	10.0	4.4	31827.00	22608.00	24450.00	8.1	0.6	
Others	26280	32587	38453	18.0	4.3	93677.00	96205.00	127856.00	32.9	3.4	
Regional Rural Bank	16425	17273	18137	5.0	2.0	75010.00	72677.00	89788.00	23.5	2.4	

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	66.9	64.0	78.3
Regional Rural Bank	49.0	49.0	52.2
Cooperative Banks	42.6	33.7	30.5
Others	115.5	102.7	101.1
All Agencies	66.7	63.9	77.1



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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	964340	593866	201659		92107
Regional Rural Bank	324547	31859	21862		5150
Cooperative Banks	0	786	265		6043
Others	4200	1625	1173		1749
All Agencies	1293087	628136	224959		105049

### 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	1853282.00	52.8	211940.00	6.0	323488.35	9.2	26.10	0.0	398777.73	11.4
Regional Rural Bank	35114.00	39.1	11941.00	13.3	10216.95	11.4	0.00	0.0	21861.93	24.3
Cooperative Banks	20130.00	82.3	19494.00	79.7	24270.80	99.3	0.00	0.0	2215.74	9.1
Others	80716.00	63.1	18238.00	14.3	23302.43	18.2	0.00	0.0	12354.51	9.7
All Agencies	1989242.00	53.1	261613.00	7.0	381278.53	10.2	26.10	0.0	435209.91	11.6

**7. Agency-wise Performance under Annual Credit Plans**

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	621000.00	776809.00	125.1	848500.00	958920.00	113.0	1191500.00	1156029.00	97.0	111.7
Commercial Banks	538600	683964.00	127.0	750695.00	869448.00	115.8	1111655.00	1080528.00	97.2	113.3
Cooperative Banks	30000	24584.00	81.9	25000.00	18140.00	72.6	33200.00	20250.00	61.0	71.8
Others	19400	29038.00	149.7	27705.00	33220.00	119.9	31845.00	41215.00	129.4	133.0
Regional Rural Bank	33000	39223.00	118.9	45100.00	38112.00	84.5	14800.00	14036.00	94.8	99.4

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	100000.00	93407.00	93.4	109300.00	63875.00	58.4	91400.00	71873.00	78.6	76.8
Term Loan (Agri.)	71300.00	104096.00	146.0	95842.00	126003.00	131.5	132000.00	137360.00	104.1	127.2
Total Agri. Credit	171300.00	197503.00	115.3	205142.00	189878.00	92.6	223400.00	209233.00	93.7	100.5
MSME	378200.00	542931.00	143.6	563390.00	739988.00	131.3	904200.00	917827.00	101.5	125.5
OPS*	71500.00	36375.00	50.9	79968.00	29054.00	36.3	63900.00	28969.00	45.3	44.2
Total Priority Sector	621000.00	776809.00	125.1	848500.00	958920.00	113.0	1191500.00	1156029.00	97.0	111.7



### 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	2501691.00	59096.24	2.4	2637193.00	53055.66	2.0	3507557.00	52030.88	1.5	2.0
RRB	75010.00	893.26	1.2	72677.00	1046.13	1.4	89788.00	1305.71	1.5	1.4
Cooperative Banks	31827.00	3063.98	9.6	22608.00	1287.53	5.7	24450.00	2934.45	12.0	9.1
Others	93677.00	1884.41	2.0	96205.00	1740.98	1.8	127856.00	3633.74	2.8	2.2
All Agencies	2702205.00	64937.89	2.4	2828683.00	57130.30	2.0	3749651.00	59904.78	1.6	2.0



# Part B

## Chapter 1

### Important Policies and Developments

#### **1. Policy Initiatives - GoI (including Cooperatives)**

Recent Initiatives for Development of Cooperatives:

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

#### **2. Union Budget**

##### **2.1. Important Announcements**

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

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

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

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

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

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

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

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

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

The other major master directions issued by RBI:

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

### **4. Policy Initiatives - NABARD**

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

#### **Infrastructure:**

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

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

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

### **Climate Change:**

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

### **Institutional Development:**

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, 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 Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community

applications receive 70% or up to Rs.56,000.

- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.

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

Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.

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

## 6. State Budget

### 6.1. Important Announcements

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

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health,

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

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

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

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

## **6.2. Highlights related Agriculture & Farm Sector**

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

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

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

the Nandi Shala Scheme.

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

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

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment. Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

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

## **7. Govt Sponsored Programmes linked with Bank Credit**

### **Government of India Schemes**

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

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

### **Government of Rajasthan Schemes**

**Gopal Credit Card Loan Scheme:** Launched in August 2024, this flagship initiative provides interest-free loans up to ₹1 lakh without collateral to livestock and dairy farmers in

Rajasthan. The scheme supports investments in cattle, fodder, equipment, and veterinary care. Applicants must be Rajasthan residents engaged in animal husbandry and registered on the SSO portal. Loans are repayable within one year and require two guarantors. Applications can be made online via the SSO portal, E-Mitra centers, or cooperative banks.

**Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasir 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**

Udaipur district is an agricultural district like most of the districts of the country. According to the 2011 census, the total population of the district is 30.68 lakh, out of which 15.67 lakh are males and 15.01 lakh are females. 24.60 lakh population of the district lives in rural areas. In the district, 8.4 lakh persons are involved in agricultural work as farmers or agricultural labourers. The main crops in the district are maize, wheat, barley, guar, pulses and oilseeds. The total area of the district is 13.88 lakh hectares. Out of this, sowing is done on an average on 3.52 lakh hectares. Out of the total sown area, only 1.05 lakh hectares is irrigated area.

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

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

Loans should be made available to landless tenants, sharecroppers, tenant farmers, small and medium farmers through joint liability groups.

Banks should promote the loan against the warehouse receipt scheme so that farmers can get fair price for their produce. There are 3 NWRA accredited warehouses in the district.

Farmers should be timely issued records related to their land, so that they can obtain Kisan Credit Card without any hassle.

Farmers of the district are still doing farming in the traditional way. They should be motivated to do the work with modern technology. There is a need for the Agronomy Department/ Center to extend their extension services to the remote areas of the district in a more effective manner.

Farmers should be made aware of the correct use of fertilizers and the promotion of organic fertilizers. The Agriculture Department should promote Joint Liability Groups so that needy and landless farmers can be linked to banks.

Water Users Association should be more active in the command area for irrigation so that farmers can be made aware about better use of water.

There is a need to disseminate watershed schemes among the rural people and implement these schemes through them.

There is a need to formulate policies on the abovementioned critical issues in coordination with Agriculture Department/Horticulture.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional	Hectare	0.48	1	158	75.40	75.40
2	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	1.20	1	307	369.89	369.89
3	Cereals - Barley/ Jav_Irrigated_Conventional	Hectare	0.47	1	2522	1176.56	1176.56
4	Cereals - Maize/ Makka_Irrigated_Conventional	Hectare	0.56	1	105436	59228.66	59228.66
5	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hectare	0.55	1	645	354.75	354.75
6	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.29	1	116	33.87	33.87
7	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.66	1	34463	22604.63	22604.63
<b>Sub Total</b>					<b>143647</b>	<b>83843.76</b>	<b>83843.76</b>
<b>Post Harvest</b>							
<b>Maintenance</b>							
<b>Total</b>							
<b>Grand Total</b>					<b>143647</b>	<b>83843.76</b>	<b>108996.89</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Irrigation in most parts of the district is dependent on rainfall and the productivity of crops fluctuates depending on the intensity or severity of the monsoon. Therefore, to ensure an increase in the productivity of various crops and income of farmers, it is necessary to make effective use of other means of irrigation. The development of the agricultural sector and allied activities is mainly dependent on irrigation resources.

Based on the source of irrigation, area irrigated by canal, pond, tubewell, well and others are 3667, 11072, 16224, 73692 and 690 hectare, respectively. Net annual Groundwater availability of Udaipur is 240.53 MCM and Gross groundwater draft for all use is 258.92 MCM; therefore, the net use is 107.27% of annual replenishment.

The main source of irrigation in Udaipur district is underground and surface water. There are many seasonal water streams and a system of lakes in the district. Irrigation is an important requirement for the development of agriculture. With the provision of irrigation, productivity can be increased by effective use of new technology, quality seeds and fertilizers in agriculture. Special emphasis is being laid on vegetable production in the district and by taking advantage of the schemes of Horticulture Department using effective techniques like poly house, drip irrigation, sprinkler irrigation.

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

There is a need to make farmers aware to stop overexploitation of groundwater. This situation will be alleviated by providing loans to banks in this area for adopting new



technology of water harvesting. Electrification of wells should be given high priority and the needy, especially the units with bank loans, should be given connections on priority basis.

**Base Level Credit Flow Review:** By adopting water saving methods, it will be possible to artificially increase the base level credit. Through small irrigation schemes, not only water conservation will be promoted but it will also be possible to increase crop production. Besides, the flow of credit for the water resources sector through financial institutions can also be improved.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	15	7.35	6.67
2	Diesel Pump Sets--8.0 HP	No.	0.49	90	12	5.88	5.34
3	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.82	90	240	197.76	177.93
4	Drip Irrigation--1.8m*0.6mlateral size16 mm-1ha model	ha	1.14	90	240	272.49	245.28
5	Drip Irrigation--6m*6mlateral size12mm-1ha model	ha	0.41	90	16	6.58	5.92
6	Dug Well-Deepening-Udaipur-Alluvial-Dia3mDepth16m	No.	0.06	90	58	3.42	3.06
7	Dug Well-Deepening-Udaipur-hardrock-Dia4mDepth16m	No.	0.06	90	58	3.42	3.06
8	Dug Well-New-Udaipur-Alluvial-Dia3mDepth16m	No.	1.25	90	15	18.75	16.93
9	Dug Well-New-Udaipur-hardrock-Dia4mDepth16m	No.	1.10	90	15	16.48	14.83
10	Electric Pump Sets--10.0 HP	No.	0.45	90	22	9.90	8.94
11	Electric Pump Sets--7.5 HP	No.	0.39	90	22	8.58	7.70
12	Solar PV Pump Sets (AC)--10 to 15 kw	No.	0.40	90	380	153.11	137.77
13	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	410	325.08	292.56
14	Solar PV Pump Sets (DC)--submersible pump set 7.5 HP	No.	0.46	90	439	201.06	180.93
15	Solar PV Pump Sets (DC)--with USPC 7.5 HP	No.	4.01	90	417	1672.89	1505.59
16	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1ha	ha	0.01	90	400	3.74	3.38

17	Sprinkler Irrigation --75 mm dia sprinkler coupler 1ha	ha	0.04	90	59	2.21	1.97
<b>Total</b>				<b>2818</b>		<b>2908.70</b>	<b>2617.86</b>

### 2.1.3 Farm Mechanization

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

Adoption of appropriate mechanization of Agriculture operations can increase the productivity of food production and farming by 10-15% and that of cropping intensity by 5-20%. Through Agriculture mechanization, 15-20% can be saved in seeds, 15-20% in fertilizers and chemicals and 20-30% in time and water. Farmers can increase their income by adopting proper agricultural mechanization. Tractors, thresher and power tillers are being widely used by farmers in the district. Along with new tractors, there is a lot of trend among small farmers to buy old tractors and its market is also functioning in the district. Under the NFSM, NMOOP, SMAM and NMAET schemes run by the Agriculture Department and ATMA in the district, grant assistance is available to the farmers on agricultural equipment. Apart from this, the government also provides grant for opening Custom Hiring Centers at the Panchayat Samiti level.

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

Adequate infrastructure facilities for agriculture mechanization are available in the district. Network is available at the district headquarters of Districts Messey, Mahindra, Sonalika, Eicher, Ford etc. Agro Support Center facility is available only at the District Headquarters. Therefore, farmers have to come from a distance of 20 to 50 kilometres for the repair and spare parts of tractors. Minor repairs are provided by private mechanics at the block headquarters. From time to time, tractor companies organize seminars at the block level, along with which tractor repair and checkup camps are organized. Along with new tractors, there is a great trend among small farmers to buy old tractors and this Market is also functioning in the district. Banks should finance farmers for the purchase of old tractors. Due to commercialization of agriculture, the use of agricultural machines has increased significantly. During the year 197172 in the country, the share of human and animal energy, mechanical energy and electrical energy in manual work was 60.75 percent, 25.26 percent and 13.09 percent, respectively, which has changed to 10.22, 62.95 and 26.83 percent, respectively. Today tractors and power tillers are being used extensively for ploughing, threshing and transportation. There is a provision by the GoR to establish a Custom Hiring Center in the Cooperative Societies, purchase agricultural equipment on rent.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvestor	No.	37.45	90	200	7490.00	6741.01

2	Drones--12 hp	No.	6.96	90	17	118.29	106.42
3	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	200	98.41	88.59
4	Other machinery-Other Machinery & Equipments-Rotavator- 8 feet	No.	1.71	90	200	342.40	308.18
5	Power Tiller--12-15 hp	No.	2.41	90	280	674.13	606.71
6	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	200	139.12	125.20
7	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	200	963.01	866.72
8	Tractor-Without Implements & Trailer-30 hp/2 cylinders	No.	8.45	90	200	1690.61	1521.54
<b>Total</b>				<b>1497</b>	<b>11515.97</b>	<b>10364.37</b>	

#### **2.1.4 Plantation & Horticulture, including Sericulture**

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

The pace of plantations and horticulture depends on the geographical conditions and local climate. Plantation and horticulture crops/ activities include fruits, vegetables, flowers, medicinal crops etc. There is lack of agricultural machinery/ food processing facilities related to plantation and horticulture. The climate of Udaipur district is also suitable for fruit orchards. Horticulture is also suitable in watersheds and where the slope is 5 to 10% Mango, Aonla etc. can be planted. Custard apple is produced in abundance in Udaipur district but due to shortage of processing units, it does not fetch the right price. Medicinal plants like Aloe vera, White Aloe vera, Lemon grass etc. can also be grown in Udaipur. Therefore, farmers should be encouraged to cultivate these in addition to traditional crops.

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

In Udaipur district, there is a team of Horticulture Officer, Supervisor, Field Supervisor, etc. to assist the Deputy Director of Horticulture Department. Horticulture activities are also done by Agricultural University and Agricultural Science Centre. Herbal Park has also been established in the Agricultural University. There is a need to increase the cultivation of medicinal plants in the district. There is a lack of information related to plant protection and plant protection from diseases. Therefore, there is more need to provide services by the concerned government department.

There is a need to establish nurseries in the government sector to provide good quality saplings. Banks should adopt simplified method to provide maximum loans to this sector. There is a need for a mobile unit for promotion, dissemination and training in horticulture. Steps need to be taken to prevent the damage caused by Nilgai.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	11	25.65	23.10
2	Dryland Horticulture crops- Custard Apple-2.5m*2.5m	ha	1.71	90	38	65.06	58.55
3	Dryland Horticulture crops- Indian Goose Berry (Amla)- High density-with drip 3m*3m	ha	2.47	90	10	24.70	22.20
4	Floriculture--Marigold-0.4 ha	ha	1.05	90	600	629.15	566.22
6	High density plantation- Guava-3m*3m	ha	1.83	90	13	23.79	21.42
5	High density plantation-- Lemon high density-4m*4.5m	ha	1.53	90	7	10.71	9.66
7	High density plantation- Mango-4m*4m	ha	2.17	90	13	28.21	25.38
8	Medicinal & Aromatic Crops-- Isabgol plant- 25 plants per square meter	ha	0.58	90	12	6.96	6.24
9	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	10	26.77	24.10
10	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	14	13.96	12.56
11	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	14	13.62	12.28
12	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	12	10.80	9.72
13	Nursery --Nursery raising	ha	17.44	90	10	174.40	156.98
14	Protection Structure--Low-cost onion storage structure- 25MT	sq.m.	2.04	90	118	241.16	217.05
15	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	214	9617.16	8655.44
<b>Sub Total</b>					<b>1096</b>	<b>10912.10</b>	<b>9820.90</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	No.	4.30	1	183	787.14	787.14
<b>Sub Total</b>					<b>183</b>	<b>787.14</b>	<b>787.14</b>
<b>Total</b>					<b>1279</b>	<b>11699.24</b>	<b>10608.04</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Forests play a vital role in maintaining environmental stability and ecological balance as well as sustaining all forms of life human, animal and plant.

As per the National Forest Policy 1988, the target is to bring one-third of the country's total land area under forest or tree cover.

India State of Forest Report (2023) shows that The total forest and tree cover of the country is 8,27,356.95 km<sup>2</sup>, which is 25.17% of the geographical area of the country. The total Forest Cover has an area of 7,15,342.61 km<sup>2</sup> (21.76%), whereas the Tree Cover has an area of 1,12,014.34 km<sup>2</sup> (3.41%).

The total forest cover in Rajasthan is 32869 km<sup>2</sup>, which is 9.60% of the total area of the state. In Udaipur district of Rajasthan, the climate and soil are suitable for forestry. The Horticulture Department is encouraging farmers to plant bamboo saplings in the district. Bamboo is being used in the industrial sector and also for domestic use. Under the National Bamboo Mission, more Bamboo plantations are being done in the district.

The total area of Udaipur district is 11724 square km, out of which forest area is 3978.46 square km and it is 33.93% of total geographical area. Barren (cultivable land) is 120719 hectares. Mainly, Bamboo, Shisham, Subabul etc. are suitable for forest area in the district.

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

The Forest Department in the State is divided into ten circles with an officer in-charge of each circle, Forest Conservation Officer. There is a Divisional Office in the district which is headed by the DFO and to assist him there is an Assistant Forest Conservator and supporting staff. The number of government nurseries in the district are 46. Apart from this, there are many private nurseries. Along with this, there is a need to develop the barren and uncultivated lands of the district.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.06 Forestry</b>								
1	Plantation-Bamboo-5m*5m	ha	0.65	90	240	154.83	139.37	
<b>Total</b>					<b>240</b>	<b>154.83</b>	<b>139.37</b>	

#### **2.1.6 Animal Husbandry - Dairy**

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

Apart from agriculture, animal husbandry sector plays the most important role in the Indian rural economy. Global milk production has increased from 895.9 million tonnes in 2019-20 to 914.3 million tonnes in 2020-21. India is the world's largest milk producer, accounting for 23 percent of global production. Dairy is emerging as an important business to generate income and provide employment opportunities in rural areas in the district. There are 711 milk routes in the district. Udaipur dairy is procuring 1.25 lakh litres per day and has one bulk milk cooler with a capacity of 133 TLPD. Since two-thirds of the population is dependent on agriculture, even today, agriculture remains the pivot of the

economy, especially the rural economy. Natural land resources are limited and with time the pressure on it is increasing due to an increasing population. Therefore, it is necessary to promote non-land-based activities so that employment can increase. Considering the local needs and resources in the rural areas of the district, dairy development is most suitable for providing maximum opportunities for employment generation. Implementation of dairy development will provide employment opportunities to the people in the village for the long term. On one hand, milk development will increase the inflow of cash in the village, which is very important for the social and economic development of the village.

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

There is a divisional office of Animal Husbandry Department in Udaipur district which looks after the work of 05 districts and the Joint Director is the head of the said department. The department has offices in every block.

There are 113 veterinary hospitals/dispensaries and 324 animal health subcentres in the district.

There are 515 working dairy cooperative societies in the district whose membership is 42160. In Udaipur 125000 liters of milk is collected daily in the district.

In dairy activities, animal husbandry alone is not enough, it is also necessary to provide information to the villagers about milk processing, bulk chiller, market. There is immense potential for development of dairy in Girva, Kurabad, Bhinder, Mavli blocks in the district.

Progressive cattle farmers in the district will have to be encouraged to do cow and buffalo breeding work so that the number of good breed milch animals can increase. Cows and buffaloes of Gir, Rathi, Jersey, Murrah breed are reared.

Farmers should be given training from time to time so that farmers can get information related to animal husbandry activities. Animal insurance claims should be settled promptly. Mobile vans should be arranged for quick medical treatment for animals in villages. Fodder should be made available to the cattle rearers in the district as per their requirement from the depot at the village/panchayat headquarters on a permanent basis.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Breed Multiplication Farm-- Breeding bull-01	200	1.07	90	67	71.69	64.55
2	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.89	90	5	4.44	4.00
3	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	165	433.62	390.27

4	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	410	1472.31	1325.02
5	Chaff Cutter-Electric-5HP diesel engine(chaff cutter- 12700 engine33700)	No.	0.50	90	17	8.48	7.63
6	Chaff Cutter-Manual- Manually operated	No.	0.08	90	17	1.36	1.27
7	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.56	90	8	4.48	4.00
8	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	16	34.08	30.69
9	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	14	41.53	37.37
10	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	600	276.04	248.42
11	Indigenous Cattle Faming-- He buffalos (mixed breed-02)	1+1	0.62	90	10	6.20	5.56
12	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa 1	1+1	2.73	90	10	27.30	24.56
13	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	11	117.70	105.93
<b>Sub Total</b>					<b>1350</b>	<b>2499.23</b>	<b>2249.27</b>

#### A.08 Working Capital - AH - Dairy/Drought animal

1	Buffalo Farming_Others	Per Anim	0.18	1	27	4.86	4.86
2	Cross bred Farming_Others	Per Anim	0.14	1	30	4.20	4.20
3	Draught Animals_Camel	Per Pair	0.35	1	13	4.55	4.55
<b>Sub Total</b>				<b>70</b>	<b>13.61</b>	<b>13.61</b>	
<b>Total</b>				<b>1420</b>	<b>2512.84</b>	<b>2262.88</b>	

#### 2.1.7 Animal Husbandry - Poultry

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

The poultry sector is probably the fastest growing among all livestock sectors. Driven primarily by very strong demand, it has expanded, consolidated, and globalized in countries at all income levels over the past 15 years.

Rural poultry, especially for many resource poor small and marginal farmers, is essential for their livelihood, often being their only asset.

There is considerable potential in the poultry farming sector in the district, but the flow of credit in this area has not been satisfactory in the past few years, mainly due to the lack of an expected role by banks/insurance companies and the inflow of poultry from other states. According to the 20th Livestock Census, in 2019, the total poultry population in the district is 344163.

The climate of the district is suitable for poultry and an adequate market is also available.

Maharana Pratap University, Udaipur has developed a poultry breed under the name of Pratapdhan.

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

Udaipur district is a tourist destination where poultry can be adopted as a business. There is a need for a hatchery unit in the district. K.V.K. and ATMA run training programs to encourage poultry in tribal areas. Running awareness programs from time to time by the department will help in the development of backyard poultry. There is a need for commercial level financing by banks. Self-help groups should be encouraged to take up this work.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	10	30.78	27.70
<b>Sub Total</b>					<b>10</b>	<b>30.78</b>	<b>27.70</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	15	28.08	28.08
2	Layer Farming_Others	1000	0.75	1	410	307.13	307.13
<b>Sub Total</b>					<b>425</b>	<b>335.21</b>	<b>335.21</b>
<b>Total</b>					<b>435</b>	<b>365.99</b>	<b>362.91</b>

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

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

Sheep, goat and pig farming is the next activity after dairy in supporting the rural population and generating income. The climate of the district is suitable for sheep and goat farming and is a source of supplementary employment and additional income for small and marginal farmers. According to the 2019 livestock census in the district, there are 83081, 1360159 and 124 for sheep, goat and pig population, respectively. Most of the sheep, goat and pig farming activities are financed under government sponsored programmes

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

Udaipur district is a tourist destination where sheep and goat farming can be adopted as a business. Training programs are also conducted by KVK and ATMA so that this activity can be encouraged in the tribal areas.

Awareness programs from time to time by the Animal Husbandry Department will help in

the development of sheep and goat farming.

There is a need for commercial level financing by banks. Self-help groups should be advised to take up this work.

Animal husbandry department provides information regarding health and vaccination of animals. The available infrastructure facilities requires improvement.

There is an urgent need for breed improvement so that the good breed can increase the availability of milk and meat in large numbers. Apart from the government sponsored programme, the Animal Husbandry Development Department should motivate the farmers to take this activity on a commercial level.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.11 Animal Husbandry - SGP</b>								
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	2880	9707.08	8736.36	
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	12	51.24	46.10	
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	234	1552.36	1397.13	
<b>Sub Total</b>					<b>3126</b>	<b>11310.68</b>	<b>10179.59</b>	
<b>A.12 Working Capital - AH - Others/SR</b>								
1	Goat Farming_Others	Per Anim	0.01	1	8550	128.08	128.08	
2	Pig Farming_Others	10+1	0.10	1	10	1.00	1.00	
3	Sheep Farming_Others	Per Anim	0.01	1	10	0.10	0.10	
<b>Sub Total</b>					<b>8570</b>	<b>129.18</b>	<b>129.18</b>	
<b>Total</b>					<b>11696</b>	<b>11439.86</b>	<b>10308.77</b>	

#### **2.1.9 Fisheries**

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

There are about 119 reservoirs in Udaipur district and fish production is 1950 metric tons annualy. Many schemes are being run by the Fisheries Department, of which the main ones are Rejuvenation of Old Reservoirs, Pond Conservation, saving including relief Scheme.

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

There are 34 fisheries cooperative societies in Udaipur district.

The bank and the department should coordinate and review the loan flow in the district.

Along with training, the department should also help the small farmers in getting loans from banks.

Self-help groups should be advised to adopt this activity.

A loan facility should be provided for farming fish on a private farm Pond.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.13 Fisheries</b>								
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha- leased	ha	1.06	90	2	2.12		1.90
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	2	7.50		6.74
3	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	3	10.50		9.45
4	Intensive Fish farming-- Poultry cum fish farming-1.0 ha pond & 500 bird broiler unit	No.	2.12	90	82	173.72		156.34
<b>Sub Total</b>					<b>89</b>	<b>193.84</b>		<b>174.43</b>
<b>A.14 Working Capital - Fisheries</b>								
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	26	111.28		1.11
<b>Sub Total</b>					<b>26</b>	<b>111.28</b>		<b>1.11</b>
<b>Total</b>					<b>115</b>	<b>305.12</b>		<b>175.54</b>

### **2.1.10 Farm Credit - Others**

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

Bullock cart is the main means of transport in rural areas. Bullock carts are used to transport agricultural produce to rural markets and to sell their produce. Animal drawn carts have their own importance for traveling short distances and carrying goods. Along with this transportation, bullock pairs can also be used for manual work during the rainy season. Farmers need transportation facilities to take their produce to cold storages, rural godowns, or mandis. There is a high demand for twowheelers among farmers for better mobility, along with better income levels and rural infrastructure. They are mostly used for ferrying small quantities of inputs as well as selling outputs in nearby towns.

Nowadays, two wheeler bikes are being modified to act as prime movers for agricultural implements that can be used for carrying out agricultural operations required for crop cultivation in areas where land holdings are small and scattered.

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

There is a need to disseminate more information to the farmers about this sector in Udaipur district so that maximum funding can be obtained.

Banks should finance under government sponsored programmes.

In villages, there is a significant need for two wheelers for small agricultural related work. Two wheelers are the primary mode of transportation in rural areas as they can access remote and uneven areas. They are mostly used for ferrying small quantities of inputs as well as selling outputs in nearby towns.

As an activity, two wheeler financing can increase the income level of farmers by enhancing their mobility for the purchase of inputs and marketing of produce.

#### **2.1.11 Sustainable Agricultural Practices**

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

Integrated farming/integrated farming system has been defined as "a judicious mix of two or more components, where the principles of maximum complementary and minimum competition interactions are followed, using advanced management skills of agricultural science with the goal to enhance agricultural productivity, family nutrition and environmental services on a sustainable basis."

Integrated farming system models have been developed in different parts of the country, incorporating activities related to animal husbandry, goat rearing, poultry, horticulture, beekeeping, fisheries, and horticultural crops like mango, aonla, ber, guava, etc., along with other crops.

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

In Udaipur district, crop production along with milch animal husbandry is prevalent in the farming system. Various models of integrated farming systems are operational in KVK and MPUAT.

#### **2.2 Agriculture Infrastructure**

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

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

After the Green Revolution, there has been a significant increase in the production and productivity of Indian agriculture. However, due to lack of adequate storage, lack of effective marketing system and lack of capital required for the next crop after harvest, farmers are forced to sell their produce at cheaper rates. Thus, farmers, especially small and marginal farmers, remain deprived of the benefits of economic growth. In order for farmers to get a fair price for their produce, it is necessary that the farmers can store his produce so that he can sell his produce only after getting a fair price in the market. There are three WDRA in the district with capacity of 43750 MT.

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

Udaipur district has a production of foodgrains, vegetables, etc. The total storage capacity

of the district as per Central Warehousing Corporation, is approx. 8587 metric tons. The private and government storage capacity in the district is inadequate.

In the Mavli and Bhinder blocks of the district, vegetables are produced on a large scale, but due to the lack of proper storage facilities and cold chain/storage capacity, farmers are not getting the right benefits.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	909.50	80	24	20330.00	16264.00
2	Godown	No.	321.00	80	82	25653.25	20522.60
<b>Total</b>					<b>106</b>	<b>45983.25</b>	<b>36786.60</b>

## **2.2.2 Land Development, Soil Conservation and Watershed Development**

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

The total area of Udaipur district is 1388255 hectares. Out of this, 397846 hectares are forest area, 206253 hectares are hills, 472446 hectares are for non cultivated use and 81635 hectares are permanent pastures. More than half of the forest area is in Kotra and Jhadol blocks. 45% of the area in the district is slopy and rocky and the slope is 3 to 8 percent. There is a greater possibility of soil erosion in slope areas due to shallow and sandy soil.

**Watershed development and dryland farming :** Watershed is an effective solution to prevent wastage of rain water. On the one hand, the development of watershed will reduce the possibility of famine, while on the other hand, the production of crops, food supplies, fodder, fuel and timber will increase. The benefits of government programs like water conservation, groundwater recharge, fodder and fuel production can be further enhanced by farmers.

**Farm Pond :** In Udaipur district, most of the water and soil loss occurs due to runoff during rainy season. To conserve this water and soil, water can be conserved through farm ponds, it can also be used for irrigation of crops.

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

Several land development programs have been carried out in Udaipur district, including the National Watershed Development Programme, Desert Development Programme, there are many Schedule Tribe Development Programme. Apart from this, NABARD is also making significant contribution to the land development in the district through the Wadi Projects. There is immense potential for land development in the district through loans from banks. Therefore, there is a need for banks to provide maximum loans in this sector. The government should make arrangements for timely soil testing of farmers' fields

through mobile vans in every village for soil testing, so that unnecessary use of chemical fertilizers in large quantities by farmers can be curbed and agriculture can be improved and production can increase.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>B.02 Land Development</b>								
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	455	1062.80	956.49	
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.oha	No.	3.63	90	12	43.54	39.14	
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.oha	No.	10.92	90	12	131.06	117.96	
4	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	16	27.54	24.80	
<b>Total</b>					<b>495</b>	<b>1264.94</b>	<b>1138.39</b>	

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

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

Agricultural infrastructure primarily includes a wide range of public services that facilitate production, procurement, processing, storage, and trade. Agricultural infrastructure can be categorised under the following broadbased categories:

Input based infrastructure: Seeds, fertilisers, pesticides, agricultural equipment and machinery, etc.

Resource based infrastructure: Water/irrigation, agricultural power/energy Physical infrastructure: Road connectivity, transportation, storage, processing, conservation, etc.

Further, the availability of quality seeds through seed processing infrastructure, Biopesticides & vermicomposts units are beneficial for improving the sustainability of agriculture in the district

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

Seed quality plays an important role in the production and productivity of crops. Good quality seeds are provided by the National Seed Board and Rajasthan State Seed Board.

There is potentiality of wheat seed production in Udaipur. Rajasthan State Seed Market is

running seed production program with some farmers. But still a lot of seeds are being purchased from outside the district. Foundation seeds and certified seeds are being produced but a lot is still required. Fatehnagar mandi of district and NABARD promoted 10 FPOs (under Central Sector Scheme) of the district are registered eNAM.

The district does not have units for tissue culture, agricultural biotechnology, or biopesticides/bio fertilizers. Vermicompost is being produced by some progressive farmers at their own level, inspiring other farmers to gradually adopt it. NABARD is providing training in the district to promote the use of vermicompost and is also promoting its use through FPOs.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>B.03 Agriculture Infrastructure - Others</b>								
1	Seed Processing	No.	10.70	90	6	64.20	57.78	
	<b>Total</b>				<b>6</b>	<b>64.20</b>	<b>57.78</b>	

## **2.3 Agriculture - Ancillary Activities**

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

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

Food and agricultural processing has a huge contribution to our country's economy. The processes that come under agricultural processing include grading, packing, branding, storage, transportation, bulk processing, consumer products, food packaging, food retailing, etc. In India, only 10 percent of agricultural produce is processed. The Reserve Bank of India has advised banks to classify loans up to Rs. 100 crores given for plant and machinery to units under this sector as priority sector lending. The Ministry of Food Processing, Government of India, has considered the dairy, fruit and vegetable processing, grain processing, meat and poultry processing, fisheries, packaged food, alcoholic beverages, and packaged drinking water segments as part of the food processing industry. The district's agricultural entrepreneurs are being linked to the PMFME scheme, and activities related to food grain processing are being promoted. Additionally, through the schemes run by the District Industries Center, credit is being made available for agricultural processing activities, further promoting the activity.

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

Infrastructure support for food and agroprocessing in Udaipur has some foundations in place. The College of Technology & Engineering, Udaipur has a department of Processing & Food Engineering with labs (food analysis, milling, unit operations, agroprocessing centre) which provides technical/academic support. However, several gaps remain. Cold storage

capacity is limited both in terms of number and scale, especially for perishable horticulture produce. There is lack of advanced facilities for grading, packaging, branding and sorting. Common processing units accessible to small/micro processors, and aggregation/collection centres near production areas, are scarce.

With the aim of bringing growth for farmers and additional employment, a centrally sponsored scheme, PM Formalization of Micro Food Processing Enterprises (PM FME) is being implemented that offers financial, technical, and business support to upgrade existing micro food processing units, focusing on a One District One Product (ODOP) approach and capacity building. This scheme can be leveraged to promote food processing sector in the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	535.00	80	537	80399.80	64319.84
2	Cotton processing	No.	535.00	80	13	3370.50	2696.40
3	Dairy Processing Unit	No.	535.00	80	18	4012.50	3210.00
4	Dal/ Pulses Mill	No.	107.00	80	16	1230.50	984.40
5	Fruit Processing	No.	107.00	80	49	5243.00	4194.40
6	Honey & Honey Products	No.	26.75	80	25	668.75	535.00
7	Meat & Poultry Processing	No.	214.00	80	33	6099.00	4879.20
8	Oil Extraction	No.	10.70	80	79	845.30	676.24
9	Packaging Unit	No.	10.70	80	37	395.90	316.72
10	Spice Processing	No.	107.00	80	113	12091.00	9672.80
11	Vegetable Processing	No.	10.70	80	225	2407.50	1926.00
<b>Total</b>					<b>1145</b>	<b>116763.75</b>	<b>93411.00</b>

### **2.3.2 Agri Ancillary Activities - Others**

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

The size of land holdings in the entire country is becoming smaller day by day due to which the percentage of small and marginal farmers is increasing and they are not able to get proper price for the crops. In view of all these circumstances, it is necessary that self-help groups and joint liability groups should be formed by involving small land holding and landless farmers and they should be organized as consumer organizations and bank loans should be made available to them, so that small and marginal farmers can obtain fair price of their crops. Mustard, millet, lemon, mung etc. are produced in large quantities in the district. Encouragement should be given to establish industries in the district for processing these crops. This will also increase Employment opportunities and farmers will also be able

to get fair prices.

Cereals, horticultural products (fried products, dry fruits and vegetables, juices and jams), milk and milk products, consumer food products (RTE, packaged foods, canned drinking water, alcoholic and non-alcohol beverages) requires processing. There are possibilities in the field of Agri Clinic and Agri Business Centre in Udaipur district. Through this, not only the unemployed will get self-employment but the farmers will also get help regarding the new changes and new technologies taking place in the field of agriculture.

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

The agri-clinics and agri-business centres established in the district are a source of inspiration for new entrepreneurs. They not only carry out good business but also facilitate the transfer of agricultural technology. Two farmer producer companies encouraged by NABARD have been established in the district, which are inspiring other farmer producers to form farmer producer companies. As on date more than 20 FPOs are registered in Udaipur for which bank loan is major concern. There is a lack of desired level of financing for agri-clinics and agri-business centres as well as farmer producer companies by banks in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	225	2895.42	2605.87
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	15	160.50	128.40
6	Loans to Agri. Start-ups	No.	53.50	80	4	214.00	171.20
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	26	5243.00	4194.40
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	535.00	80	5	2675.00	2140.00
5	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	7	374.50	299.60
<b>Total</b>					<b>282</b>	<b>11562.42</b>	<b>9539.47</b>

## Chapter 3

### Credit Potential for MSMEs

#### **3. Credit Potential for MSMEs**

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

MSMEs play a vital role in generating employment at low capital cost and in promoting industrialisation of rural and backward areas. With agriculture's declining share, shrinking landholdings, and rising rural labour displacement, the need to strengthen nonfarm MSMEs has become critical.

In the Udaipur district, 18,710 enterprises are registered under the Udyog Aadhaar scheme, comprising 15,930 micro, 2,630 small, and 150 medium enterprises. The marble industry is prominent, providing significant local employment and contributing to processing and exports.

The credit flow to MSMEs in the district has shown steady growth:

2022\_23: ₹5,429.31 crore

2023\_24: ₹8,215.70 crore

2024\_25: ₹9,178.27 crore

Opportunities lie in leveraging MSME schemes in handicrafts, mineral processing, marble based units, skill development, and credit facilitation, to promote entrepreneurship and absorb rural labour into productive activities.

The enhanced CGTMSE cover (up to Rs.10 crore) is expected to ease access to collateral free credit, promoting entrepreneurship and inclusion.

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

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

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

GoR of Rajasthan has also launched Rajasthan Investment Promotion Scheme (RIPS) 2024 in sync with the policy. Dr. Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojna (BRUPY) and Prime Ministers Employment Generation Programme (PMEGP) is also playing pivotal role in developing MSME ecosystem of state. Further, The



Stand Up India Scheme provides collateral free loans from Rs.10 lakh to Rs.1 crore to SC/ST and women entrepreneurs for setting up greenfield enterprises in manufacturing, services, trading, or agri. allied sectors. Each bank branch is mandated to support at least one SC/ST or woman borrower.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	32	140000.00	112000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	819	20200.00	16160.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	88	26400.00	21120.00
<b>Sub Total</b>					<b>939</b>	<b>186600.00</b>	<b>149280.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	2500.00	80	155	83500.00	66800.00
2	Manufacturing Sector - Working Capital-Micro	No.	40.00	80	15737	109990.00	87992.00
3	Manufacturing Sector - Working Capital-Small	No.	300.00	80	3730	352200.00	281760.00
<b>Sub Total</b>					<b>19622</b>	<b>545690.00</b>	<b>436552.00</b>
<b>II. MSME - Others</b>							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	469	3430.00	2744.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	23	23.00	23.00
3	Loans to MSME Start-ups	No.	3500.00	80	41	20500.00	16400.00
<b>Sub Total</b>					<b>533</b>	<b>23953.00</b>	<b>19167.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	2600.00	80	44	200000.00	160000.00
2	Service Sector - Term Loan-Micro	No.	10.00	80	784	17850.00	14280.00
3	Service Sector - Term Loan-Small	No.	300.00	80	30	15000.00	12000.00
4	Trading Units - Term Loan-Medium	No.	5000.00	80	10	100000.00	80000.00
5	Trading Units - Term Loan-Micro	No.	10.00	80	1872	26400.00	21120.00



6	Trading Units - Term Loan-Small	No.	2000.00	80	208	62400.00	49920.00
<b>Sub Total</b>					<b>2948</b>	<b>421650.00</b>	<b>337320.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	500.00	80	60	31200.00	24960.00
2	Service Sector - Working Capital-Micro	No.	50.00	80	978	20140.00	16112.00
3	Service Sector - Working Capital-Small	No.	300.00	80	824	74040.00	59232.00
4	Trading Units - Working Capital-Medium	No.	1000.00	80	95	59200.00	47360.00
5	Trading Units - Working Capital-Micro	No.	50.00	80	5690	50500.00	40400.00
6	Trading Units - Working Capital-Small	No.	200.00	80	2207	270400.00	216320.00
<b>Sub Total</b>					<b>9854</b>	<b>505480.00</b>	<b>404384.00</b>
<b>Total</b>					<b>33896</b>	<b>1683373.00</b>	<b>1346703.00</b>

**With NABARDs Support, Udaipur Koftgiri Metal Craft receives GI Certification**

Geographical Indication (GI) tag approved for Udaipur's traditional art Koftgiri metal craft. NABARD has provided assistance for the GI registration project to revive the dying art. The project will empower the local communities by increasing their income level. The project will be fully supportive for the preservation of traditional knowledge and cultural expressions of the state.

GI will play an important role in rural off farm development, creating a distinct identity of the product, building a brand, generating employment at the local level, creating a regional brand, promoting tourism and culinary business and conserving biodiversity. It will improve the quality of the product, increase market access, create awareness, and increase the level of capabilities of the producers.

About 98% of the Koftgiri work is done on arms only.

About 500 labours from 200 households are earning livelihood from this art. There are about 50 marketable outlets/emporiums in Udaipur.

## 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 rationalised the documentation process for ease of export business. Now only three documents viz. Bill of Lading/Airwaybill, Commercial InvoicecumPacking List, Shipping Bill/Bill of Export are required for availing export credit. ODOP product for export in the district is Granite and Marble Slabs, Tiles and Articles. The district mainly produces soybean, wheat, maize 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.

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

Rajasthan organised the Rising Rajasthan Investment Summit, where ₹35 lakh crore worth MoUs have been signed, indicating the State's commitment to economic growth and investment. During the summit, 10 new policies have been launched towards the holistic development of the State, keeping in view of Viksit Rajasthan. The State Government has identified exports as a key growth driver, bringing foreign exchange, market expansion, quality improvements and job creation. Rajasthan's exports in the year 2023\_24 reached ₹83,704.24 crores, with engineering goods, gems & jewellery, metal, textiles and handicrafts accounting for over 65 per cent.

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

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

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

exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	29	6050.00	4537.50
<b>Total</b>					<b>29</b>	<b>6050.00</b>	<b>4537.50</b>

#### 4.2 Credit Potential for Education

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

The purpose of education is not only individual development but also contributing to the development of the economy. Recognizing this, the United Nations Convention on the Rights of the Child has recognized education as an essential legal right. The government has implemented an education loan scheme through banks to provide financial assistance in promoting vocational education. According to the 2011 census, the literacy rate in Rajasthan is 67.68% in the country with male literacy at 77.28% and female literacy at 57.18%. There is credit disbursement of Rs 2698 Lakh under Education sector during 2024-25 in Udaipur.

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

Priority Sector Lending: Loans to individuals for educational purposes, including vocational courses, not exceeding Rs 25 lakh will be considered as eligible for priority sector classification. Banks should organise financial literacy camps in all schools and colleges to inform students about education loans. There are 6 universities and 227 colleges in the district. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs. 8 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
<b>IV. Education</b>							
1	Education Loans	No.	20.00	90	1587	23452.50	21107.25
<b>Total</b>					<b>1587</b>	<b>23452.50</b>	<b>21107.25</b>

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

Housing is one of the three basic necessities of life and has always been the top priority for any individual, government, and society. According to the 2011 census, the number of houses in Udaipur was 6.23 crore. The number of urban households and rural households was 1.27 crore and 4.96 crore, respectively. There is a credit disbursement of Rs 19032 Lakh under Priority sector housing during 2024-25 in Udaipur.

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

**Priority Sector Lending:** Loans to individuals for educational purposes, including vocational courses, not exceeding Rs 20 lakh will be considered as eligible for priority sector classification. Banks should organize financial literacy camps in all schools and colleges to inform students about education loans. There are 6 universities and 227 colleges in the district.

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

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

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>V. Housing</b>								
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	20.00	90	2020	46000.00	41400.00	
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	750	3950.00	3555.00	
<b>Total</b>					<b>2770</b>	<b>49950.00</b>	<b>44955.00</b>	

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Public infrastructure is fundamental to the district's overall development, acting as a catalyst for economic growth, social inclusion, and improved quality of life. It enables access to essential services such as healthcare, education, sanitation, and mobility, which are critical for human development and productivity. Well-planned public investments create the foundation for private sector participation, enhance connectivity, and support livelihoods across rural and urban areas. Infrastructure also plays a key role in reducing regional disparities by bringing services closer to underserved populations. In the context of credit planning, robust public infrastructure fosters a conducive environment for financial institutions, entrepreneurs, and community-based organizations to operate effectively. It supports sectoral growth, improves market access, and facilitates convergence of development schemes. Therefore, the importance of public infrastructure extends beyond physical assets—it is central to achieving inclusive and sustainable development goals in the district. As per district profile 2024-25, length of National Highway and State Highway are 568.70 km and 482.70 km respectively in the district.

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

Better infrastructure is crucial for the development of the district. The district has a total of 1932 villages, majority of them are connected by pucca roads with a total length highways of more than 1051 km. The power supply situation in the district is not satisfactory. However, all villages in the district have been electrified. The district has a reasonably well-established health infrastructure forming a critical part of public investment. There are 2368 Anganwadi centres, 28 Primary Health Centres and 541 sub-centres. These facilities provide foundational support for maternal and child health, preventive care, and basic medical services. However, gaps remain in terms of infrastructure quality, service coverage, and capacity, especially in remote and underserved areas. In addition to health, the district's infrastructure for transport and marketing includes 1050 km of pucca roads. These linkages are vital for economic integration, movement of goods and services, and access to markets. Despite this, challenges persist in rural road quality, multimodal connectivity, and logistics infrastructure. Credit support can play a vital role in bridging these gaps by enabling financing for equipment, mobile health units, warehouses, and infrastructure upgrades, thereby complementing public investment and enhancing service delivery.

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

The Rural Infrastructure Development Fund (RIDF) has significantly contributed to strengthening public infrastructure in the district by supporting critical sectors that directly impact rural livelihoods and service delivery. In the Animal Husbandry sector, RIDF assistance has enabled the construction of veterinary hospitals and institutions, improving access to animal healthcare and supporting livestock productivity.

In the Education sector, RIDF has facilitated the improvement of educational infrastructure, including the construction of hostels, which enhances access to schooling for students from remote areas and promotes inclusive education. The Medical and Health sector has benefited through the construction and upgradation of Community Health Centres (CHCs) and Primary Health Centres (PHCs), thereby expanding healthcare reach



and improving service quality. Additionally, projects under the Public Health Engineering Department (PHED) have been supported, contributing to better water supply and sanitation infrastructure. These interventions not only fill critical infrastructure gaps but also create opportunities for credit linkage, employment generation, and convergence with other development schemes, making RIDF a vital instrument for integrated district development.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

Social infrastructure plays a vital role in enhancing the quality of life and enabling inclusive development in the district. It encompasses facilities and services related to health, education, sanitation, and community welfare. Bank credit has emerged as a key enabler in financing social infrastructure, especially through innovative models such as Public-Private Partnerships (PPP), which allow for shared investment and operational efficiency. Credit support facilitates the construction and upgradation of schools, hostels, hospitals, and water supply systems, thereby improving access and service delivery. The impact of such financing is visible in better health outcomes, increased school enrolment, and improved sanitation standards. Moreover, credit-linked infrastructure projects often generate employment, stimulate local economies, and attract further investment. By complementing public funding and leveraging private participation, bank credit contributes significantly to bridging infrastructure gaps and accelerating the district's progress toward sustainable development goals.

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

Intervention and proactive action are needed in the following areas:

- a.) Bankers are required to prioritize fulfilling the obligations for financing the above activities.
- b.) The participation of beneficiaries, particularly women, in drinking water and sanitation, and water supply schemes can be ensured.
- c.) Village water and sanitation committees can be established and efforts can be made to build and enhance their capacity.
- d.) The scheme's success depends on ensuring the involvement of all rural families in various Government of India initiatives like Samagra Shiksha Abhiyan, Swachh Bharat Mission, and National Rural Drinking Water Programme.

### 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	
<b>VI. Social Infrastructure</b>								
1	Drinking Water-RO Plant	No.	2.00	80	90	396.00	316.80	

2	Education-Colleges	No.	500.00	80	1	500.00	400.00
3	Education-Schools	No.	150.00	80	1	150.00	120.00
4	Healthcare-Hospital	No.	100.00	80	3	300.00	240.00
5	Healthcare-Pathological Lab	No.	100.00	80	3	300.00	240.00
6	Healthcare-Veterinary Clinic	No.	100.00	80	1	100.00	80.00
<b>Total</b>				<b>99</b>		<b>1746.00</b>	<b>1396.80</b>

### 5.3 Renewable Energy

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

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

The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like biogas and solar energy are gaining popularity in the district due to their sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. 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.

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

Electricity availability has risen significantly, increasing from an average of 6-8 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].

Rajasthan experiences 300-330 clear sunny days annually with 6-7 kWh/m<sup>2</sup>/day of solar radiation, ranking among the highest globally. India receives a solar energy potential of 5000 trillion kWh/m<sup>2</sup> annually, averaging 4-7 kWh/m<sup>2</sup> daily, which significantly surpasses the country's total energy consumption. The Government of Rajasthan introduced the "Policy for Promotion of Electricity Generation from Non-Conventional Energy Sources" to encourage electricity generation from biomass sources. This policy has been periodically amended to meet evolving requirements. The Government of Rajasthan released the "Policy for Promotion of Electricity Generation from Biomass. 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.

PM-Surya Ghar: Muft Bijli Yojana launched in February 2024 has a total outlay of Rs 75,021 crore for installing rooftop solar and providing free electricity up to 300 units every month. Households will have access to collateral-free, low-interest loans at around 7% interest for installing residential rooftop solar (RTS) systems up to 3 kW

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>VII. Renewable Energy</b>								
1	Biomass Energy-Community Bio Gas Plant	No.	7.00	90	23	274.00	246.60	
2	Biomass Energy-Home	No.	0.80	90	36	18.00	16.20	
3	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	83	578.00	520.20	
4	Solar Energy-Roof Top Solar PV System without Battery	No.	2.00	90	140	340.00	306.00	
5	Solar Energy-Solar Pump Sets	No.	15.00	90	80	600.00	540.00	
<b>Total</b>					<b>362</b>	<b>1810.00</b>	<b>1629.00</b>	

**RIDF**

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

( ₹ crore )				
<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Fin. Outlay</b>	<b>RIDF loan</b>
A	Closed Tranches	1754	1528.590000	1090.5391
B	Ongoing tranches	270	347.970000	289.2891
	Total (A + B)	2024	1876.560000	1379.8282

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

( ₹ crore )				
<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Fin. Outlay</b>	<b>RIDF loan</b>
A	Irrigation/ Agriculture	461	736.052200	567.9560
B	Rural roads & bridges	1291	474.917700	378.2144
C	Social Sector	272	665.592900	433.6578
	Total (A + B + C)	2024	1876.562800	1379.8282

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Likely benefit</b>	<b>Unit</b>	<b>Value</b>
A	Irrigation	No of projects	Irrigation potential	ha	
B	Rural roads	No of projects	Road length	km	
C	Bridges	No of projects	Bridge Length	m	

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Likely benefit</b>	<b>Unit</b>	<b>Value</b>
1	Animal Husbandry	49	Better livestock care and increased farmer income	0	0
2	Education	40	Improved access and retention in rural schools	0	0
3	Medical and Health	8	Expanded healthcare reach and service quality	0	0

4	Drinking Water	2	Safe drinking water and better sanitation outcomes	0	0
5	Forest	16	Development of Water Catchment through Greening of Rajasthan	0	0

## Chapter 5

### Informal Credit Delivery System

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

Udaipur district has a robust informal credit ecosystem anchored by Self-Help Groups (SHGs) and supported under the National Rural Livelihoods Mission (NRLM). A total of 22,278 SHGs have been promoted across 20 intensive blocks, mobilizing 2,94,600 households. These SHGs are organized into 1642 Village Organizations (VOs), which serve as federated platforms for financial and livelihood support. Under the SHG–Bank Linkage Programme (BLP), 5497 SHGs were credit-linked during the FY 2024-25, with a cumulative bank loan disbursement of ₹10506.35 lakh and an average loan size of ₹1.91 lakh per SHG.

During the current financial year 2025-26, 6068 SHGs have been credit-linked, with a disbursement of ₹11479.00 lakh. The district also has 12648 accounts with outstanding credit limits, reflecting sustained credit activity. Joint Liability Groups (JLGs), though not detailed in the current dataset, are active in agriculture and allied sectors, complementing SHG efforts. The presence of 250 Community Resource Persons and farm livelihood interventions in 159 villages, supporting 11651 Mahila Kisans, further strengthens the informal credit framework. These figures highlight the district's progress in financial inclusion, women empowerment, and rural enterprise development.

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

Udaipur district benefits from a multi-tiered microfinance ecosystem supported by Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Microfinance Institutions (MFIs). NABARD has introduced several innovative programs to strengthen this sector. The m-Suvidha initiative focuses on skill upgradation for women, including training in branding, packaging, and digital marketing, with enhanced grant support for SHGs and JLGs.

A landmark MoU between NABARD and NRLM was signed in February 2024 to harmonize efforts in promoting women-led development. This partnership facilitates capacity building, entrepreneurship training, and the graduation of SHG clusters into Producer Organizations. It also supports climate-resilient agriculture and digital financial inclusion, including deploying SHG members as business correspondents. To enhance market access, NABARD has launched a grant support scheme for SHGs, JLGs, and POs to train and onboard them onto digital platforms like ONDC, and social media marketplaces. These efforts aim to boost rural entrepreneurship and income generation through e-commerce.

Despite these initiatives, gaps remain in digital literacy, last-mile connectivity, and access to formal credit. Strengthening institutional support, expanding training coverage, and improving digital infrastructure can help bridge these gaps and unlock the full potential of microfinance in Jhunjhunu.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	2.00	100	46	69.00	69.00
2	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	800.00	100	15	12000.00	12000.00
3	SHGs/ JLGs-Others	No.	1.50	100	9070	13130.00	13130.00
<b>Total</b>				<b>9131</b>		<b>25199.00</b>	<b>25199.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. 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.
2. Ensuring the timely availability of quality seeds in adequate quantity at reasonable rates so that productivity can be increased.
3. There is a lack of arrangements for safe storage of fertilisers, 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 'Agriculture Infrastructure Fund' scheme of the Government of India.
4. 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.
5. Banks should promote loan scheme on warehouse receipt, so that farmers can get fair price for their production.
6. Promote climate friendly smart agriculture system.
7. Efforts should be increased by agricultural universities, KVKs and farmer producer organizations to promote integrated agriculture system.
8. Fully promote FPO to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).
9. The concept of 'Seed Village' should be replicated through various means in the state.
10. There is a need to promote crop diversification.
11. Banks can explore the possibility of cluster mode for financing IFS model.
12. Under the consolidation campaign of the district, scattered farms should be consolidated into one plot by the government.
13. Publicity should be done to issue more soil testing cards to the farmers.

#### 2. Water Resources

1. Promote drip and sprinkler irrigation.
2. 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.
3. Institutional finance should be made available for the construction of rainwater harvesting structures.
4. Solar water pumps, kar jal kund/dighi being promoted by the horticulture department should be included in the agricultural term loan target of banks.

5. 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.
6. Water harvesting and soil conservation programmes need to be implemented through NGOs or through private public partnership so that maximum area can be covered.

### **3. Farm Mechanisation**

1. 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.
2. There is a need to establish agri-clinics and agribusiness centres.
3. There is a need to promote improved seeds, rotavators, crop, grading, solar dryers, drills etc. among farmers.
4. 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.
5. Banks should also provide loans to farmers easily on old tractors.
6. To solve the problem of small holdings, agricultural machinery should be managed through cooperatives and farmers' producer organizations.

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

1. 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.
2. 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.
3. 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.
4. For small and marginal farmers, there is a lot of potential in Rajasthan by promoting FPO.
5. Banks should provide financial assistance to set up units to make compost from the remains of fruits and vegetables.
6. 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.
7. 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.
8. Industries operating in the district should get the farmers to prepare orchards on the lines of NABARD's Wadi Project.

9. 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**

1. 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.

2. 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.

3. Agroforestry can be promoted for the paper industry.

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

1. Dairy is also expected to play a major role in animal husbandry to double the income of farmers. In arid and semiarid regions, more than 50% of the income of farmers comes from animal husbandry. Hence, there is a need to adopt an integrated model of animal husbandry.

2. 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.

3. Self-help groups and joint liability groups should be provided bank loans for dairy work.

4. 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.

5. 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**

1. A training center is also needed at the district level to promote poultry farming. Indigenous breed chickens (Pratap dhan) should be promoted in the district.

2. 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.

3. 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.

4. It is very difficult to get the chickens insured in poultry farming, hence banks should tie up with insurance companies and promote lending.

5. 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**

1. A breeding farm for Sirohi breed goats is required in the district.



2. 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.

3. It is necessary to increase awareness for the development of pig farming as it is a profitable activity.

#### **9. Fisheries**

1. As many self-help groups (women) as possible should be allotted water reservoirs for fish farming.

2. 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.

4. Under Rashtriya Krishi Vikas Yojana (RKVV) an amount of 15.30 crore has been approved for the modernization/ construction of 41 fish landing centres of Rajasthan to reduce the post-harvest losses.

5. The construction of fish landing centres at Jaisamand (Udaipur) have been completed. The landing centre is working at present.

6. Potential for setting up Ornamental Fish breeding unit and aquarium gallery may be explored by department.

7. There is KCC facility available for Fisheries activity and the Banks and Fisheries department should mobilise the applications under the same.

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

1. Small farmers have less amount of marketable surplus produce and aggregation is required. Credit for aggregation of agricultural produce is not available easily.

2. 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.

3. Banks should finance individual entrepreneurs, small farmers for building warehouses in the cooperative sector.

4. 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.

5. Farmers should be sensitised towards pledge finance and warehouse receipt system.

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

1. Banks should extend finance to farmers for land development activities like land levelling, land reclamation, drainage, Soil conservation, Watershed activities etc.

2. Banks should focus on financing farmers of watershed areas in group mode.

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

1. Government of India has also announced Agri Infra Fund in the month of August 2020. A

provision of 1 lakh crore has been made in this fund for the next 10 years. Through this fund, a provision has been made to give 3% interest relief to agricultural entrepreneurs, village service cooperative societies, farmer producer organizations, etc. on loans taken from the bank for postharvest management. This scheme should be promoted and loan accounts should be linked to the scheme.

2. Bankers require regular training on various agroprocessing schemes and related areas.

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

1. 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.

All scheduled commercial banks, regional rural banks, small finance banks, state cooperative banks, subsidiaries of NABARD are provided concessional refinance at the rate of 4% on PMFME loans. Banks should take advantage of this.

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

1. Banks should finance Custom Hiring Centres, Farm equipments, Earth moving equipments, Cooperative societies and Startups.

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

1. 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.

2. 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 selfhelp groups for going to various fairs and exhibitions. These facilities should be availed.

3. 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.

4. Uninterrupted power supply should be ensured to the industries established in the rural and urban areas of the district.

5. Clusters of units related to craftsmen, weavers and artisans etc. should be prepared in the district.

6. There are strong employment opportunities under the nonagricultural sector, hence it should be reviewed regularly at the district and block level. The district is rich in handicrafts, art and culture, which has been complemented by agricultural processing, tourism, etc. activities for years. Significant improvement can be made by developing clusters into off\_farm producer organizations for the self\_reliance of artisans.

7. 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**

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. 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**

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

## **18. Housing**

1. There is a need to pay attention to problems such as difficulty in taking loan for building houses on agricultural land for farmer families and long process of converting land use (converting agricultural land to nonagricultural) so that farmer families can also get housing loan easily.
2. 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**

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

## **20. Renewable Energy**

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

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

1. District Central Cooperative Banks and District Cooperative Agriculture and Rural Development Banks should diversify their business in nonagricultural sector by formulating a specific action plan.

2. Banks should try to increase credit flow on priority for activities related to rural industrialization through RSETI trained entrepreneurs.
3. "NABARD is promoting this SHGs/artisans and informal delivery system through its various initiatives, which are as follows:
  - i. Off Farm Producers Organization (OFPO)
  - ii. Skill Development
  - iii. Implementation of Off Farm Sector Project in DPR Mode
  - iv. Innovation
  - v. Rural Haat, Rural Mart, Exhibitions/Fairs/Marketing Programmes
  - vi. Awareness should be spread by all the institutions in the district."
4. As far as possible, collateral security should not be insisted upon and the Gold Card Scheme should be popularised.
5. 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.
6. 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.
7. 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.
8. Rajivika should organize at least one credit camp every month in collaboration with all banks and district administration.
9. 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**

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

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

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

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

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

- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

1. 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 co-operatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 111.85 lakh members. Likewise, long-term rural co-operative credit institutions cover 1 State Co-operative 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

##### **2. 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.

##### **3. 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.

##### **4. Interest free loans for non-farming sectors**

The Government of Rajasthan has introduced a scheme namely 'Interest free loans for non-farming sectors' in budget 2023-24 to distribute interest-free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for non-farming activities like handicrafts, small-scale industries, spinning-weaving, dyeing-printing, and shops etc. through cooperative banks.

The major features of the scheme are as follow -

Eligible families residing in rural areas of Rajasthan for 5 years.

Under the scheme, the amount as loan credit limit ranges from Rs 25,000/- to Rs 2.00 lakh.

The credit limit can be renewed by repaying the loan within 1 year.

No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government. Provision of a loan of Rs 5.00 lakh per group to the self-help groups of Rajivika to a maximum of 10 members per group.

Under the scheme, during financial year 2023-24, an amount of Rs. 240.61 Crore has been sanctioned to the Rajeevika, Dairy and other beneficiaries by the Central Cooperative Banks.

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

1. The cooperative sector in Udaipur comprises a total of 1352 cooperatives, covering 1085 NonCredit Cooperative Societies like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 184 rural credit cooperatives (PACS). The noncredit societies comprise of 522 milk cooperative societies, 28 consumer stores, 52 housing societies, 14 weaver societies, 11 marketing societies and 26 agroprocessing societies. Further, there are 5 MSCS having their registered office in the district. Besides, there is Zila Dugdh Utpadak Sahakari Sangh Ltd. is a district level federation operating in the district.

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

1. There is fair potential for cooperative activity in the credit and dairy sectors. The distribution is not uniform in that 369 Gram Panchayats are not under the area of operation of any PACS, and further many of these Gram Panchayats do not have even a dairy cooperative society. Therefore, there is potential for creation of cooperative societies in the credit and dairy sectors in 369 Gram Panchayats. This can have an immense multiplier effect in giving a fillip to economic activities in these areas.

## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Tribal Development	Integrated Tribal Development programme in Nal Cluster of Gogunda	6 Villages namely - Nal Kundalwas Nathiyathal Mokhi Madri and Surajwara in Gogunda Block of Udaipur district.	WADI - Orchard plantataion (Mango and Aonla)		500	Production of fruits - Mango and Aonla. Increase in farmer income. Reduction in migration. Climate change mitigation through carbon sequestration. Training and capacity building.
2	Women Empowerment	MEDP	Herald Khurd Village of Kotda Block.	15 days MEDP training provided on NTFP		30	Training on custard apple pulp extraction herbal gulal Ber sticks and jamun products. Increase in income of tribal women.
3	Women Empowerment	MEDP	Badgaon Block	15 days MEDP training provided on Crochet	Rajeevika	30	Enhancement in income of rural women.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>Csr Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
4	Women Empowerment	LEDP	Rishabdev Block	LEDP training provided on Crochet and embroidery	Rajeevika	90	Enhancement in income of rural women.
5	Collectivisation	Farmer Producer Organisations (FPOs)	13 FPOs in 13 blocks of Udaipur district.	Financial support for formation and nurturing of FPO		5250	<ul style="list-style-type: none"> <li>1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO.</li> <li>2) To add value to products by setting up mass marketing and food processing units.</li> <li>3) Benefits have been provided by providing technical knowledge regarding scientific methods in agriculture to the farmer members and by conducting convergence with various departments of the district.</li> </ul>

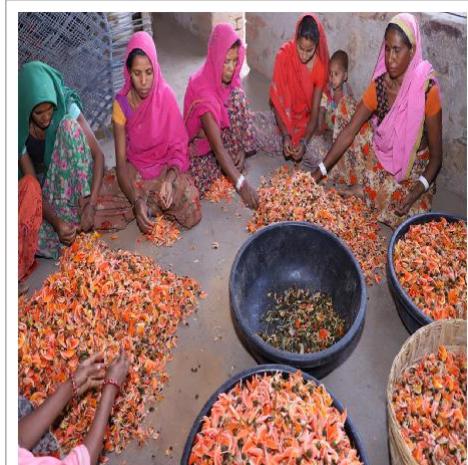
<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>Csr Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
6	Institution Development	Computerisation of PACS (Primary Agricultural Cooperative Society)	338 PACS of Udaipur district	Infrastructure support and capacity building	DCCB Udaipur / GoR	60600	To strengthen and modernize the primary agricultural cooperative societies computerization of all the PACS of Udaipur district is being done by NABARD..
7	Banking Technology	Mobile ATM & demonstration van	Udaipur	Financial support	Rajasthan Gramin Bank (Earlier RMGB)	3000	Rajasthan Gramin Bank (Earlier RMGB) Regional Rural Bank has been given 01 mobile ATMs and demonstration vans for promoting bank related schemes and providing banking facilities to remote parts of Udaipur 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
8	Financial Inclusion	Financial Literacy Program	Udaipur	Financial support	Rajasthan Gramin Bank (Earlier RMGB), DCCB, AU SFB	750	To increase the goal of financial literacy NABARD gives grants to various banks of the district for conducting financial literacy programs and street plays among which Rajasthan Gramin Bank (Earlier RMGB), DCCB, SBI, Au SFB are prominent.
9	Financial Inclusion	Centre for Financial Literacy (CFL)	Kherwada	Infrastructure support	SBI, Crisil Foundation	1000	To enhance the level of Financial literacy among the rural population.
10	Infrastructure Development	NIDA loan to RRVPLN for construction of 132 KV GSS	Menar Vallabhnagar in Udaipur district	Long term finance.	RRVPLN	2000	Electricity connectivity to rural areas.
11	Skill Training	Skill development program to one batch on "Food and Beverage"	Udaipur	Grant support for skill development	Ambuja Foundation	25	Skill development and placement of trainees at reputed Hotels.

## Success Stories

### Success Story 1



Title	MEDP on NTFP (Non Timber Forest Produce)
Scheme	Micro Enterprise Developmnet Programme (MEDP)
Project Implementing Agency	Ghoomer Mahila Samiti
Duration of the project	15 days
Beneficiary	
1. No. of beneficiaries	30
2. Community	Rural Tribal Women
3. State	Rajasthan
4. District	Udaipur
5. Block	Kotra
6. Village	Herald Khurd

#### 1.1 Support provided

Training : Provided 15-day training program under the Micro Enterprise Development Program to 30 participants.

Exposure Visit : The participants visited an Farmer Producer Company (FPC) at Sabarkantha Gujarat engaged in similar activities. Visit engaged community in livelihood activities showcasing the potential for sustainable entrepreneurship and community development.

Marketig support : MEDP participated in the exhibitions organized by NABARD in Jaipur Udaipur and Ajmer. During such events they sold products and also received advance order from Vendors.

## 1.2 Pre-implementation status

Before the programme Herald Khurd village faced significant challenges that threatened their livelihoods. The custard apple procuring traders dictated the prices and paid very little for the villagers' produce. This exploitation led to rotting of ripe custard apples and lost income opportunities.

The meager returns of villagers from their hard work were barely enough to sustain their families driving them further into financial distress. The market dynamics were heavily skewed against them trapping the villagers in a cycle of poverty.

The villager community desperately needed a way to enhance their incomes and use their production more effectively. The villagers realized that without intervention their valuable resources would continue to go to waste worsening their financial hardships.

## 1.3 Challenges faced

**Market Control and Low Prices:** The economic landscape of Herald Khurd village in Kotda block of Udaipur was heavily influenced by external market forces with outsiders dictating prices that were disproportionately low, particularly for local produce such as custard apples.

**Wastage of Resources:** Due to inadequate compensation significant quantities of custard fruits and other produce went to waste exacerbating the financial challenges faced by villagers .

**Financial Hardships:** The insufficient income from agricultural sales left villagers struggling to meet basic needs. With the prospect of fairer pricing and additional support the community aimed to leverage their agricultural resources effectively fostering a more sustainable and secure future.

## 1.4 Impact

Custard apple is a seasonal fruit sold at an average price of Rs. 10 per kg. Producing 1 kg of custard apple pulp requires 4 kg of raw fruit. If a farmer sells raw custard apples they earn Rs 40 for 4 kg.

By selling custard apple pulp a farmer can earn Rs 100 to 120 for 1 kg. Ghummar Mahila Producer Company started dealing in custard apple pulp also custard apple & Jamun Pulp sale to JOVAKI AGRO FRESH TRIBAL VEDA Co. JASWANTGARH (Udaipur).

Palash flowers have no intrinsic value but can be transformed into Herbal Gulal. MEDP on NTFP training includes teaching SHGs women how to make Herbal Gulal from palash flowers enhancing their income opportunities.

Herbal Gulal made from Palash flowers is being sold @ Rs 50 per kg through Ghmmar Mahila Producer Company Ltd.

Ber is available at Rs 2 to 5 per kg. Producing 1 kg of ber sticks requires 2 kg of ber. Ber sticks sell for Rs 30 per kg in the market. Training guided farmers in plucking grading and sorting of ber and processing ber into ber sticks.

The average annual incremental income of the beneficiaries post project is Rs. 30000.

## Appendices

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

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

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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

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

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

## **2 Climate Change Scenario-At the State Level**

### **2.1 State Action Plan for Climate Change**

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

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

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

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

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

a

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26  
2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

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

Under NAFCC two projects are :

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

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

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

a Udaipur lies on 18th rank (medium vulnerability) out of 33 districts Rajasthan, assessed based on socioeconomic vulnerability due to climate change as per Rajasthan State ACTION PLAN on Climate Change 2022. SAPCC 2022 had recommended reducing the number of marginal cultivators/ workers, improving literacy rate, improvement of female literacy rate, increase in proportion of the population in cultivation to address the impact of climate change. Udaipur has been placed at 16th rank (medium vulnerability) in case of agriculture vulnerability and 20th rank in hazard index as per SAPCC 2022. SAPCC 2022 had recommended Increase in the irrigated area, net area sown, cropped area, area sown more than once, cropping intensity, number of tubewells and their electrifications, CDI and yield under major crops of district to tackle the impact on the agriculture sector. The district has 19.80% population residing in urban centres. SAPCC 2022 indicated that being high-elevation regions, Udaipur is not projected to be affected by high mean temperatures in the near future; however, daily maximum temperatures have seen a rise in recent years. SAPCC has projected towards decrease in nonmonsoon rainfall in the district.

b Improved data sharing of climatesensitive diseases to improve response time and capacity is required in district. Udaipur, Chittorgarh, Rajsamand, Sirohi, and Pali are the major districts affected by forest fire. Since 2005, the number of districts affected by forest fires has increased, as evidenced by the total affected area in each district.

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

a National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: i.National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors, including industry and buildings c. Pradhan Mantri Krishi Sinchay Yojana (PMKSY): Aims to improve irrigation efficiency, which is critical for adapting to changing rainfall patterns; Swachh Bharat Mission: Focuses on improving sanitation and waste management, indirectly aiding climate resilience by reducing environmental pollution.

a ICAR institutions in Rajasthan are involved in developing and promoting crop varieties

that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices, such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.

a The SAPCC outlines strategies for mitigating and adapting to climate change, including i. Afforestation and Reforestation Programs: Planting trees to increase green cover and improve air quality. ii. Water Resource Management: Projects to improve the efficiency of water use, including rainwater harvesting and improved irrigation techniques; b. Sustainable Agriculture Initiatives: The state government promotes practices like zero tillage, integrated pest management, and organic farming to enhance agricultural resilience.

a NABARD has been implementing large-scale developmental projects like TDF and watershed. These orchard plantation not only serves as an income source enhancement but also mitigate climate change through carbon sequestration. Nal TDF project is ongoing in the Gogunda Block of Udaipur district.

a Two Krishi Vigyan Kendras 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 products in various districts to get Geographical Indicator (GI) tag, which are as follows:
  - i. Kashidakari of Bikaner
  - ii. Jodhpuri Bandhej
  - iii. Nathdwara Pichhwai Art
  - iv. Bikaner Usta Kala Crafts
  - v. Koftgiri Metal Craft, Udaipur

In the process of getting GI tags for 5 products:

- i. Bundi Sugandha Rice.
- ii. Kota Stone.
- iii. Gangapur Kheer Mohan.
- iv. Green Marble, Udaipur.
- v. Kundan Meena Jewellery.

Registered 1000 artisans 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.

4. Udaipur Koftgiri Metal Craft has received GI certification with the support of NABARD. This GI will play an important role in preserving diversity. Product quality will improve, market reach will increase, awareness will be created and the level of capabilities of producers will increase.

5. About 98% of the Koftgiri work is done on weapons only. About 500 artisans from 200 households are making a living from this art. There are about 50 marketable outlets/emporiums in Udaipur district.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance 2025
Soil & Climate	KVK Badgaon
Land Utilisation [Ha]	District at a glance 2025
Ground Water Scenario (No. of blocks)	CGWB report 2024
Distribution of Land Holding	Dept. of Agriculture.
Workers Profile [In 000]	District at a Glance 2025
Demographic Profile [In 000]	Census 2011
Households [In 000]	District at a Glance 2025
Household Amenities [Nos. in 000 Households]	District at a Glance 2025
Village-Level Infrastructure [Nos.]	District at a Glance 2025
Additional Information	various reports
Infrastructure Relating To Health & Sanitation [Nos.]	District Census Handbook
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance
Irrigation Coverage [000 Ha]	Rajasthan Agriculture Statistic 2023-24
Infrastructure For Storage, Transport & Marketing	Secondary data
Processing Units	Secondary data
Animal Population as per Census [Nos.]	Livestock census
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance
Major Crops, Area, Production, Productivity	Rajasthan Agricultural Statistics at a Glance
Irrigated Area, Cropping Intensity	Rajasthan Agricultural Statistics at a Glance
KCC Coverage	LDM
Soil testing facilities	Agri Department
Crop Insurance	AIC
Irrigated Area & Potential	Rajasthan Agricultural Statistics at a Glance
Mechanisation in District	RTO
Area under Forest Cover & Waste Land	District at a
Nurseries (No.)	Forest Department
Processing Infrastructure	Udaipur Dairy
NABARDs interventions	NABARD RO
Fertilizer Consumption	Agricultural Statistics 2023-24
MSME units - Cumulative	Udhyog Aadhar portal and DIC Udaipur
Status of SHGs	NRLM Portal
Details of non-credit cooperative societies	NCD
Details of credit cooperative societies	NCD

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

Sources	
1	SLBC Rajasthan
2	LDM Udaipur

**Name and address of DDM**

Name	Neeraj Yadav
Designation	DDM, NABARD
Address 1	H No. 27 Anandvihar Shobagpura
Address 2	Udaipur
Post Office	Shobhagpura B.O
District	UDAIPUR
State	Rajasthan
Pincode	313011
Telephone No.	29424912980
Mobile No.	8058624260
Email ID	udaipur@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
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  - Handicrafts Value Chain

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### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

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C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

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☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



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

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

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



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

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054   ✉: nabfoundation@nabard.org   🌐: [www.nabfoundation.in](http://www.nabfoundation.in)



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT