



संभाव्यतायुक्त क्रण योजना

Potential Linked Credit Plan

2026-2027



बालाघाट जिला | Balaghat District

मध्यप्रदेश क्षेत्रीय कार्यालय, मोपाल | Madhya Pradesh Regional Office, Bhopal



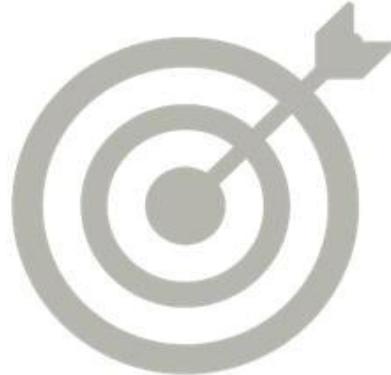
VISION

Development Bank of the Nation for Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषणों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Potential Linked Credit Plan

Year: 2026-27

District: Balaghat

State: Madhya Pradesh



**National Bank for Agriculture and Rural
Development**

**Madhya Pradesh Regional Office,
Bhopal**

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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.'

प्राक्कथन

ग्रामीण समुदायों को सशक्त बनाने, कृषि उत्पादकता में संवृद्धि तथा आजीविका के विविधीकरण को प्रोत्साहित करने हेतु समयबद्ध एवं पर्याप्त संस्थागत क्रण की उपलब्धता अत्यंत आवश्यक है।

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) विगत 43 वर्षों से रणनीतिक सहयोग, नीतिगत समर्थन एवं संरचनात्मक क्रण आयोजना के माध्यम से ग्रामीण क्रण परिदृश्य को बेहतर आकार देने में सक्रिय भूमिका निभा रहा है। संभाव्यता युक्त क्रण योजनाएँ (PLP) एक समग्र मार्गदर्शिका है, जो स्थानीय संभावनाओं एवं विकासात्मक आवश्यकताओं के आधार पर प्राथमिकता प्राप्त वाले क्षेत्रों में संस्थागत क्रण प्रवाह सुनिश्चित करने हेतु तैयार की जाती है।

मध्य प्रदेश के सभी जिलों के लिए वर्ष 2026-27 की संभाव्यता युक्त क्रण योजनाएँ प्रस्तुत करते मुझे अत्यंत हर्ष का अनुभव हो रहा है। यह दस्तावेज नाबार्ड के जिला विकास प्रबंधकों (DDMs), बैंकों, सरकारी विभागों एवं जिला स्तर पर विकास के विभिन्न हितधारकों के सहयोगात्मक एवं परामर्श आधारित प्रयासों का परिणाम है। यह क्रण योजनाएँ ग्रामीण अर्थव्यवस्था के प्राथमिकता प्राप्त क्षेत्रों की भौतिक एवं वित्तीय संभाव्यताओं को दर्शने के साथ-साथ आधारभूत संरचना में महत्वपूर्ण कमियों (Gaps) को भी उजागर करती हैं तथा इन कमियों को पूर्ण करने के लिए राज्य सरकार एवं वित्तीय संस्थानों हेतु लक्ष्य आधारित इंटरवेंशनों का प्रस्ताव प्रस्तुत करती है।

मध्य प्रदेश की मजबूत कृषि आधारित अर्थव्यवस्था एवं उन्नतशील MSME क्षेत्र राज्य के समावेशी विकास की अपार संभावनाएँ प्रस्तुत करते हैं। ये संभाव्यता युक्त क्रण योजनाएँ सुदृढ़ क्रण वितरण प्रणाली के माध्यम से इन अवसरों का लाभ उठाने के लिए उचित मार्गदर्शन प्रदान करती हैं। वित्त वर्ष 2026-27 की यह क्रण योजनाएँ राष्ट्रीय प्राथमिकताओं यथा कृषि को विकास का प्रथम इंजन बनाना, सहकारी क्रण संरचना का सशक्तिकरण तथा विविधीकृत क्रण उपलब्धता के माध्यम से ग्रामीण आजीविका को संवर्धन प्रदान करना जैसे राष्ट्रीय लक्ष्यों से निकटता से जुड़ी हुई है।

सकारात्मक डिजिटल परिवर्तन एवं डेटा-आधारित निर्णय प्रक्रिया के प्रति हमारी प्रतिबद्धता के अनुरूप, PLP 2026-27 को डिजिटल रूप से मानकीकृत प्रारूप में तैयार किया गया है, जिससे इसकी सुसंगतता, सटीकता एवं विश्लेषणात्मक गहनता सुनिश्चित होती है।

वार्षिक क्रण योजना के आधार के रूप में उपयोगी होने के अतिरिक्त, PLP एक रणनीतिक उपकरण है जो समन्वित विकास प्रयासों को प्रोत्साहित करता है, ग्रामीण क्रण पारिस्थितिकी तंत्र को सशक्त बनाता है तथा ग्रामीण समुदायों की क्रण अवशोषण क्षमता में वृद्धि करता है।

मैं मध्य प्रदेश सरकार, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर्स समिति, सदस्य बैंकों एवं सभी संस्थागत हितधारकों का हार्दिक आभार व्यक्त करती हूँ। इसके साथ ही साथ इस दस्तावेज को तैयार करने में जिला कलेक्टरों, जन प्रतिनिधियों एवं संबंधित विभागों के अधिकारियों की सक्रिय भागीदारी एवं मार्गदर्शन के लिए मैं विशेष रूप से आभार प्रकट करती हूँ।

मुझे पूर्ण विश्वास है कि PLP 2026-27 सभी हितधारकों के लिए एक मूल्यवान संसाधन सिद्ध होगा तथा प्राथमिकता प्राप्त वाले क्षेत्रों में क्रण प्रवाह में वृद्धि कर मध्य प्रदेश की ग्रामीण समृद्धि को साकार करने में अपनी महत्वपूर्ण भूमिका का निर्वहन करेगा।

(सी सरस्वती)

मुख्य महाप्रबंधक

08 अक्टूबर 2025

Foreword

Access to timely and adequate institutional credit is vital for empowering rural communities, enhancing agricultural productivity, and promoting livelihood diversification.

NABARD has consistently taken a proactive role in shaping the rural credit landscape through strategic interventions, policy advocacy, and a structured credit planning approach for last 43 years. Potential Linked Credit Plan (PLP) is a comprehensive roadmap for channelising institutional credit to priority sectors based on local potential and developmental needs.

It gives me great pleasure to present the PLP for 2026–27 for the districts of Madhya Pradesh. This document is the result of a collaborative and consultative process involving District Development Managers (DDMs), Banks, Government Departments, and various development stakeholders at district level. The PLP not only captures the physical and financial potential of the priority sectors in the rural economy, but also highlights critical infrastructure gaps and proposes targeted interventions by the State Government and financial institutions to address them.

With its strong agrarian base and thriving MSME sectors, Madhya Pradesh presents immense opportunities for inclusive growth. The PLP aims to serve as a reliable and forward-looking guide for leveraging these opportunities through enhanced credit delivery. This year's plan is closely aligned with national priorities such as agriculture as 1st engine of growth, strengthening the cooperative credit structure, and promoting rural livelihoods through diversified credit access.

In line with our commitment to digital transformation and data-driven decision-making, the PLP 2026–27 has been prepared using a digitally standardised format, ensuring greater consistency, accuracy, and analytical depth.

Beyond serving as a basis for the Annual Credit Plan, the PLP is a strategic tool that facilitates coordinated development efforts & seeks to strengthen the rural credit ecosystem and enhance the credit absorption capacity of rural communities.

I extend my sincere gratitude to the Government of Madhya Pradesh, Reserve Bank of India, State Level Bankers' Committee, member banks, and all our institutional partners for their continued support. I also deeply appreciate the contributions of District Collectors, public representatives, and officials from line departments for their active participation and guidance during the preparation of this document.

I am confident that the PLP 2026–27 will serve as a valuable resource for all stakeholders and significantly contribute to increasing credit flow for priority sectors ultimately fostering rural prosperity across Madhya Pradesh.

C Saraswathi
Chief General Manager
08 October 2025

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Abbreviations

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

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

Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVV	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	Balaghat is located in the extreme South-West of the State and southern part of the Jabalpur division. The total area of the district is 9245 sq.kms. and is bounded by Rajnandgaon in the East, Seoni in the West, Mandla district in the North and Bhandara district in the South.
Type of soil	Balaghat district in Madhya Pradesh is part of the Chhattisgarh plains agro climatic zone. The district is broadly covered by three types of soils black cotton soils, sandy loam and lateritic soil.
Primary occupation	Farming is the major occupation in the district. Agriculture provides livelihood to more than 80% of the total population of the district. Balaghat is a leading district in paddy production in Madhya Pradesh hence it is called the paddy bowl of the state.
Land holding structure	Out of the total operational land holdings of 3.47 lakh in the district, 90% of the land holdings are with small and marginal farmers and they occupy 59% of the total area. Remaining 10% of the land holdings are with other farmers and they occupy 41% of the total area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

As against the ACP target of ₹422035 lakh, ₹219068 lakh and ₹244143 lakh the achievement was ₹325876 lakh, ₹211562 lakh and ₹254398 lakh which is 77%, 96% and 104% in the year 2022-23, year 2023-24 and year 2024-25 respectively.

2. Investment credit in agriculture

The investment credit was ₹105845 lakh, ₹52916 lakh and ₹72034 lakh in the year 2022-23, 2023-24 and 2024-25 respectively. The investment credit as percentage to total agriculture was 40% in the year 2022-23, increased to 46% in the year 2023-24 and further increased to 50% in the year 2024-25.

3. Credit flow to MSMEs

The credit flow to MSME has been increasing every year and it was ₹58115 lakh in the year 2022-23, ₹80599 lakh in the year 2023-24 and ₹95561 lakh in the year 2024-25.

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The total priority sector projections for the year 2026-27 is ₹506250.74 lakh.

2. Projection for agriculture and its components

The projection for Crop loan is ₹210268.89 lakh, Farm Credit is ₹283804.79 lakh, Agriculture Infrastructure is ₹5221.20 lakh, Agri Ancillary Activities is ₹35400.00 lakh and total Agriculture is ₹324425.99 lakh.

3. Projection for MSMEs

The total projection under MSME is ₹147281.25 lakh.

4. Projection for other purposes

The total projections under Other Priority sector is ₹15113.50 lakh and Others is ₹19700 lakh.

5. Developmental Initiatives

- 1 NABARD has supported for formation of 05 Farmer Producer Organisations (FPOs) under Central Sector Scheme and 15 FPOs under PODF-ID Scheme
- 2 To empower women training is being provided through Micro Entrepreneurship Development Program and Livelihood Entrepreneurship Development Program and credit linkage from banks to start business.
- 3 Implementation of Pilot Project on World's Largest Grain Storage with creation of 500 MT storage space and other infrastructure at Paraswada PACS.
- 4 Introduction of new crop i.e Dragon Fruit plant and sustainable development of Farmers through Dragon Fruit Cultivation
- 5 NABARD has promoted use of AI technology (Drone) for spraying of nutrients in the fields through an FPO, Sahejna Agri Farmers Producer Company ltd.
- 6 NABARD is steering the Centrally sponsored PACS Computerisation project in the district as per the directions of GoI. The project brings increased efficiency, transparency, and accountability to the functioning of PACS and facilitate their business diversification.
- 7 NABARD has worked in the development of roads, bridges, irrigation, drinking water projects etc. through RIDF fund.

6. Thrust Areas

- 1 NABARD has identified some areas to be emphasized for 2026-27 which includes SHG / JLG financing, dairy financing in cluster, farmer producer organization marketing support to SHGs/FPOs etc.
- 2 Creation of storage space by financing warehouses by banks.

7. Major Constraints and Suggested Action Points

- 1 The district procures paddy during the Kharif season and due to shortage of storage space the paddy is stored in open CAPs. There is need to create storage space in the district. This can be done through private investment in the district.
- 2 The district has produced adequate food grain but due to inadequate food processing facilities inadequate extension support the farmer is not getting the right price for his produce. In this regard small food processing units can be encouraged under the PMFME scheme.
- 3 To increase the flow of credit in the district the State Government may improve various critical infrastructure identified in the district such as establishment of soil testing laboratories in each block strengthening the existing extension network technology transfer etc.

- 4 In addition to the above focus may be given on improving animal health care, expanding milk routes, setting up of poultry/fish hatcheries, setting up of fish markets, improving road network, uninterrupted power supply to industries etc.

8. Way Forward

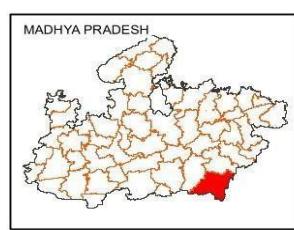
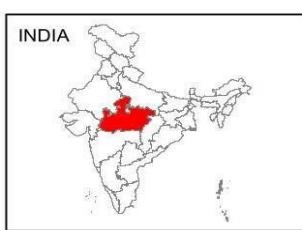
- 1 To achieve the total credit potential assessed in the year 2026-27 and especially to increase capital formation in agriculture in the district coordinated efforts are required by all stakeholders such as banks, government departments and NGOs.
- 2 For this regular monitoring and guidance is needed in DLCC and BLBC meetings. Self Help Groups, Joint Liability Groups, Rupay KCC and Financial Inclusion Campaign need to be implemented effectively only then various goals of inclusive development in rural areas can be achieved.

Part A

District Map



NIC एनआईसी
National
Informatics
Centre



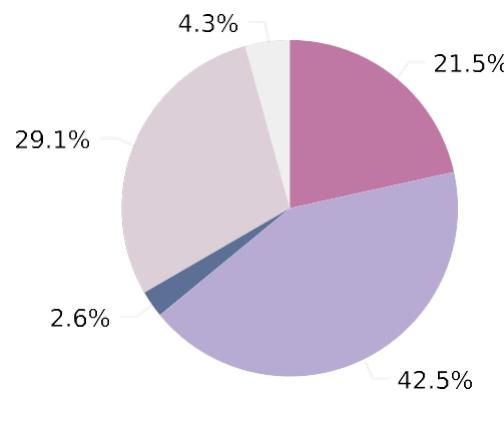
Legend	
●	District Head Quarter
■	State Boundary
■	District Boundary
■	Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	283804.79
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	215292.19
2	Term Loan for agriculture and allied activities	68512.6
B	Agriculture Infrastructure	5221.2
C	Ancillary activities	35400
I	Credit Potential for Agriculture A+B+C)	324425.99
II	Micro, Small and Medium Enterprises	147281.25
III	Export Credit	800
IV	Education	2625
V	Housing	9712.5
VI	Social Infrastructure	1520
VII	Renewable energy	456
VIII	Others	19700
	Total Priority Sector	506520.74



■ Agri Term Loan
■ MSME

■ Crop loan
■ Others

■ Export/Education/Housing

Sources

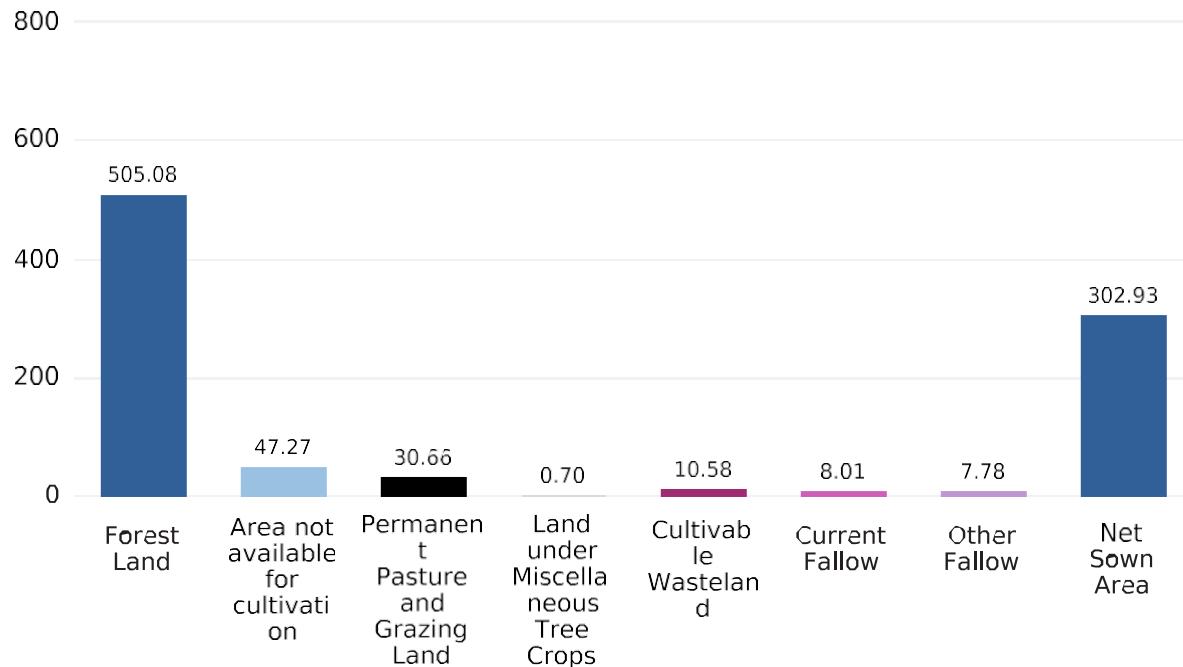
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	210268.89
2	Water Resources	18950
3	Farm Mechanisation	21660
4	Plantation & Horticulture with Sericulture	1673.2
5	Forestry & Waste Land Development	350.4
6	Animal Husbandry - Dairy	24918.3
7	Animal Husbandry - Poultry	767
8	Animal Husbandry - Sheep, Goat, Piggery	1022.2
9	Fisheries	3239.2
10	Farm Credit- Others	955.6
	Sub total	283804.79
B	Agriculture Infrastructure	
1	Construction of storage	4016
2	Land development, Soil conservation, Wasteland development	863.2
3	Agriculture Infrastructure - Others	342
	Sub total	5221.2
C	Ancillary activities	
1	Food & Agro. Processing	32400
2	Ancillary activities - Others	3000
	Sub Total	35400
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	34725
II	B Service Sector - Term Loan	50906.25
II	C Manufacturing Sector - WC	14212.5
II	D Service Sector - WC	47137.5
II	E MSME - Others	300
	Total MSME	147281.25
III	Export Credit	800
IV	Education	2625
V	Housing	9712.5
VI	Social Infrastructure	1520
VII	Renewable energy	456
VIII	Others	19700
	Total Priority Sector	506520.74

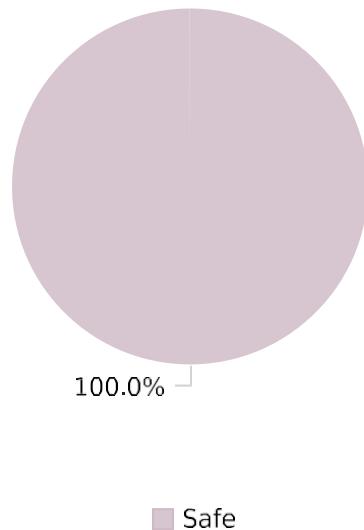
District Profile

1. Land Utilisation ('000 hectares)



District Agriculture Office

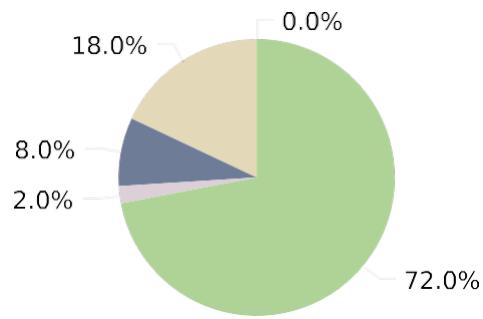
2. Status of Extraction of Ground Water - No. of blocks



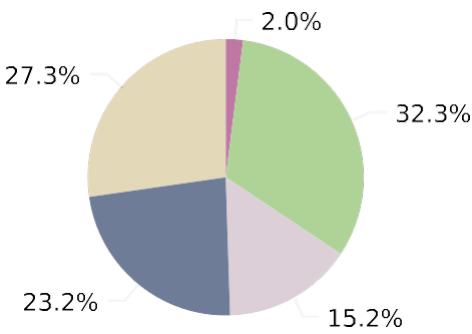
■ Safe

Water Resources & CGWB Report 2023

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

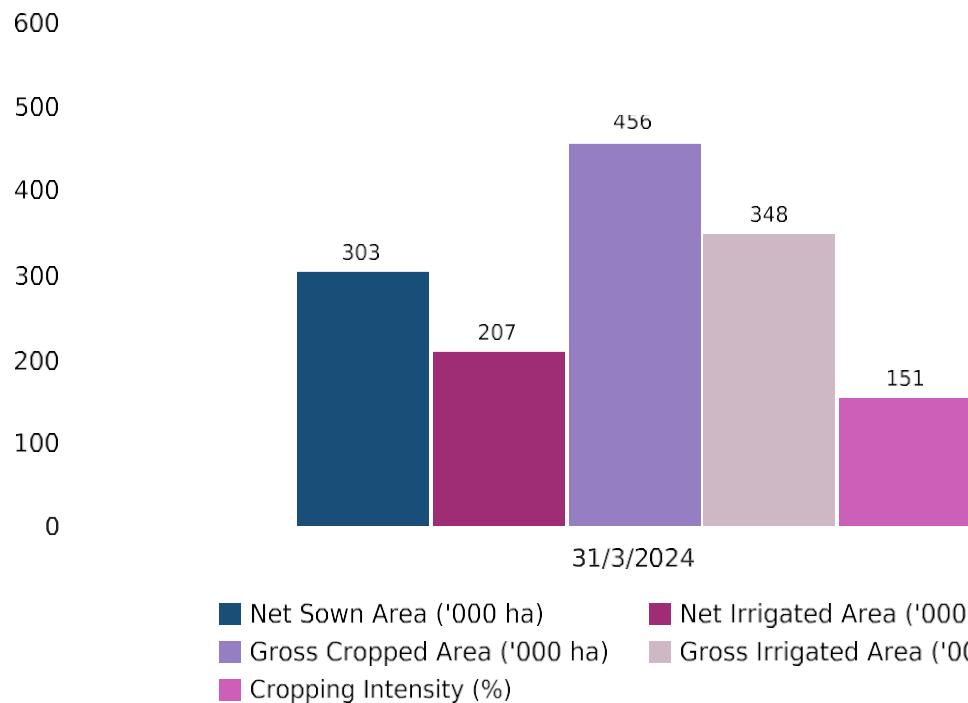


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

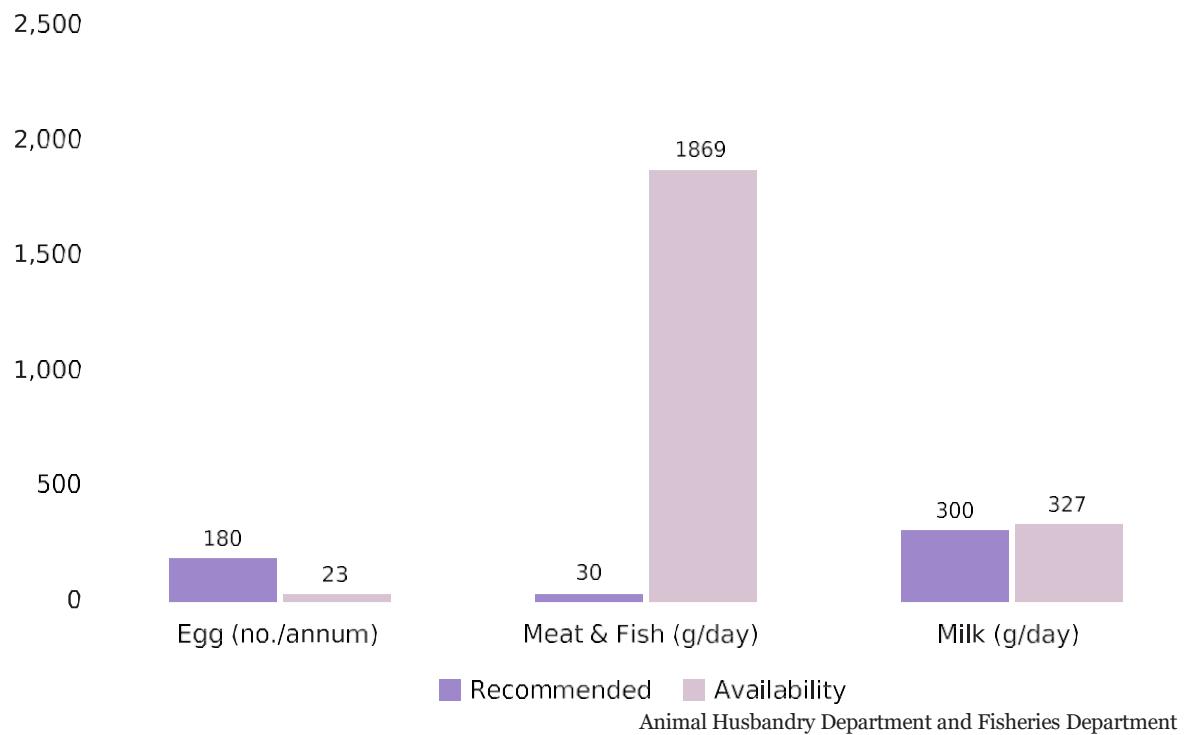
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District Agriculture Office

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

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

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	9245
2	No. of Sub Divisions	4
3	No. of Blocks	10
4	No. of revenue villages	1384
5	No. of Gram Panchayats	693

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?	Yes
5	Climate Vulnerability to Agriculture	Very Low
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Madhya Pradesh
2	District	Balaghat
3	Agro-climatic Zone 1	AZ70 - Chhattisgarh Plain Zone
4	Agro-climatic Zone 2	AZ70 - Chhattisgarh Plain Zone
5	Agro-climatic Zone 3	AZ70 - Chhattisgarh Plain Zone
6	Agro-climatic Zone 4	AZ70 - Chhattisgarh Plain Zone
7	Agro-climatic Zone 5	AZ70 - Chhattisgarh Plain Zone
8	Climate	Hot and dry except monsoon
9	Soil Type	Sandy Loamy and light black

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	924.50
2	Forest Land	505.08
3	Area not available for cultivation	47.27
4	Barren and Unculturable land	9.30
5	Permanent Pasture and Grazing Land	30.66
6	Land under Miscellaneous Tree Crops	0.70
7	Cultivable Wasteland	10.58
8	Current Fallow	8.01
9	Other Fallow	7.78

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	10
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	10

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	249.56	71.89	97.06	32.02
2	>1 to <=2 ha	62.22	17.92	83.05	27.39
3	>2 to <=4 ha	26.89	7.75	69.68	22.98
4	>4 to <=10 ha	8.01	2.31	46.97	15.49
5	>10 ha	0.48	0.14	6.41	2.11
6	Total	347.16	100.00	303.17	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	347.00
2	Of the above, Small/ Marginal Farmers	311.00
3	Agricultural Labourers	294.00
4	Workers engaged in Household Industries	19.00
5	Workers engaged in Allied agro activities	128.00
6	Other workers	92.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1701.00	842.00	859.00	1456.00	244.00
2	Scheduled Caste	124.00	61.00	63.00	99.00	25.00
3	Scheduled Tribe	382.00	186.00	196.00	346.00	36.00
4	Literate	1147.00	626.00	521.00	960.00	187.00
5	BPL	NA				

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	394.00
2	Rural Households	341.00
3	BPL Households	181.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	54.00
2	Having source of drinking water	39.00
3	Having electricity supply	277.00
4	Having independent toilets	360.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1153
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	205
4	Villages having Banking Facilities	1232
5	Villages having Primary Schools	1232
6	Villages having Primary Health Centres	338
7	Villages having Potable Water Supply	1318
8	Villages connected with Paved Approach Roads	638

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2294
2	Primary Health Centres	41
3	Primary Health Sub-Centres	297
4	Dispensaries	44
5	Hospitals	4
6	Hospital Beds	1166

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	3025
2	Registered FPOs	40
3	Agro Service Centres	261
4	Soil Testing Centres	10
5	Approved nurseries	10
6	Agriculture Pumpsets	1548
7	Pumpsets Energised	1112
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	327
2	Irrigation Potential Created	207
3	Net Irrigated Area (Total area irrigated at least once)	207
4	Area irrigated by Canals/ Channels	268.00
5	Area irrigated by Wells	42.00
6	Area irrigated by Tanks	36.00
7	Area irrigated by Other Sources	2.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	348

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2862
2	Railway Line [km]	140
3	Public Transport Vehicle [Nos]	54
4	Goods Transport Vehicles [Nos.]	12815

15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	311	
2	Sugarcane (Gur/ Khandsari/ Sugar)	12	
3	Fruit (Pulp/ Juice/ Fruit drink)	0	
4	Spices (Masala Powders/ Pastes)	5	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)	6	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	9	
10	Others	71	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	21556	4015	17541
2	Cattle - Indigenous	584372	309505	274867
3	Buffaloes	186805	58283	128522
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	35	16	19
6	Goat	328851	70932	257919
7	Pig - Cross bred	15	6	9
8	Pig - Indigenous	5668	2027	3641
9	Horse/Donkey/Camel	114	NA	NA
10	Rabbit	0	0	0
11	Poultry - Improved	0	0	0
12	Poultry - Indigenous	657195	334148	323047

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	49
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	3
5	Animal Breeding Farms	4
6	Animal feed manufacturing units	0
7	Fodder Farms	NA
8	Dairy Cooperative Societies	154
9	Milk Collection Centres	9
10	Fishermen Societies	111
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	22912	MT	1200	gm/day
2	Egg	538	Lakh Nos.	23	nos/p.a.
3	Milk	258010	MT	327	gm/day
4	Meat	1528	MT	669	gm/day
5	Wool	0	MT		

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	1447	1447
Rainfall - Actual (mm)	1225	1274

Irrigated Area, Cropping Intensity

Particulars	31/03/2024	31/03/2025
Gross Cropped Area ('ooo ha)	470.00	456.13
Net sown area ('ooo ha)	318.00	302.93
Cropping intensity (%)	148.00	150.57

Input Use Pattern

Particulars	31/03/2024	31/03/2025
Fertilizer consumption - Kharif (kg/ha)	158.00	125.00
Fertilizer consumption - Rabi (kg/ha)	80.00	122.00

Trend in procurement/ marketing

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

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	152543	157281	157306
GLC through KCC (Rs. lakh)	62325.00	63328.00	70994.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	10	10
Soil Health Cards Issued (No.)	2026	9000

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	49039	50438

Major Crops, Area, Production, Productivity

Crop	31/03/2024			31/03/2025		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	283.00	834.00	2947.00	256.70	874.13	3405.26
Maize	14.00	21.00	1500.00	15.83	30.04	1897.66
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	13.00	23.00	1769.23	12.73	20.62	1619.80
Wheat	67.00	88.00	1313.43	54.10	83.86	1550.09
Chickpea	55.00	61.00	1109.09	46.01	52.91	1149.97
Indian Mustard	34.00	14.00	411.76	37.79	24.56	649.91
Linseed	20.00	5.00	250.00	25.77	6.44	249.90

Irrigated Area & Potential

Particulars	31/03/2024	31/03/2025
Net Irrigation Potential ('ooo ha)	213	327
Net Irrigated Area ('ooo ha)	203	207
Gross Irrigated Area ('ooo ha)	318	348

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Madhya Pradesh	Balaghat	Baihar	Safe
2	Madhya Pradesh	Balaghat	Balaghat	Safe
3	Madhya Pradesh	Balaghat	Birsa	Safe
4	Madhya Pradesh	Balaghat	Katangi	Safe
5	Madhya Pradesh	Balaghat	Khairlanji	Safe
6	Madhya Pradesh	Balaghat	Kirnapur	Safe
7	Madhya Pradesh	Balaghat	Lalbarra	Safe
8	Madhya Pradesh	Balaghat	Lanji	Safe
9	Madhya Pradesh	Balaghat	Paraswada	Safe
10	Madhya Pradesh	Balaghat	Waraseoni	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024	31/03/2025
No. of tractors	1801	3312
Power Tillers	1193	1193
Threshers/Cutters	NA	218

Service Centers

Particulars	31/03/2024	31/03/2025
Custom Hiring & Agro Service Centers (No.)	45	280

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2024	31/03/2025
Clusters	0	2

Sericulture

Particulars	31/03/2024	31/03/2025
Area under sericulture (ha)	232	293
Production-kg	902	1549

Production and Productivity

Crop	31/03/2024		31/03/2025	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango	2.48	42.53	2.50	42.53
Guava	0.42	7.30	0.42	7.30
Jackfruit	0.35	4.70	0.36	4.70
Brinjal	0.89	23.42	0.94	24.99
Potato	0.96	21.25	0.97	21.25
Tomato	0.85	19.75	0.94	21.50
Okra	0.62	9.00	0.68	9.94
Turmeric	0.35	7.57	0.35	7.57
Ginger	0.30	5.00	0.30	5.14
Marigold	0.04	0.34	0.10	1.14
Indian Gooseberry			0.20	1.02
Banana			0.13	5.24
Custard Apple			0.27	1.52
Lemon			0.12	1.61

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024	31/03/2025
Forest Cover (ooo ha)	505	505
Waste Land (ooo ha)	11	11
Degraded Land (ooo ha)	16	16

Nurseries (No.)

Sr.No.	Crop	31/03/2024	31/03/2025
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	8	8

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy'

Processing Infrastructure

Particulars	31/03/2024	31/03/2025
Chilling Centers (No.)	1	1

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2024	31/03/2025
Broiler Farms (No.)	118	118
Hatcheries (No.)	0	0

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	3417
Rainfall - Actual (mm)Reservoirs (No.)	240
Cage Culture/ Bio-floc technology (No.)	7
Fish Seed Hatchery (No.)	4

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	0.00
Cold Storages (Capacity - 000 MT)	0.00
Storage Godowns (No.)	323.00
Storage Godowns (Capacity - 000 MT)	319.43
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	7.00
Market Yards [Nos] / Wholesale Market (No.)	1.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	27.00

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

Particulars	Status
Watershed Projects (No.)	1
Watershed Projects - Area treated (ooo ha)	1.00
Wadi Projects (No.)	2
Wadi Projects - Area of plantation (ooo ha)	2.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2024	31/03/2025
Fertilizer Consumption (ooo kg)	44794.00	56293.00
Pesticides Consumption (ooo kg)	155.00	162.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	4
Seed Processing Capacity (ooo kg)	500
Agri Start-Ups (No.)	16

MSME

Particulars	Status
MSME Clusters (No.)	4
Micro Units (No.)	33146
Small Units (No.)	211
Medium Units (No.)	4
Udyog Aadhar Registrations (No.)	33361

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	7

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	84	84

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2024	31/03/2025
State specific initiative (Rs. lakh)	0.00	0.00
NRLM/SRLM (Rs. lakh)	0.00	0.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.50	0.00

Status of SHGs

Particulars	31/03/2024	31/03/2025
No. of intensive blocks	10	10
No. of SHGs formed	18164	18067
No. of SHGs credit linked (including repeat finance)	6160	9065
Bank loan disbursed (Rs. lakh)	17121.00	24599.49
Average loan per SHG (Rs. lakh)	2.78	2.71
Percentage of women SHGs %	100	100

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024	31/03/2025
AH Sector - Milk/ Fisheries/ Poultry (No.)	276	278
Consumer Stores (No.)	20	20
Housing Societies (No.)	3	3
Weavers (No.)	7	7
Marketing Societies (No.)	9	9
Labour Societies (No.)	6	6
Industrial Societies (No.)	10	10
Others (No.)	424	558
Total (No)%	755	891

Details of credit cooperative societies

Particulars			31/03/2023		31/03/2024		
Primary Agriculture Credit Societies (No.)			126		129		

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Madhya Pradesh	Balaghat					Milk Societies	164	
1	Madhya Pradesh	Balaghat		Milk Societies	162				
2	Madhya Pradesh	Balaghat		Fisher y Societies	114				
2	Madhya Pradesh	Balaghat					Fisher y Societies	114	
3	Madhya Pradesh	Balaghat					Consumer Stores	20	
3	Madhya Pradesh	Balaghat		Consumer Stores	21				
4	Madhya Pradesh	Balaghat		Housi ng Societies	3				
4	Madhya Pradesh	Balaghat					Housi ng Societies	3	
5	Madhya Pradesh	Balaghat					Weave rs Societies	7	

5	Madhya Pradesh	Balaghat		Weavers Societies	7				
6	Madhya Pradesh	Balaghat		Marketing Societies	9				
6	Madhya Pradesh	Balaghat					Marketing Societies	9	
7	Madhya Pradesh	Balaghat					Labour Societies	6	
7	Madhya Pradesh	Balaghat		Labour Societies	6				
8	Madhya Pradesh	Balaghat		Industrial Societies	10				
8	Madhya Pradesh	Balaghat					Industrial Societies	10	

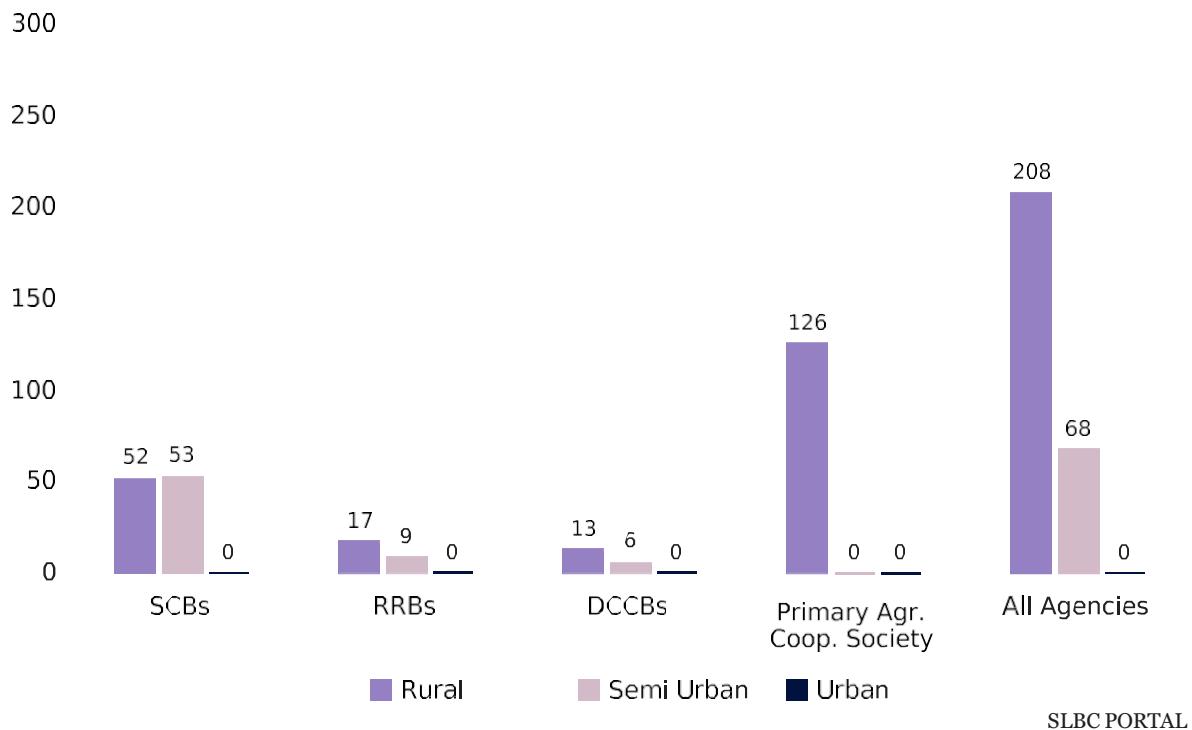
Status/ progress under various schemes of MoC in the district

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	126	
2	Potential for formation of new MPACS	33	
3	PACS Computerisation	126	
4	ARDBs Computerisation	NA	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	5	
6	World's largest grain storage plan for cooperatives		

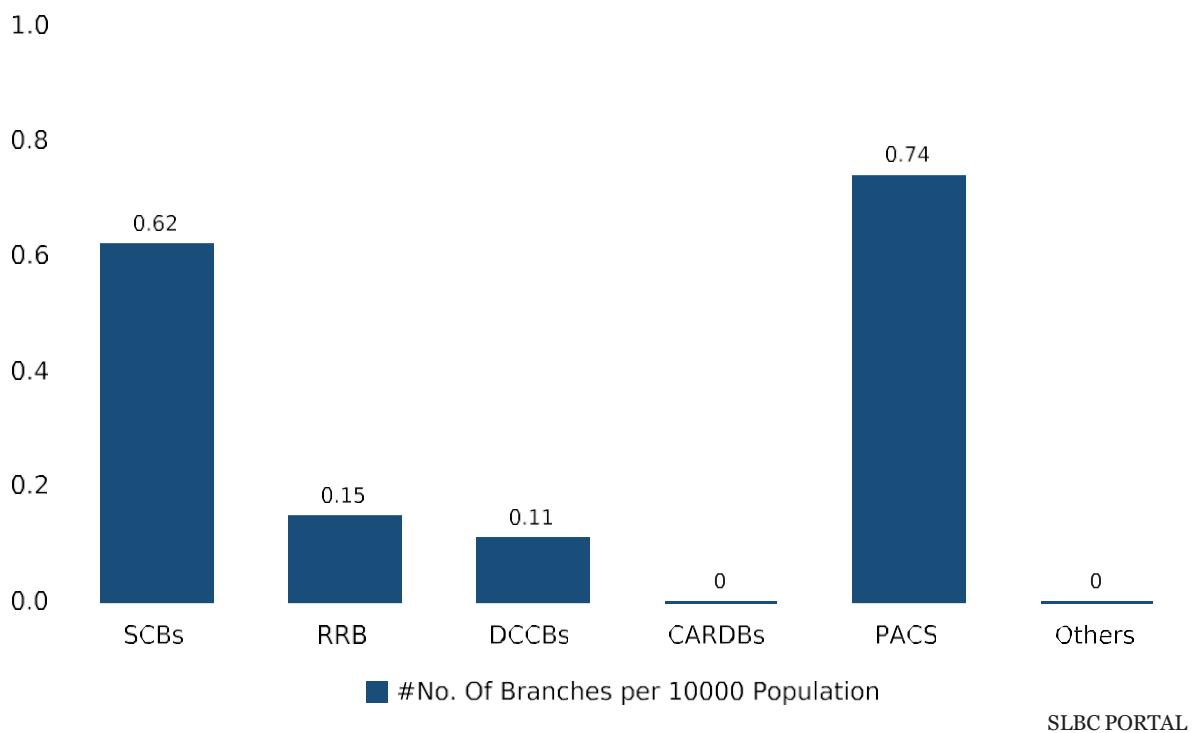
a	PACS sanctioned with warehousing facility & other related infrastructure	1	
b	Capacity of the grain storage godowns sanctioned	500	
7	PACS as Common Service Centres (CSCs)	126	
8	PACS as Kisan Samridhi Kendras (KSKs)	126	
9	PACS as Jan Aushadi Kendras (JAK)	5	
10	Petrol/ Diesel distributorship/ dealership	0	
11	LPG distributorship	0	
12	PACS as Pani Samitis	0	
13	PM Kusum Scheme	0	
14	Societies engaged as Bank Mitras of DCCB	126	
15	Societies/ Bank Mitras provided with micro-ATMs	126	
16	Societies which have taken membership in the Multi State Cooperative Societies	NA	
a	Membership in Multi State Cooperative Society on Seeds	6	
b	Membership in Multi State Cooperative Society on Organic farming & products	49	
c	Membership in Multi State Cooperative Society on Agri-exports	46	

Banking Profile

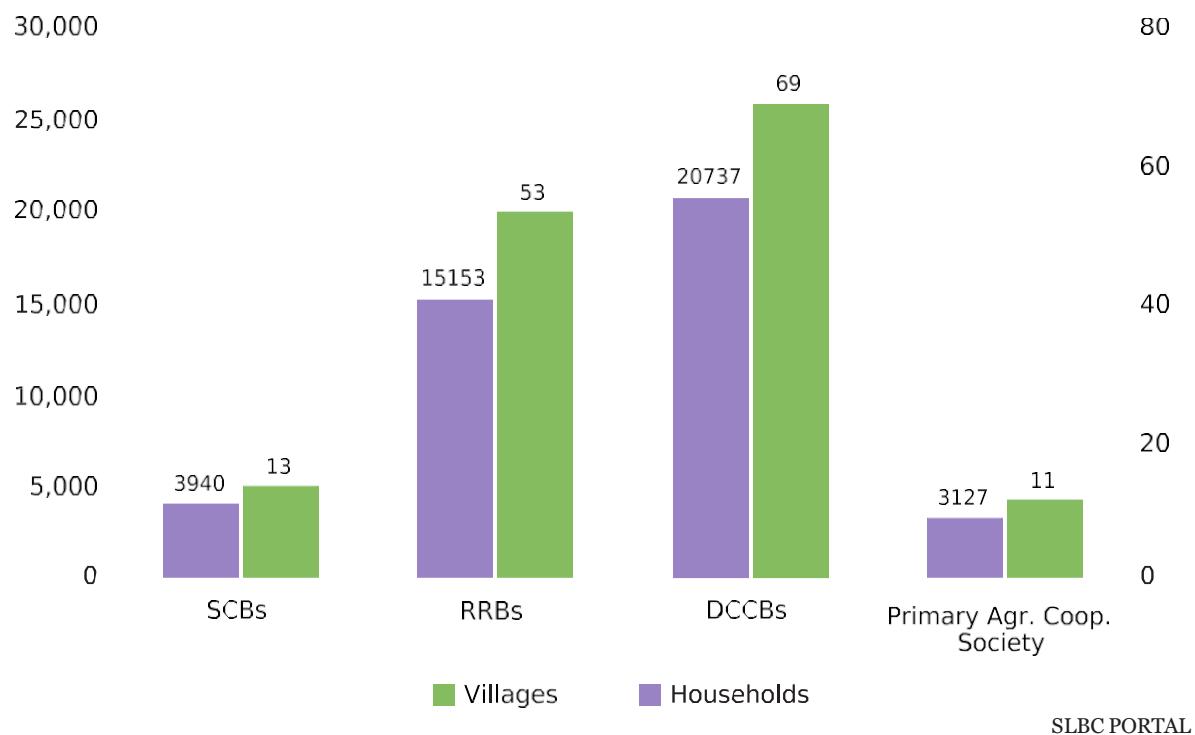
1. Agency wise - Number of branches in the district



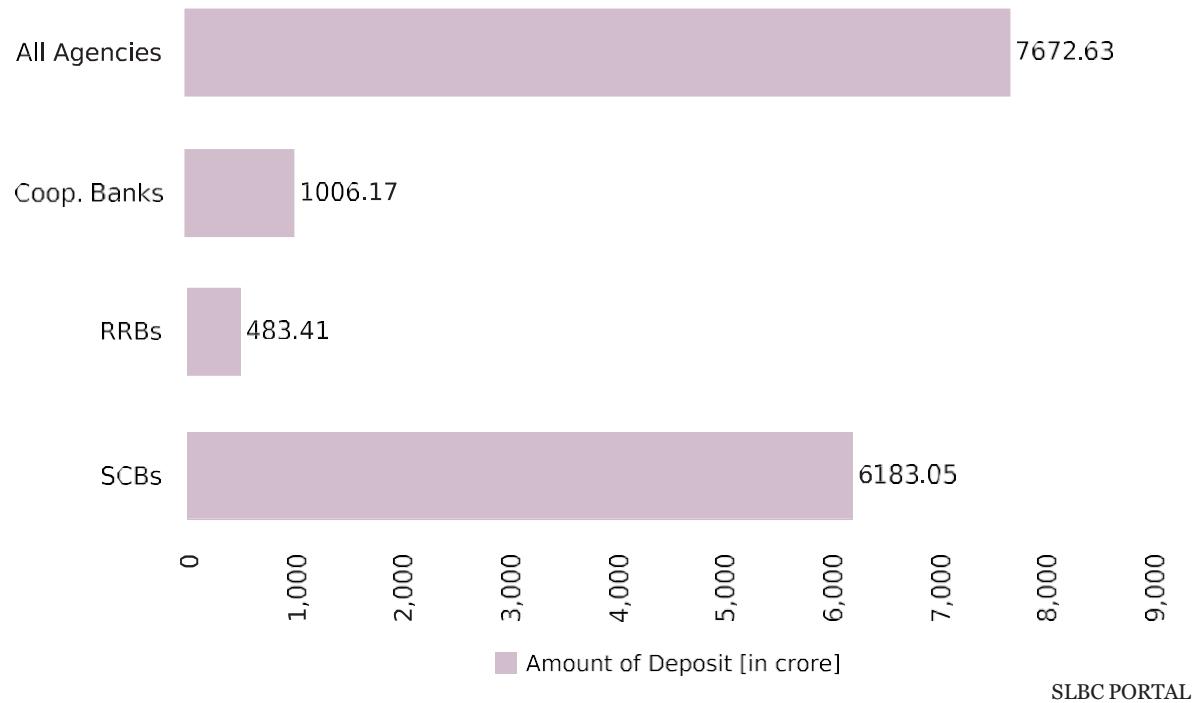
2. Branch Penetration



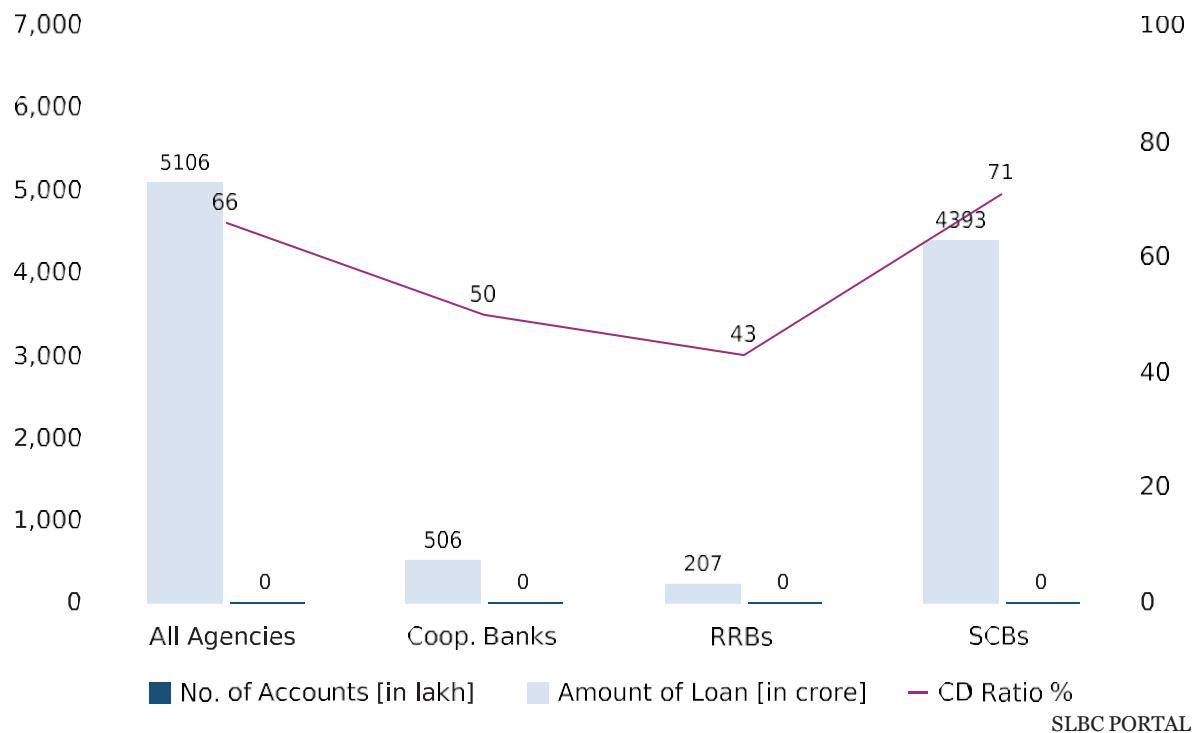
3. Agency wise - Per branch Outreach



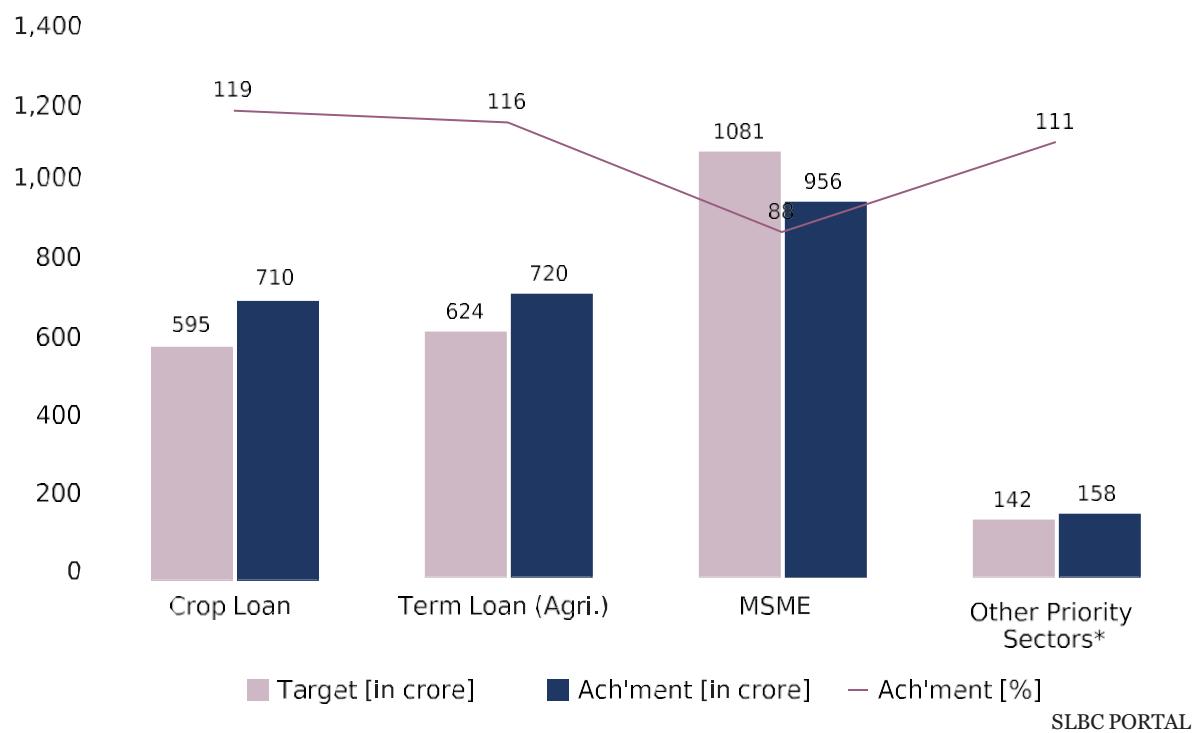
4. Agency wise - Deposit O/s



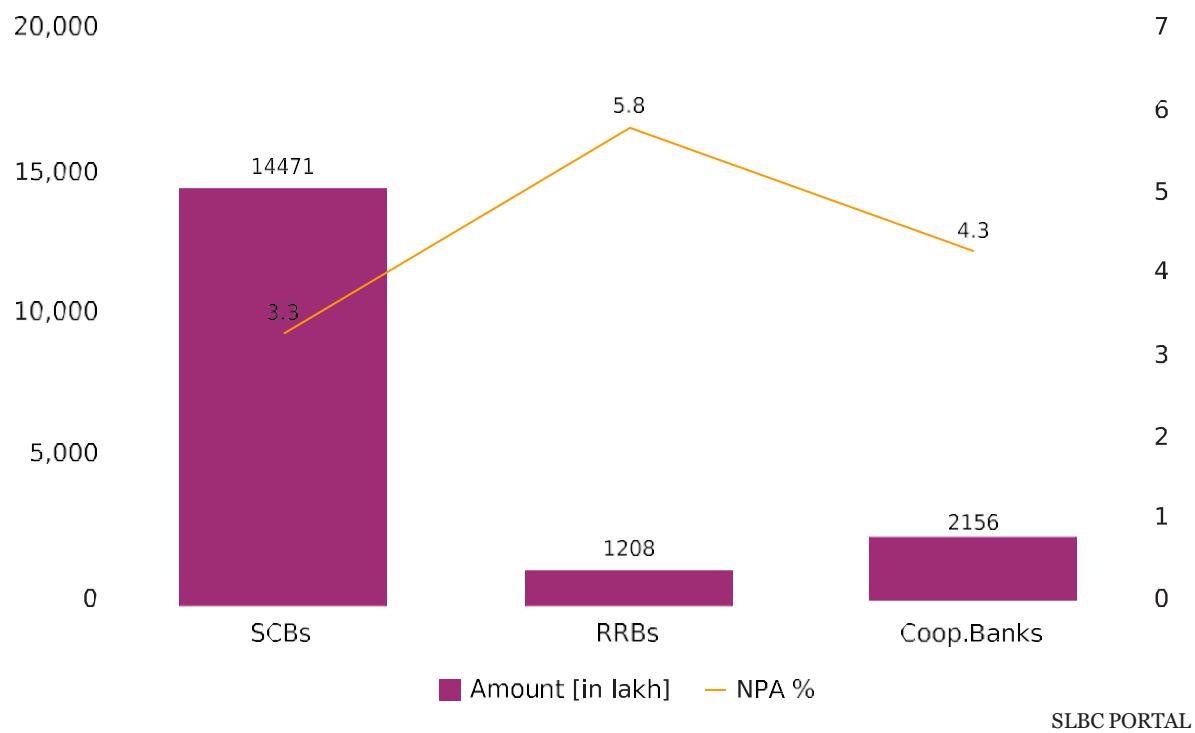
5. Agency wise - Loan O/s and CD ratio



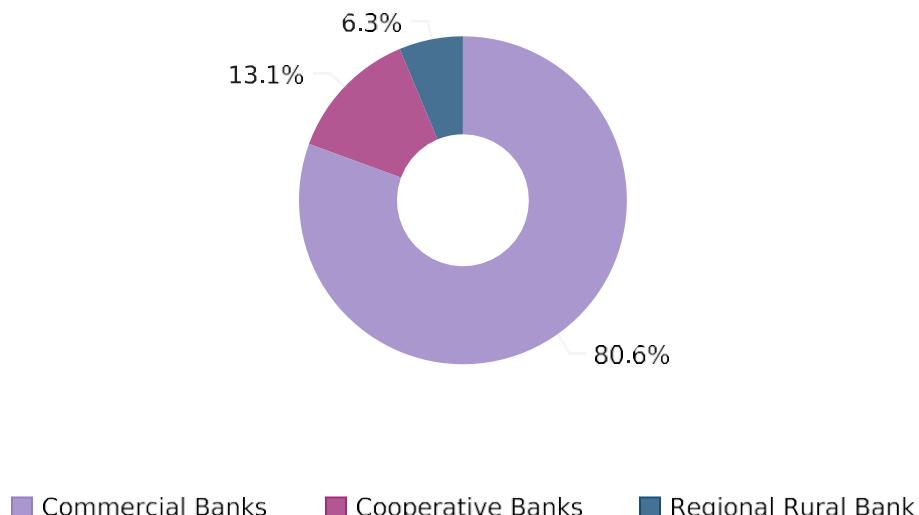
6. Sector-wise Performance under ACP



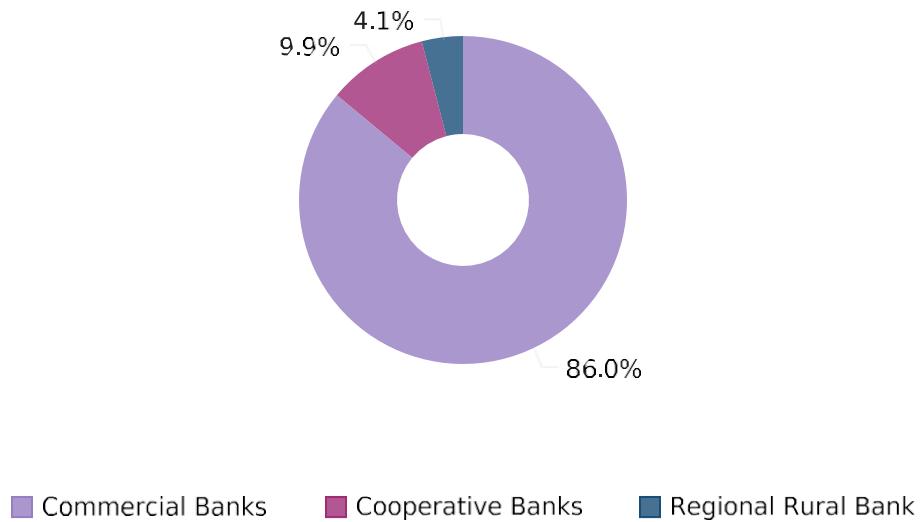
7. NPA position



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



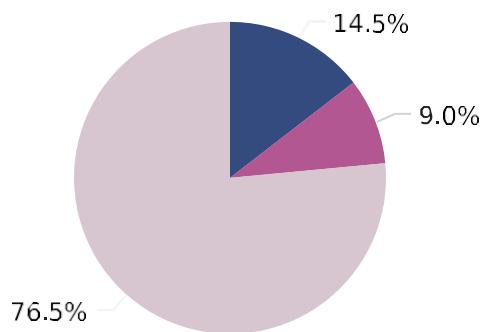
9. Agency wise - Share of Loan O/s
Year 2024-25



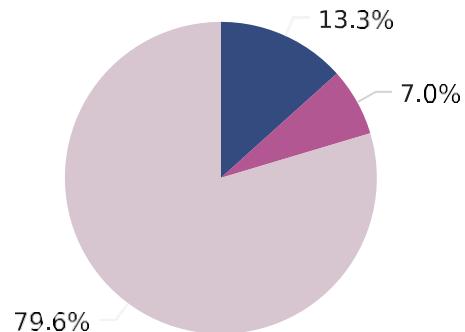
SLBC PORTAL

10. Agency wise - Share of NPA

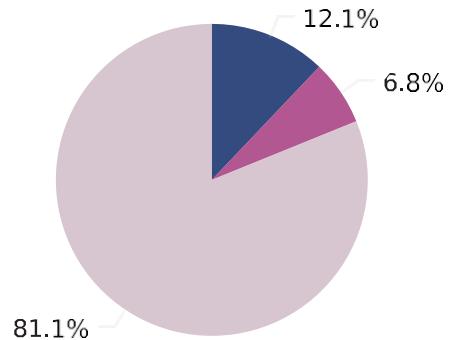
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ RRBs ■ SCBs

SLBC PORTAL

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/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households			
Commercial Banks	24	105	52	53	C	NA	3850	1291	13	3940		
Regional Rural Bank	1	26	17	9	C	NA	3378	84	53	15153		
District Central Coop. Bank	1	19	13	6	C	NA	0	0	69	20737		
Coop. Agr. & Rural Dev. Bank	0	C	C	C	C	NA	0	0	0	0		
Primary Agr. Coop. Society	126	126	126	C	C	NA	0	0	11	3127		
Others	0	C	C	C	C	22	0	0	0	0		
All Agencies	152	276	208	68	C	22	7228	1375				

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	NA	NA	NA	0	0.0	503036.00	567711.00	618305.00	8.9	80.59	

Regional Rural Bank	263997	250000	272121	8.8	52.5	42410.00	44506.00	48341.00	8.6	6.30
Cooperative Banks	323517	318720	245734	-22.9	47.5	76296.00	90258.00	100617.00	11.5	13.11
Others				0	0.0	0.00	0.00	0.00	0.0	0.00
All Agencies	587514	568720	517855	-8.9	100.0	621742.00	702475.00	767263.00	9.2	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	21692	22485	13172	-41.4	100.0	367830.00	448435.00	510561.00	13.9	100.0
Commercial Banks	NA	NA	NA	0.0	0.0	298363.00	375642.00	439251.00	16.9	86.0
Cooperative Banks	1351	1193	2027	69.9	15.4	55134.00	55469.00	50615.00	-8.8	9.9
Others				0.0	0.0	0.00	0.00	0.00	0.0	0.0
Regional Rural Bank	20341	21292	11145	-47.7	84.6	14333.00	17324.00	20695.00	19.5	4.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	59.3	66.2	71.0
Regional Rural Bank	33.8	38.9	42.8

Cooperative Banks	72.3	72.3	61.5	50.3
Others	0.0	0.0	0.0	0.0
All Agencies	59.2	63.8	66.5	66.5

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

Agency	Cumulative up to			APY
	PMJDY	PMSBY	PMJJBY	
Commercial Banks	728570	514451	178401	62378
Regional Rural Bank	15678	89262	26972	1700
Cooperative Banks	0	18202	171	251
Others	0	0	0	0
All Agencies	744248	621915	205544	64329

6. Performance on National Goals

Agency	31/03/2025			Loans under DRI Scheme	Loans to Women
	Priority Sector Loans	Loans to Agr. Sector	Loans to Weaker Sections		
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]
					% of Total Loans
Commercial Banks	249304	56.8	95029	21.6	50636
Regional Rural Bank	15523	75.0	1975	9.5	3438

Cooperative Banks	50154	99.1	50142	99.1	23581	46.6	0	0.0	14021	27.7
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	314981.00	61.7	147146.00	28.8	77655.00	15.2	1521.00	0.3	48794.00	9.6

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	422035.00	325876.00	77.2	219068.00	211562.00	96.6	244143.00	254398.00	104.2	92.7
Commercial Banks	275902.81	259587	94.1	158176	157216	99.4	185011	192258	103.9	99.1
Cooperative Banks	114273.42	37468	32.8	52673	45096	85.6	50040	51096	102.1	73.5
Others	0	0	0	0	0	0	0	0	0	0.0
Regional Rural Bank	31858.77	28821	90.5	8219	9250	112.5	9092	11044	121.5	108.2

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	225100.00	155611.00	69.1	77796.00	63328.00	81.4	59476.00	70994.00	119.4	90.0
Term Loan (Agri.)	127038.00	105845.00	83.3	46509.00	52916.00	113.8	62389.00	72034.00	115.5	104.2

Total Agri. Credit	352138.00	261456.00	74.2	124305.00	116244.00	93.5	121865.00	143028.00	117.4	95.0
MSME	60434.00	58115.00	96.2	76591.00	80599.00	105.2	108057.00	95561.00	88.4	96.6
Other Priority Sectors*	9463.00	6305.00	66.6	18172.00	14719.00	81.0	14221.00	15809.00	111.2	86.3
Total Priority Sector	422035.00	325876.00	77.2	219068.00	211562.00	96.6	244143.00	254398.00	104.2	92.7

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	298363.00	13509.00	4.5	375642.00	14221	3.8	439251	14471	3.3	3.9
Regional Rural Bank	14333.00	1583.00	11.0	17324.00	1257	7.3	20695	1208	5.8	8.0
Cooperative Banks	55134.00	2565.00	4.7	55469.00	2382	4.3	50615	2156	4.3	4.4
Others	0.00	0.00	0.00	0	0.0	0	0	0	0.0	0.0
All Agencies	367830.00	17657.00	4.8	448435.00	18060.00	4.0	510561.00	17129.00	3.4	4.1

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. Recapitalisation 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. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

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

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

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. Bank Finance to Non-Banking Financial Companies (NBFCs)

4. Policy Initiatives - NABARD

Policy & Initiatives 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 fast-track 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 hardtoabate 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:

- i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- ii. 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)

a) Strategic Industrial Growth and Investment:

Over the past year, the state government has successfully organized Regional Industries Conclaves at the divisional level to ensure balanced industrial development across all regions. During the Global Investors Summit held at Bhopal in February 2025, 89 MoUs were signed, attracting investment proposals worth ₹ 26.61 lakh crore, with the potential to generate over 21 lakh new employment opportunities. A comprehensive action plan has been prepared to follow up on these investment proposals. The Government of Madhya Pradesh is working to limit regulatory burdens and facilitate ease of doing business. Out of 287 points in the Business Reform Action Plan, 282 have been successfully implemented, positioning the State in the achievers section of the "Ease of Doing Business" rankings. The GIS-based land allocation system has made the process more transparent, reducing the average allotment time from 59 days to 29 days, with over 1,880 plots allocated so far.

b) M.P. MSME Development Policy 2021:

The Government of Madhya Pradesh has taken steps to boost the Micro, Small, and Medium Enterprises (MSME) sector through the M.P. MSME Development Policy 2021. The policy focuses on employment generation, inclusive growth, creation of a favorable business environment, enabling infrastructure, and promoting self-employment opportunities. To encourage industrial growth, the Government provides financial assistance to MSME units under the MSME Incentive Scheme. In the financial year 2023-24, ₹ 444.08 crore was disbursed as financial aid, which increased to ₹ 639.76 crore by December 2024 in 2024-25.

Raising and Accelerating MSME Performance (RAMP) program: To strengthen the MSME ecosystem, the State is supported by the World Bank and the Government of India in addressing critical challenges such as market access, credit availability, governance, centre-state coordination, delayed payments, and promotion of green investments. These efforts aim to enhance the competitiveness and sustainability of MSMEs in Madhya Pradesh.

c) Mukhyamantri Udyam Kranti Yojana:

Mukhyamantri Udyam Kranti Yojana is another flagship scheme that facilitates collateral-free loans to promote self-employment and MSME expansion. Interest subvention under

this scheme reduces borrowing costs, making projects more viable. In the FY 2024-25 year, approximately ₹378 crore in loans have been provided to 5,675 beneficiaries, thereby encouraging entrepreneurship across the state.

d) ODOP Initiatives:

The One District One Product (ODOP) initiative has been actively promoted to boost local businesses by focusing on unique products from each district. In 2024, Madhya Pradesh showcased ODOP products at National and International platforms, including SourceX 2024 in New Delhi. This event facilitated interactions between over 100 international buyers and more than 230 Indian businesses, enhancing market access and trade opportunities.

e) Startup Policy 2025:

Complementing these initiatives, the Government of Madhya Pradesh has launched the Startup Policy 2025, aiming to foster innovation and entrepreneurship by supporting the establishment of 10,000 startups, further strengthening the State's MSME ecosystem.

f) Transfer of Management of State Cooperative Dairy Federation to NDDB:

In 2024-25, Madhya Pradesh made significant strides in modernizing its cooperative sector. The state handed over management of the State Cooperative Dairy Federation and its unions to the National Dairy Development Board (NDDB) for five years to boost milk production, improve breed quality, and expand rural dairy networks. As part of the Cooperative-Public-Private Partnership (CPPP) model, MP signed 19 MoUs with private firms at the Global Investors Summit 2025, Bhopal, aiming to link cooperatives with industries in sectors like processing, healthcare, and tourism. A dedicated CPPP Investment Promotion Wing was set up to streamline approvals and ensure implementation. These initiatives reflect the State's push to diversify cooperatives beyond agriculture and enhance rural livelihoods through professionalized, multi-sector collaboration.

g) River-Linking and Micro-Irrigation:

To boost farmers' income and ensure sustainable agricultural growth, the Government of Madhya Pradesh has made the expansion and modernization of irrigation infrastructure a top priority. Acknowledging the pivotal role of water availability in enhancing farm productivity, the State is implementing comprehensive measures to reduce water loss. Emphasis is being placed on promoting micro-irrigation techniques and the use of pressurized pipelines to optimize water use efficiency.

The government has set an ambitious target to expand the total irrigated area in the state to 100 lakh hectares by the year 2029. As part of this transformative vision, several landmark river-linking projects are underway. Notably, the Ken-Betwa Link Project—estimated at ₹24,293 crore—was inaugurated by the Hon'ble Prime Minister on 25th December 2024 in Khajuraho, Chhatarpur district. This project is expected to significantly benefit both Madhya Pradesh and Uttar Pradesh by improving water availability in drought-prone regions. In addition, the work has commenced on the ₹35,000 crore Parvati-Kalisindh-Chambal inter-state river link project, further strengthening the region's irrigation potential. There are also plans regarding Tapti Basin Mega Recharge Scheme. Collectively, these initiatives are set to transform the irrigation landscape of Madhya Pradesh and will help in ensuring year-round water availability and food security.

h) Handloom and Handicraft Infrastructure:

The Government of Madhya Pradesh has been actively supporting the Handloom and Handicraft sectors through various financial assistance schemes such as the Integrated Cluster Development Programme, Kabir Weavers Promotion, Skill and Technical Development, and Marketing Assistance. Infrastructure development forms a key focus with projects like the Carpet Park in Gwalior and Chambal divisions, supporting about 15,000 carpet weavers, half of them are women. This initiative aims to upgrade looms, improve raw material quality, and enhance local dyeing facilities, thereby increasing incomes through direct orders. Additionally, a Craft Handloom Village is being established at Pranpur, Ashok Nagar district, under a joint project with the Government of India, integrating craft promotion with tourism.

i) Agriculture The initiatives are aimed for holistic development sector:

Agriculture is the backbone of Madhya Pradesh's economy, playing a vital role in its GDP and employment. To ensure farmer prosperity and longterm sustainability, the state government has introduced several progressive initiatives focused on boosting productivity, diversifying crops, improving market access, and strengthening financial security.

i. Crop Diversification for Demand Based Farming

In more than half of the districts in the Madhya Pradesh, wheat and paddy dominate over 80% of the agricultural land, heavily relying on Minimum Support Price (MSP). To reduce this dependence and promote market-oriented farming, the Crop Diversification Promotion Scheme was launched in 2022-23. It encourages cultivation of high value, non- MSP crops like pulses, oilseeds, horticultural produce, and medicinal and aromatic plants, better suited to the states diverse agro climatic zones.

ii. Madhya Pradesh State Millet Mission

To promote nutritious, climate-resilient crops, the Madhya Pradesh State Millet Mission was launched in 2023-24. It aims to expand the area and productivity of millets such as Kodo, Kutki, Jowar, and Ragi. The initiative brings together farmers, FPOs, and stakeholders under a Grand Alliance to strengthen millet branding at national and international levels. A dedicated federation, Shri Anna Promotion Consortium of Farmer Producer Company Limited, has been established to support these efforts.

iii. State sponsored Tube Well Drilling Scheme

State-Sponsored Tube Well Drilling Scheme: During the financial year 2023-24, a target of 954 tube wells was set, out of which 580 were successfully drilled, incurring an expenditure of ₹2.32 crores. For 2024-25, 274 tube wells have been completed so far, with ₹1.10 crores spent against the allocated budget of ₹3.05 crores.

6. State Budget

6.1. Important Announcements

Infrastructure

i. Roads and Bridges

a. A total provision of ₹16,436 crore has been made in the budget for the construction of roads and bridges in the State. In the financial year 2025-26, the Government has set a target to build 3,500 kilometres of new roads and 70 bridges to improve connectivity and infrastructure.

b. Over the next five years, the State plans to undertake the construction of 1 lakh kilometers of roads along with 500 Railway Over Bridges (ROBs) and flyovers, significantly enhancing the transport network and easing traffic congestion across regions. c. A new scheme titled Reconstruction of Damaged Bridges is being launched under the Pradhan Mantri Gram Sadak Yojana (PMGSY) to address deteriorated infrastructure. For this initiative, a provision of ₹100 crore has been allocated in the current budget. d. Additionally, the Chief Minister Majra Tola Road Scheme is being introduced to facilitate smoother traffic movement and improve the connectivity of remote villages. This scheme also has a budgetary provision of ₹100 crore, with a focus on last mile connectivity in rural areas.

ii. Irrigation

a. To strengthen agricultural infrastructure and water resource management, the government has set a longterm target to expand irrigation facilities to reach 100 lakh hectares by the year 2029. This will be achieved through the promotion of Micro Irrigation Techniques and the use of Pressurized Pipe Systems, which enhance water use efficiency and reduce wastage.

b. For the financial year 2025-26, a total budget of ₹17,863 crore has been earmarked for various irrigation schemes. As part of this plan, 19 large and medium irrigation projects and 87 small schemes have been proposed. Collectively, these projects aim to bring 7.20 lakh hectares of land under irrigation, thereby supporting agricultural productivity and rural livelihoods.

Co-operatives

To strengthen the cooperative banking system, the Government has allocated ₹1,000 crore as equity support to cooperative banks and ₹694 crore as interest subsidy on short-term agricultural loans provided through them. Additionally, ₹149 crore has been earmarked as management grants for primary agricultural cooperative societies to enhance their functioning at the grassroots level.

To support institutional oversight and operations, ₹72 crore has been allocated for the Audit Board, and ₹71 crore for establishment expenses, ensuring smooth administration and accountability across cooperative institutions.

6.2. Highlights related Agriculture & Farm Sector

To strengthen agricultural development and farmer welfare in Madhya Pradesh, several key schemes have been introduced and supported through significant budget allocations.

a. The state has launched the “Rani Durgawati Shree Anna Protsahan Yojana” to promote millet cultivation, and the “Mukhyamantri Krishak Unnati Yojana” with a provision of ₹850 crore to encourage crop diversification.

b. Major financial support has also been extended through the Atal Krishi Jyoti Yojana (₹13,909 crore) and reimbursement of free electricity (₹5,299 crore) for agricultural use. c. Additionally, ₹5,220 crore has been allocated under the Mukhya Mantri Kisan Kalyan Yojana, and ₹2,000 crore under the Pradhan Mantri Fasal Beema Yojana for crop insurance. d. Further support includes ₹1,000 crore each under the Mukhya Mantri Fasal Upaaran Sahayata Yojana and for bonus payments on MSP-based crop procurement. e. ₹275 crore has been allocated under the National Agricultural Development Scheme, ₹230 crore for subsidies on tractors and farm equipment, and ₹183 crore under the National Mission on Edible Oils and Oilseeds. f. Support for agricultural education and research

includes ₹120 crore and ₹78 crore as block grants for Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur, and Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya, Gwalior, respectively. g. Additionally, ₹75 crore has been provided under the self-financed pension scheme for Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur.

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

- a. To boost rural infrastructure and housing, a provision of ₹355 crore has been made under the Chief Minister Housing Mission, aiming to improve access to housing for rural families.
- b. ₹266 crore has been allocated for Rural Engineering Services to support technical works in villages, and ₹145 crore for the Block Development Office to strengthen local governance and administrative functions.
- c. In terms of livelihood and community development, ₹150 crore has been earmarked under the Deendayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) for rural youth skill development. Additionally, three key schemes—Mukhya Mantri Majra Tola Road Yojana, Mukhya Mantri Vrindavan Gram Yojana, and Mukhya Mantri Samriddha Pariwar Yojana—have each received ₹100 crore to improve rural roads, holistic village development, and family welfare respectively.
- d. Further support includes ₹63 crore for Rural Self Employment Training Institutes (RSETI) and ₹60 crore under the Additional Interest Payment Scheme for Women's Self-Help Groups (2018), promoting self-employment and financial inclusion for rural women.

7. Govt Sponsored Programmes linked with Bank Credit

The major programmes with bank loan sponsored by Madhya Pradesh government are as follows:

- a) Sant Ravidas Self Employment Scheme- It aims at providing loans at low interest rates to the beneficiaries of Scheduled Castes category for establishing self-employment units. The TFO should be between 1 Lakh to 50 Lakh for manufacturing & from 1 Lakh to ₹ 25 Lakh for Service Sector. Interest Subvention - 5% p.a. Interest subventions is provided subject to a maximum of 7 years.

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.

- b) Mukhyamantri Vimukt, Ghumantu Aur Ardhghumantu Swarojgar Yojna

It aims at providing financial assistance for establishing own employment keeping in view the economic development of the people belonging to the denotified nomadic and

seminomadic tribes.

As per scheme guidelines a beneficiary is provided with Margin Money Assistance of 30% of the project cost, maximum amount ₹3.00 lakh and Interest Subsidy of 5% (6% for female) Maximum up to 07 years.

c) Chief Minister Yuva Udyami Yojana

It aims at providing financial assistance to young entrepreneurs for setting up new units in industry, manufacturing and service sector.

Financial assistance from ₹10 lakh to ₹2 crore ;

Margin Money Assistance 15% of the capital cost (maximum ₹ 12 lakh) will be payable by the state government;

Interest Subsidy 5% (up to a maximum of 7 years)

Guarantee fee will be payable at the current rate for a maximum period of 7 years.

d) Chief Minister Swarojgar Yojna

Aim

To provide financial assistance to young entrepreneurs for setting up new units in industry, manufacturing and service sector.

Project Cost ₹50,000 to ₹10 lakh ;

Margin Money Assistance General Category 15% (Maximum ₹ 1 Lakh), BPL/ SC/ ST/ Women/ Minority/ Disabled/OBC (except creamy layer) 30% (Maximum ₹ 2 Lakh); Interest Subvention 6% p.a. for women entrepreneurs and 5% p.a. for others for 7 years (maximum ₹25000 per annum).

e) Mukhyamantri Krishak Udyami Yojana

Aim

To provide financial assistance to Farmer's Son / daughters to set up their own enterprise.

{Eligible unit Manufacturing, Service and Trading Sector (only for new units)}

Project Cost ₹50,000 to ₹10 lakh

Margin Money Assistance 15 % (maximum ₹12 lakh) for General Category and 20% (maximum ₹18 lakh) for BPL category will be payable by the State Government.

Interest subvention 6% p.a. of the project capital cost for women entrepreneurs and 5% p.a. for males for 7 years (maximum ₹ 5 lakh p.a.)

Age 18-45 years; Academic qualifications Minimum 10th pass

f) Chief Minister Arthik Kalyan Yojna

Aim

The beneficiaries of BPL category will be provided with lowcost equipment and/or working capital

Project Cost Maximum ₹ 50000/

Margin Money Assistance 50% (maximum ₹ 15000) for BPL/ SC/ ST/ Women/Minority/Disabled/OBC (except creamy layer) and 15% assistance will be payable for general category.

Age 18 years to 55 years ;

Educational Qualification None.

g) Bhagwan Birsa Munda Self Employment Scheme

Aim

To provide loans at low interest rates to the beneficiaries of Scheduled Tribe category for setting up new enterprises.

Eligibility

Age 18 to 55 years

Native of Madhya Pradesh

Minimum 8th Class Passed

Project Limit

(a) Projects for industry (manufacturing) unit ranging from ₹ 1 lakh to ₹ 50 lakh.

(b) Projects for service unit and retail trade ranging from ₹ 1 lakh to ₹ 25 lakh.

Interest subvention

Interest subsidy at the rate of 5% per annum on Term Loan & Working Capital Loan disbursed/outstanding shall be paid quarterly by the Bank subject to regular loan repayment (fixed time and amount) for a maximum period of 7 years (including moratorium period).

h) Tantya Mama Economic Welfare Scheme

Aim

To provide loans at low interest rates to the beneficiaries of Scheduled Tribe category for setting up new enterprises

Eligibility

Age 18 to 55 years

Native of Madhya Pradesh

Interest subvention

For the establishment of all types of new enterprises, 3% interest subsidy will be provided for 7 years on loans ranging from ₹ 10 thousand to ₹ 1 lakh.

i) Chief Minister Udyam Kranti Yojana

Aim

To encourage the citizens of the state for self-employment

Eligibility

Age 18 to 45 years

Minimum Educational Qualification 8th Class

Annual family income of ₹ 12 lakh or less

Interest subvention

Youth setting up manufacturing units and enterprises will get 3% interest subsidy for 7 years on loans ranging from ₹1 Lakh to ₹50 Lakh and service sector loans from ₹1 Lakh to ₹25 Lakh.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Farming is the major occupation in the district. Agriculture provides livelihood to more than 80 % of the total population of the district. Balaghat is a leading district in paddy production in Madhya Pradesh hence it is called the paddy bowl of the state. Major crops grown during Kharif are paddy, maize, pigeon pea, kodo kutki etc. and during Rabi season are wheat, gram, mustard, linseed etc. Vegetables like brinjal, tomato, cauliflower are grown with irrigation facilities.

According to the 2011 census, the district has 3.47 lakh farmers and 2.94 lakh agricultural labourers who depend on agriculture for their livelihood. The 90% of the total operational land holdings in the district are occupied by small and marginal farmers and they occupy 59% of the total area. Remaining 10% of the farmers occupied 41% of the total area.

The Gross Cropped Area is 4.56 lakh hectare and Net Sown Area is 3.02 lakh hectare. The cropping intensity is 147%. The net irrigated area is 2.07 lakh hectares which is 68% of the net sown area. Balaghat district in Madhya Pradesh is part of the Chhattisgarh plains agro climatic zone which is characterized by a monsoonal climate. The average annual rainfall in this zone is 1447.4 mm and the soil is well drained and loamy. The Ground level Credit flow in this sector is ₹155611 lakh, ₹63328 lakh and ₹70994 lakh during the year 2022-23, 2023-24 and 2024-25 respectively.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture department has been encouraging farmers to do organic farming to improve soil fertility and promote healthy crop growth. This requires a change in the mindset of the farmers. 6250 farmers were registered through the Agriculture Department for natural farming for promotion in 2500 hectares of area. Seeds are made available by the Seed Supply Corporation. Despite government control adulterated seeds and pesticides are sold in the market. Cases have been registered by the Agriculture Department.

Balaghat is a leading district in paddy production and it is water intensive crop. There is a need for crop diversification to other crops like Kodo-Kutki, oilseeds, ragi and other millet crops.

Ten soil testing laboratories have been set up in the district. There is one Krishi Vigyan Kendra in the district through which necessary extension facilities are provided to the farmers. Soil testing coverage should be done for more number of farmers in the district and soil health cards should be issued to farmers with information about macro and micronutrients of the soil. There is a need to make farmers aware of the need to get soil testing done.

Despite the ban on not burning stubble in the district farmers continue to burn it which depletes micronutrients of the soil reduces yield and destroys fodder. There is a need to spread awareness among farmers. There is a lack of cold storage for storing perishable food items in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_Desi	Hecta re	0.53	1	500	265.00	265.00
2	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Desi	Hecta re	0.50	1	500	250.00	250.00
3	Annual Vegetables - Tomato/ Tamatar_Desi	Hecta re	0.59	1	500	293.80	293.80
4	Cereals - Kodo Millet/ Varagu	Hecta re	0.15	1	4000	588.00	588.00
5	Cereals - Maize/ Makka	Hecta re	0.30	1	7000	2065.00	2065.00
6	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	0.48	1	258000	124614.00	124614.00
7	Cereals - Wheat/ Gehu_Irrigated	Hecta re	0.40	1	35000	13965.00	13965.00
8	Oil Seeds - Indian Mustard/Bharatiya Sarso	Hecta re	0.29	1	15000	4332.00	4332.00
9	Oil Seeds - Linseed/ Alsi Ka Beej/ Flax Seed	Hecta re	0.21	1	10000	2095.00	2095.00
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Hecta re	0.32	1	37000	11747.50	11747.50
11	Pulses - Pigeon Pea/ Arhar Dal/Tur Dal/ Red Gram	Hecta re	0.31	1	5000	1530.00	1530.00
Sub Total				372500	161745.30	161745.30	
Post Harvest							16174.53
Maintenance							32349.06
Total							210268.89
Grand Total				372500	161745.30	161745.30	210268.89

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The normal rainfall of Balaghat district is 1447.4 mm. The average number of rainy days in the district is 90110. The rainfall in the district was 1581 mm, 1225 mm and 1274 mm in the

year 202223, 202324 and 202425 respectively. The main rivers of the district are Wainganga, Bagnadi, Chandan etc. The irrigation system of Balaghat district is dependent on surface water. The share of surface water in the irrigation system of the district is 95% and groundwater is 5%. As per groundwater assessment all the 10 blocks of the district are classified as safe category. The total irrigated area in the district is 348601 hectares out of which net irrigated area is 206909 hectares.

The net irrigated area in the district is 206909 hectares which is 68% of the net sown area of 302939 hectares. The gross irrigated area is 348601 hectares which is 76% of the gross crop area of 456129 hectares. For irrigation, Balaghat is primarily served by projects and canals on the Wainganga and Bawanthadi rivers, including the Dhuty Weir and the Rajiv Sagar Project. Other schemes, like the Sanjay Sarovar Project and Pench Project also provide water to the region. There is scope for expansion of irrigation in terms of rain water harvesting and artificial recharge. There is huge potential for expansion of area under micro irrigation.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The area irrigated by Drip/Sprinkler is only about 2% of the Gross Irrigated Area. The farmers needs to be motivated and benefitted through the schemes run by the department for integrated use of available irrigation resources by changing flood irrigation to sprinkler and drip system.

During the promotion of National Food Security Mission special emphasis was given on adopting drip and sprinkler irrigation but still more emphasis is needed in this area. 100% villages of the district have been electrified but the electricity supply is not good. The electricity supply in the district is erratic due to which farmers have to spend on diesel, which further increases the cost of cultivation.

There is a need to promote solar energy based pump sets for irrigation in the district. There is a need to increase the water use efficiency of lift irrigation schemes by adopting micro irrigation system. Low water consuming but high value crops should be encouraged in lift irrigation command areas.

Different levels of groundwater development in the district -Groundwater availability in the district was 78053.48 ham against which draft (consumption) is 16061.44 ham which is 20.57%. According to the Groundwater Assessment Report 2020 all the districts of the district are classified in the safe category.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Bore Well-New-80 mtr with diameter 162-175 mm	No.	0.47	80	350	164.50	131.60
2	Diesel Pump Sets--Generator 5 KVA	No.	1.45	80	150	217.50	174.00
3	Diesel Pump Sets--Generator 7.5 KVA	No.	2.00	80	300	600.00	480.00
4	Drip Irrigation--1 Ha- Generic	No.	1.50	80	8000	12000.00	9600.00
5	Dug Well-Deepening-alluvial 5 mtr width/12 mtr depth	No.	0.90	80	400	358.00	286.40
6	Dug Well-Renovation	No.	0.40	80	200	80.00	64.00
7	Electric Pump Sets--3 HP	No.	0.20	80	200	39.00	31.20
8	Electric Pump Sets--5 HP	No.	0.43	80	250	107.50	86.00
9	Electric Pump Sets--5 HP submersible	No.	0.30	80	250	75.00	60.00
10	Lift Irrigation Schemes- Individual/ River Lift Points- 1 ha.	No.	1.60	80	3000	4800.00	3840.00
11	Solar PV Pump Sets (AC)--3 HP AC 3KWP submersible	No.	2.89	80	500	1444.00	1155.20
12	Solar PV Pump Sets (DC)--3 HP DC 3 KWP submersible	No.	2.93	80	500	1464.50	1171.60
13	Sprinkler Irrigation --HDPE	No.	0.65	80	1800	1170.00	936.00
14	Tube Well-Deep -50 mtr with diameter 162-175 mm	No.	1.07	80	250	267.50	214.00
15	Water Harvesting/ Recharge structure-Sub Surface Dykes- Farm pond -825 cubic m	No.	0.90	80	1000	900.00	720.00
Total					17150	23687.50	18950.00

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The need to focus on farm mechanization is driven by the need to increase agricultural productivity and food availability, increase agricultural exports, overcome problems of labour shortages, and facilitate judicious use of scarce natural resources and agricultural inputs. Keeping this in mind, an ambitious target has been set to increase the availability of agricultural power from 2.02 kW per hectare (2016-17) to 4.0 kW per hectare by the end of 2030.

The availability of agricultural power in the district is 0.714 kW per hectare which is 52% less than the state average. About 90% of the farmers in the district are small and marginal and they own 1.80 lakh ha. of land which is 59% of the total area and remaining 10% farmers have 1.23 lakh ha. of land which is 41% of the total area. Tractors / power tillers are feasible only for those land holdings which are 4 hectares and above. There are 3312 tractors and 1193 power tillers in the district.

To promote the use of drones in agriculture and to make drone technology affordable for farmers, FPOs are being provided subsidy at the rate of 75% for the purchase of drones for spraying medicine on farmers fields. Sahejna Agri Producer Company Ltd, Paraswada has been sanctioned a project for demonstration of AI technology (drone) for application of fertilizers and nutrients under NABARD supported program.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are 85 Custom hiring centers & 195 Agro Service Centers to provide custom hiring services in the district. There are 3312 tractors and 1193 power tillers in the district. A good network of agricultural equipment dealers in the district are selling all brands of tractors / power tillers / agricultural equipment. There are also a good number of workshops and service centers extending after sales services. MP Agro also provides tractor supply and repair facilities.

Developing human resources and generating self-employment by providing skill-oriented training in the agriculture sector is an important aspect. Keeping this in mind there are two important institutes in the state Central Institute of Agricultural Engineering (CIAE) Bhopal and Central Farm Machinery Training and Testing Institute (CFMTTI) Budni which are providing their services in the field of agricultural machinery and agricultural power by designing developing and testing agricultural equipment through renowned scientists and engineers. Apart from this two agricultural universities of the state are preparing qualified professionals and youth by conducting courses in the field of agricultural mechanization and agricultural power through agricultural engineering colleges and government departments.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvestor--Wheel type upto 10 ft cutter bar	No.	30.00	80	100	3000.00	2400.00
2	Crop Planter-Raised Bed/Ridge/Muti-crop Planter-4-6 rows	No.	1.50	80	1500	2250.00	1800.00
3	Drones--kisan drone -2set battery with charging hub	No.	12.50	80	15	187.50	150.00
4	Other machinery--Power Operated Chaff Cutter	No.	1.00	80	500	500.00	400.00
5	Others--Rotavator 5ft to 7 ft	No.	1.50	80	300	450.00	360.00
6	Paddy Transplanter--4 row/6row walk behind	No.	5.50	80	1100	6050.00	4840.00

7	Power Tiller	No.	2.50	80	250	625.00	500.00
8	Reapers Binders and Balers--Reaper cum Binder (Tractor mounted)	No.	3.50	80	250	875.00	700.00
9	Seed Drill--9-13 Tyne-Single Box	No.	0.65	80	1500	975.00	780.00
10	Thresher--8 to 15 Q per hr.	No.	3.50	80	500	1750.00	1400.00
11	Tractor--35 HP	No.	7.50	80	300	2250.00	1800.00
12	Tractor--45 HP	No.	10.00	80	500	5000.00	4000.00
13	Tractor--Old Tractor	No.	5.50	80	300	1650.00	1320.00
14	Tractor--Tractor with mounted trolley	No.	1.90	80	500	950.00	760.00
15	Weeder--power weeder	No.	1.25	80	450	562.50	450.00
Total				8065	27075.00	21660.00	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The area of horticulture in the district is about 16418 hectares which is 1.78% of the total area of the district and 4.78% of the cultivable land. The available fallow/barren land area of the district is 25148 hectares a part of which can be developed under plantation and horticulture area. It is worth noting that if the basic and marketing facilities are well organized then plantation and horticulture activities prove to be very profitable. Also plantation and horticulture have special utility in preventing the decline of groundwater level and maintaining environmental balance.

At present after the supply of fruits and vegetables produced in the district, the remaining produce is sent to the markets of Chhattisgarh and Maharashtra state adjoining the district. Sericulture is an agriculture based cottage industry in which high income can be generated on low investment. The soil and climate of the district are quite suitable for mulberry cultivation and silkworm rearing. The Mulberry cocoon production was 33065 kg and 1425.90 kg of Mulberry silk thread was produced in the year 2024-25. On the other hand Tussar culture is a forest based activity and Tussar silkworms are reared by farmers on Arjun and Saja plants. In the year 2024-25, 191505 pieces of Tussar cocoons and 123.32 kg of Tussar silk thread was produced in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 09 departmental nurseries operating in the district. The plants like Mango, Guava, Aaonla, Lemon etc are supplied to the farmers as per their requirement. Efforts are being made by the department to increase the production of plants. Apart from 09 government nurseries in the district, 04 nurseries are run by self-help groups which mainly produce mango, guava, lemon, jackfruit, custard apple and moringa.

There is a need to develop infrastructure for organized marketing, storage and processing for horticultural produce in the district. The main crop of Balaghat district is paddy. Gradually farmers are being attracted to take up production of vegetables, fruits and spice crops through schemes and trainings and by adopting diversification in crops like floriculture, water chestnut production etc. farmers are able to increase their income.

At present, various schemes are being implemented in the state like Cluster Development Program, Integrated Mission for Development of Horticulture, Establishment of

Drip/Sprinkler Irrigation System, National Mission on Medicinal Plants, Development of Horticulture in SC/ST Areas, Rashtriya Krishi Vikas Yojana, Scheme for Promotion of Protected Cultivation of Commercial Horticultural Crops, Expansion Scheme of Medicinal and Aromatic Crops and PMFME. For the first time in the district, a project on dragon fruit cultivation is being implemented with the support of NABARD under Farm Sector Promotion Fund.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Migratory Bee Colony-Honey Bee farming-Mellifera	No.	4.02	80	50	200.78	160.60
2	Floriculture--Loose flowers	ha	1.73	80	40	69.03	55.20
3	High density plantation-Guava-5mx5m	ha	1.32	80	300	396.00	316.80
4	Mushroom Cultivation-Button Mushroom	1000 Kg. per Cycle	10.00	80	40	400.00	320.00
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m	ha	1.59	80	100	158.51	126.80
6	New Orchard - Tropical/ Sub Tropical Fruits-Mango-7.5 mx 7.5m	ha	1.58	80	400	630.00	504.00
7	Sericulture-Mulberry Plantation-silk worm rearing	Acre	4.25	80	50	212.50	170.00
Sub Total					980	2066.82	1653.40
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	100 boxes	0.66	1	30	19.80	19.80
Sub Total					30	19.80	19.80
Total					1010	2086.62	1673.20

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The district has a forest area of 5050.78 sq.km of which Reserved Forest is 3922.43 sq.km. Protected Forest is 938.23 sq.km and Revenue Forest is 190.12 sq.km. The forest area covers 55% of the Total Geographical area. Teak (Tectona grandis), sal (Shorea robusta),

bamboo and saja are the main trees. There is 100.87 sq.km of wasteland in the district consisting of scrub. Wasteland development means degraded land which can be brought under vegetation cover with reasonable effort and currently uncultivated land which is getting degraded due to lack of proper water and soil management or due to natural causes. The management of forests in the district is being done in collaboration with Joint Forest Management Committees /Eco-Development Committees with the main objective of conservation. The main Non-Timber Forest Produce (NWFP)/ (NTFP) of the district is Tendu leaves. Mostly collected by collectors affiliated to Primary Forest Produce Cooperative Societies (PFPCs) and marketed through MP Minor Forest Produce Cooperative Federation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

A Forest Research and Extension Circle located in the district caters to the extension requirements and conducts research on quality enhancement. There are 08 nurseries supplying seedlings clonal plants of wild species like Babul, Saja, Arjun, Karanj, Amla, Mahua, Teak, Bamboo etc.

Infrastructure for processing and marketing of forest produce is provided by PFPCs and Forest Department. Though the markets for forest produce are connected by roads, transportation of forest produce is done by various private agencies.

There are 60 Primary Forest Produce Co-operative Societies engaged in collection of Tendu leaves and Minor Forest Produce. About 1250 quintals of Mahua has been collected by the District Union through Self Help Groups under Forest Centres and ₹43.75 lakh has been paid to the collectors. Local people and collectors are getting employment opportunities by preparing processed products of honey, chironji and kodo-kutki through Van Dhan Centre.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Bamboo-Bamboo cultivation	ha	2.92	80	150	438.00	350.40
Total				150	438.00	350.40	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Livestock in the district especially dairy animals can be considered as a growth engine for the economy and it is a good medium to increase the income of farmers. The estimated milk production of the district was 258.01 (1000 metric tonnes) in the year 2023-24. The per

capita availability of milk in the district is 327 grams per day. According to the animal census of 2019, there are 21556 hybrid and 584372 indigenous cows in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The details of available veterinary facilities are presented in the district profile. However these facilities are not adequate. The district has 27 veterinary hospitals, 49 veterinary dispensaries, 3 AI centres and 11 cattle markets.

The area under fodder cultivation was 515 hectares and fodder production was about 24100 metric tonnes. The total green fodder available from all sources including grazing land, forest land and common village land is not sufficient to meet the fodder requirement of the cattle population.

There are 154 registered milk societies in the district out of which 58 societies are functional covering 7 milk routes of the district. There is scope for formation of dairy societies in the district. The average daily procurement by these cooperative societies is 5880 liters per day. The Balaghat milk plant has a capacity of 30,000 liters and the average capacity utilization is 50%. The district has adequate supply of vaccines for major diseases. The milk union also provides vaccines/medicines and fodder seeds to its members.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Bulk Milk Cooling Unit	No.	20.00	80	20	400.00	320.00
2	Chaff Cutter-Electric-one unit	No.	0.46	80	500	230.00	184.00
3	Crossbred Cattle Farming-- Cow (Crossbred)	1+1	1.80	80	3500	6300.00	5040.00
4	Dairy Marketing Outlet/ Parlour	No.	5.00	80	100	500.00	400.00
5	Dairy Marketing Outlet/ Parlour--Mini Dairy Unit -10 Animals	No.	15.77	80	200	3153.04	2522.40
6	Dairy Marketing Outlet/ Parlour--Mini Dairy Unit-5 animals	No.	8.00	80	500	4000.00	3200.00
7	Fodder Cultivation--Small Feed manufacturing unit (500kg/hr)	No.	8.00	80	50	400.00	320.00
8	Graded Buffalo Farming-- Murah breed	1+1	2.00	80	3500	7000.00	5600.00

9	Indigenous Cattle Farming-- Cow Desi	1+1	1.50	80	2500	3750.00	3000.00
10	Refrigerated Tanker Van	No.	28.00	80	25	700.00	560.00
Sub Total				10895	26433.04	21146.40	
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.20	1	7800	1544.40	1544.40
2	Indigenous Cattle Farming_Others	Per Anim	0.17	1	13500	2227.50	2227.50
Sub Total				21300	3771.90	3771.90	
Total				32195	30204.94	24918.30	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

According to the livestock census of 2019, the total number of poultry birds in the district is 657195. An estimated 538 lakh eggs were produced in the district. As against the nutritional requirement of 180 eggs per year the per capita availability is 23 eggs which is very low. Every year 60-65% of the eggs in the district have to be supplied from outside. Hence there is an urgent need to promote poultry farming in the district. Poultry farming can be promoted by forming groups of farmers/women in self-help group/JLG mode. Banks can encourage suitable businessmen at commercial level and help them through financial assistance.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The requirement of chicks in the district is mainly fulfilled from the market of Chhattisgarh state and nearby big cities. Poultry feed is available in the market in the district and poultry farmers also prepare it themselves. Due to lack of organized market in the district farmers have to depend on middlemen and they do not get suitable prices. Availability of chicks should be ensured in the district and market should be created for eggs and meat. Adequate vaccines should be made available to protect birds from diseases / bird flu.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 2000 Nos	2000	8.45	80	25	211.20	169.00

2	Indigenous Poultry Farming-Dual purpose-low input technology	500	1.85	80	100	185.00	148.00
3	Poultry Hatchery	7500	5.00	80	20	100.00	80.00
4	Poultry transportation vehicle	No.	15.00	80	20	300.00	240.00
Sub Total					165	796.20	637.00
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	Per Bird	0.00	1	25000	50.00	50.00
2	Layer Farming_Others	Per Bird	0.01	1	10000	80.00	80.00
Sub Total					35000	130.00	130.00
Total					35165	926.20	767.00

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep / goat / pig rearing is a subsidiary activity generally carried out by small and marginal farmers and agricultural labourers. Sheep and goat rearing for wool and meat is a profitable business. Goats and pigs have a very high reproduction rate and require less care compared to other animals. In times of disaster, villagers can raise immediate funds by selling animals. The geographical and climatic conditions of the district are favorable for sheep / goat rearing. According to the livestock census of 2019 there are 328851 goats in the district. The estimated annual meat production in the district is about 1528 metric tons which gives a per capita availability of 669 grams per day.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

At present there are no breeding farms for sheep, goats or pigs in the district. Details of the veterinary infrastructure existing in the district have already been given in the district profile. Goat rearing is an agriculture based business as well as profitable activity that one can start with little cost/capital and knowhow. Goats have a very high fertility rate and require less care than other animals. Also the risk in goat farming is much lower than other businesses.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-10+1	10+1	1.12	80	700	780.50	624.40

2	Pig Rearing Unit-New Shed-3+1	10+1	1.09	80	150	162.75	130.20
Sub Total					850	943.25	754.60
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.03	1	8000	240.00	240.00
2	Pig Farming_Others	Per Anim	0.05	1	600	27.60	27.60
Sub Total					8600	267.60	267.60
Total					9450	1210.85	1022.20

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is an important activity in the rural economy. The role of fisheries is very important in generating income and employment and providing nutritious food. Fisheries activities include fish farming in rural ponds, production of fish seeds by hatcheries, freshwater shrimp farming, mixed fisheries, production of ornamental fish etc. Apart from generating large-scale employment in the district it provides cheap protein to the population. The demand for fish is increasing due to increase in population, rising income levels and increasing awareness of the nutritional benefits of fish.

The district has produced 22912 metric tonnes of fish in the year 2024-25 and the fish availability in the district is 12 kg per person per year. Fish availability in the state is 5 kg per person per year while the national average is 13.5 kg per person per year.

Two FPOs have been formed especially on Fisheries viz, Balaghat Fisheries Farmer Producer Company formed with support of NABARD on 20 July 2021 and Aquaculture Navkrishak Farmer Producer Company formed with support of SFAC on 14 December 2022.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fish farming is done in 8968.28 hectares of water area in the district and most of the fish farming is done in ponds/reservoirs. Fish farming is being done in 4624.14 hectares of water area of 240 reservoirs, 109.82 hectares of water area of 104 Amrit Sarovar and 4234.32 hectares of water area of 3417 rural ponds in the district. A suitable environment is found here for fish farming due to various rivers like Wainganga River, Chandan River, Bagh River Bawanthadi River, Banjar River, Tannor River and other rivers flowing in the district.

In the year 2024-25, 6010 lakh spawn fish seed was produced against the target of 9100 lakh and 1095 lakh standard fry was produced against the target of 1395.00 lakh. An amount of ₹201.10 crore has been provided to the fishermen of the district under the PMMSY.

104 Amrit Sarovar have been constructed under MNREGA and fish farming is being done on 109.82 hectares of water area. There is scope of forming fishermen societies in the newly constructed Amrit Sarovar. Pangasius is the main species reared in the district along with Rohu, Katla, Mrigal etc. are also reared. There are four fish seed production units in the district (02 government and 02 private).

There are a total of 112 registered fishermen committees in the district which have 6886 members. In the year 2024-25, about 2449 fishermen credit cards with an amount of ₹139.69 lakh have been distributed to the fish farmers in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
6	Fishing gear and equipments- Cast net-KCC Fishereies- Boat & net for river	No.	0.08	80	500	40.00	32.00
1	Fish marketing-Biofloc technology-Esatablish Biofloc 7 tanks 4 mt diameter x1.5 mt height	No.	7.50	80	10	75.00	60.00
2	Fish marketing-Fish Sale Unit-Fish Kiosk including Kiosk for aquarium/ ornamental fish	No.	10.00	80	10	100.00	80.00
3	Fish marketing-Freezer Vans- Refrigerator Truck	No.	25.00	80	10	250.00	200.00
4	Fish marketing-Motorcycle with Ice Box	No.	0.75	80	50	37.50	30.00
5	Fish Seed Hatchery-Live feed unit-KCC fisheries- Fish Seed Rearing	Acre	0.80	80	500	400.00	320.00
7	Intensive Fish farming-Cage Culture-6*4*4 meter	No.	2.94	80	100	294.00	235.20
8	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-Backyard mini RAS unit	No.	0.50	80	300	150.00	120.00
9	Pond construction-- Construction of new grow out pond with input cost	ha	11.00	80	100	1100.00	880.00
10	Traditional Farming-Other- KCC fisheries- fish farming	Acre	1.60	80	350	560.00	448.00
Sub Total					1930	3006.50	2405.20
A.14 Working Capital - Fisheries							
1	Cage Culture_6 m * 4 m * 4 m	Cu. M	2.94	1	100	294.00	294.00

2	Fish Culture in Pond_Monoculture - Pangassius	Acre	4.60	1	100	460.00	460.00
3	Fish Seed Production_Fish Seed Production	Acre	0.80	1	100	80.00	80.00
Sub Total					300	834.00	834.00
Total					2230	3840.50	3239.20

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Small marginal farmers still find traditional methods of farming using oxen more convenient and depend mainly on bullock carts for transporting their produce. It is clear that productivity has improved due to mechanisation in agriculture but it is not possible to operate tractors or other agricultural machinery on many small farms. It can be said that despite the modernisation of agricultural operations and many expensive and more efficient machines animals especially oxen and bullock carts are still important for farming. However two-wheelers are used extensively for small agricultural inputs milk sales transporting vegetables to the market etc.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Animals for bullock pairs are supplied from local weekly haats. Bullocks are also provided by M.P. Pashudhan Evam Kukkut Vikas Nigam. Bullock carts are provided from local small scale industries. Bullock carts are generally obtained from local markets/mandis as well as marketing centers located outside. Adequate health facilities are not available through the Animal Husbandry Department. Availability of fodder and balanced feed is inadequate in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Pickup Vehicles	No.	25.00	80	10	250.00	200.00
2	Animal Driven Carts- Conventional Bullock Cart-1	No.	0.55	80	100	54.51	43.60
3	Draught Animals -Bullocks-one pair	No.	0.50	80	100	50.00	40.00

4	Finance to FPOs/FPCs- Procurement & Marketing	No.	25.00	80	20	500.00	400.00
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	1.00	80	340	340.00	272.00
Total				570		1194.51	955.60

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

In the district, farmers primarily focus on crop production, which often leaves them with uncertain income and employment prospects. In this context, integrating various agricultural enterprises through an Integrated Farming System (IFS) could enhance farmers' income and create new employment opportunities for their families.

The IFS approach involves combining two or more components with minimal competition and maximum complementarity, utilizing modern agricultural management tools to achieve sustainable and environmentally friendly development of agricultural income, family nutrition, and ecological system services.

Studies indicate that diversified agriculture, involving more than two enterprises, can yield twice the income compared to relying on two or fewer enterprises.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The average landholding available in Balaghat district is 0.87 hectares and it is decreasing day by day. The farmers of the district grow paddy in Kharif season and wheat and gram in Rabi season. Along with farming, farmers also do animal husbandry in which most of them have cows and buffaloes of indigenous breed. In this situation integrated agriculture system can be beneficial for the farmers.

According to the situation of the district for one hectare of land, animal husbandry can be done along with Kharif and Rabi crops, Azolla pit, back yard poultry farming, construction of vermicompost unit and back yard kitchen garden. In this model, fodder for animals can be prepared from the residues obtained from the crops along with this the farmer can also grow fodder on his unused land. Various Integrated Farming Models like Agriculture plus Livestock, Agriculture plus Livestock plus poultry, Horticulture plus fish culture plus poultry etc are in practice in the district.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Sale of agricultural and allied products at a fair price is an important aspect for sustainable agriculture for which proper and adequate marketing and storage infrastructure is necessary. Maintenance of food grains and fruits and vegetables after harvesting of crops is very important because we all know that in the absence of storage facilities farmers are forced to sell their produce at very low prices. Farming is the major occupation in the district. Agriculture provides livelihood to more than 80% of the total population of the district.

Balaghat is a leading district in paddy production in Madhya Pradesh hence it is called the paddy bowl of the state. Every year the Kharif paddy is procured by the State Govt. About 5.0 to 6.0 lakh MT of paddy is procured by State Govt through PACS and other agencies. The paddy is stored in the godowns/warehouses and in open CAPs. About 2.5 to 3.0 lakh MT is stored in godowns/warehouses and remaining is stored in open CAP. The district has 07 APMC/ Mandis and out of which only 01 Mandi is linked with eNAM. A pilot project on Worlds Largest Grain Storage Project in Cooperative Sector has been implemented through Paraswada PACS in Balaghat district and storage capacity of 500 MT was created along with other infrastructure.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The total storage capacity created in the district is 3.19 lakh MT. This involves FCI warehouses of 0.54 lakh MT, MARKFED warehouse of 0.24 MT, MPWLC warehouse of 0.18 lakh MT, PACS warehouse 0.27 MT, Individual warehouses 1.95 lakh MT and APMC warehouse of 0.01 lakh MT. The total food grain production in the district was 10.64 lakh, MT, 11.91 lakh MT and 12.07 lakh MT in the year 2023, 2024 and 2025 respectively. Out of the total food grain produce in the district the warehouse are required mainly for storage of paddy procured during the Kharif season and rice storage for PDS. The district is deficit in the storage capacity and there is need for creation of storage capacity. During the procurement of paddy in Kharif season the paddy is stored in open CAP due to shortage of storage capacity. There is no cold storage in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Fish Products-50 MT @ 8000 per MT	No.	4.00	80	10	40.00	32.00
2	Cold Storage-For Horticulture Produce-1000 MT @ 8000 per MT	No.	80.00	80	5	400.00	320.00
3	Cold Storage-Refrigerated Van-9MT	No.	26.00	80	5	130.00	104.00
4	Godown-Medium -3000 MT @ 6000 per MT	No.	180.00	80	15	2700.00	2160.00
5	Godown-Small-1000 MT @ 7000 per MT	No.	70.00	80	25	1750.00	1400.00
Total					60	5020.00	4016.00

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development is very important for increasing agricultural production and productivity. The health of land depends upon climate, geographical conditions, vegetation soil and human and animal activities. It is a comprehensive activity which includes 1. Land leveling and on-farm development works 2. Reclamation and improvement of land/soil 3. Integrated farm development i.e. wire fencing with above activities sheds for agricultural implements inputs and produce , 4. Water management 5. Fodder development and fodder land management, 6. Soil and water conservation and 7. Watershed development etc.

The district has a variety of soil types including mixed soil, red-yellow soil and alluvial soil. The total operational land holdings in the district are 347155 of which 90% of the total land holders are small and marginal farmers (with holdings less than 2 hectares); 10% other farmers own 125844 hectares.

The district has 10583 hectares of wasteland which can be made cultivable through soil improvement process. All the 10 blocks of the district are affected by soil erosion some blocks are hilly areas due to which the velocity of water is high which causes soil erosion. According to Department of Land Resources GoMP, 66 watersheds have been developed and 34572 hectares have been treated.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has 10 soil testing laboratory. The soil testing laboratory has the capacity to issue 10000 soil health cards in a year. During the year 2024-25, 9000 soil health cards were issued. The agricultural equipment required for land development in the district is available from the Department of Agriculture / Madhya Pradesh Agro Service Center / Marketing Federation and the Agriculture Department also provides training for these activities. The soil testing laboratory in the district is available in the Department of Agriculture. In these most of the soils are tested for nitrogen, phosphorus and potash elements. Apart from this testing facility of sulfur, zinc is also available.

In the national program at the government level priority has been given to the development of rain-fed dry farming on watershed basis. Land development work on government land is done by the Department of Agriculture and the District Panchayat. Watersheds are being developed by the Agriculture Department under National Watershed Development and by the District Panchayat under Rajiv Gandhi Watershed Development Mission. Though there is great need for land development in the district at present no concrete land improvement/horticulture/forestry programmes are going on in the district to increase the productivity of land.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils	ha	0.95	80	500	475.00	380.00
2	Soil Conservation Activities/ Erosion Control activities- Land Leveling-avg slope 2	ha	0.29	80	500	144.00	115.20
3	Watershed Treatments--post development treatment	cum.	0.23	80	2000	460.00	368.00
Total					3000	1079.00	863.20

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The activities which are continuously gaining importance in modern agriculture for increasing productivity, reducing cost and maintaining environmental balance include tissue culture, seed production, use of organic fertilizers and organic pesticides etc. Organic farming is essential for increasing the fertility of the land and getting more production. The use of quality seeds can increase productivity by about 25 percent. Seed production ensures the availability of seeds as well as benefits like adequate germination capacity fixed quantity of yield regulation of species etc. The following benefits are obtained from tissue culture availability of improved plants in large quantities, prevention of diseases, reduction in the real time cost from culture in laboratory to field etc. which ultimately increase productivity. The seed replacement rate of major crops of the district is as follows: Paddy - 31.87%, Maize- 16.46%, Arhar- 19.86%, Wheat-19.35%, Mustard-52.33%, Gram- 50.85%. There are 3025 fertilizer and pesticide distributor supply outlets available in the district including cooperative sectors.

Out of 07 Mandi/APMC in the district, only Balaghat Mandi is eNAM mandi. But not much of the transactions happens through eNAM.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Madhya Pradesh has been the largest user of bio-fertilizers among all the states. Research and development of bio-fertilizers which are ecologically friendly should be emphasized. Similarly development of new varieties of bio-pesticides can be encouraged. Gene banking is a practical and effective way to ensure availability of species diversity. Establishment of gene banks should be encouraged for this purpose. Due to lack of information farmers are using fertilizers and pesticides in an unbalanced manner due to which not only the quality of the land is decreasing but farmers are also suffering huge financial losses. There is a lot of potential for seed production bio-pesticides / fertilizers and earthworm composting etc. in the state but apart from Kisan Credit Card, no other financial facility is available from the bank. More use of organic manure will reduce the consumption of inorganic fertilizers which will directly result in reduction in the fertilizer subsidy budget of the government and the indebtedness of the farmer. Farmers are being encouraged by the Agriculture

Department to do farming with organic manure but for this a change in the mindset of the farmers is necessary. About 6250 farmers were registered through the Agriculture Department for natural farming and natural farming was promoted in 2500 hectares of area.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio gas unit 4 cub. mtr.	No.	0.45	80	120	54.00	43.20
2	Compost/ Vermi Compost-Compost - NADEP Compost-(10x6x3)3 tonne capacity	No.	0.22	80	500	107.50	86.00
3	Compost/ Vermi Compost-Vermi Compost-Tank size 10x6x2.5)3 tonne capacity	No.	0.30	80	700	210.00	168.00
4	Compost/ Vermi Compost-Vermi Hatchery-Tiny vermi compost unit 1.8 tonne	No.	0.28	80	200	56.00	44.80
Total					1520	427.50	342.00

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Paddy, Wheat, maize, gram, kodo-kutki, mustard, linseed, mango, mushroom, turmeric, chilli, brinjal, tomato, potato etc. are the major crops, fruits and vegetables grown in the district. Apart from paddy the production of the above crops is less than the requirement of the district. There is a need to accelerate crop diversification in the district to promote agro-processing activities. Availability of raw material is an important factor for assessing the potential for food processing industries.

The main product of Balaghat district is paddy and Chinnor rice has been selected under One District One Product. Chinnor Rice is the first GI tag agriculture produce of the State. Two FPOs have been registered i.e Chinnor Valley Farmer Producer Co. Ltd. Waraseoni and Lalbarra Chinnor Farmer Producer Co. Ltd. Lalbarra are engaged in the production, processing, value addition and marketing of Chinnor paddy and rice. Through the Pradhan Mantri Micro Food Enterprise Scheme, cases of rice mill, oil mill, bakery products, flour mill etc. have been sanctioned by the banks in the district. A total of 51 units have been established in the district under PMFME.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The district has resources like Mineral Resources- Manganese, Copper, Dolomite, Quartzite, Agriculture Produce- Paddy, Forest Produce- Bamboo Teak wood, Fisheries, Animal Husbandry- Milk Production. The district has processing facilities like Rice mills, Poha mills, Dal Mill, Oil mill, Masala Making Unit and other units. The area under millet is increasing in the district. In the year 2024-25, kodo-kutki has been sown in approx. 10500 hectares and the production is 7700 MT. There is good scope of millet based activities in the district. Halbal Agri Farmer Producer Company formed under CSS and supported by NABARD has been registered and engaged in production, purchase, processing and marketing of kodo-kutki.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Bakery & Confectionery Unit- Biscuits C & Cakes-Term Loan	No.	12.00	80	300	3600.00	2880.00
2	Cottage Industry-Papad Pickle Chips Badi making-Term Loan	No.	3.60	80	200	720.00	576.00
3	Dairy Processing Unit-Sweets-Term Loan	No.	6.00	80	300	1800.00	1440.00
4	Dal/ Pulses Mill-Mini-Term Loan	No.	9.60	80	300	2880.00	2304.00
5	Feed Unit-Fish Feed-2 ton per day	No.	30.00	80	10	300.00	240.00
6	Food Grain Processing-Flour Mill-Term Loan	No.	18.00	80	400	7200.00	5760.00
7	Oil Extraction-Oil Mill-Term Loan	No.	18.00	80	300	5400.00	4320.00
8	Rice Processing -Composite Unit -Term Loan	No.	180.00	80	60	10800.00	8640.00
9	Rice Processing -Parboiling facility -Term Loan	No.	120.00	80	40	4800.00	3840.00
10	Rice Processing -Poha Mill-Term Loan	No.	6.00	80	200	1200.00	960.00
11	Spice Processing-Chilly processing-Term Loan	No.	6.00	80	300	1800.00	1440.00
Total					2410	40500.00	32400.00

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The agriculture support activities in the district eligible for lending under priority sector are (1)Loans for setting up agri clinics and agribusiness centres, (2) Loans to custom service units managed by individuals institutions or organisations which maintain tractors, threshers, harvester etc. and undertake agricultural operations for farmers on contractual basis (3) Bank loans to Primary Agricultural Credit Societies (PACS) and Large Tribal Multipurpose Societies (LAMPS) for on-lending for agricultural operations, (4) loans to MFIs/NBFCs for on lending and (5) loans to SHGs and JLGs.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

As per the policy of Government of India the scheme of Agri Clinic/Agri Business Center is continuing with the objective of providing employment to agricultural graduates and providing supportive services and technical information to the farmers. The possibility and need of Agri Clinic Agri Business Center is increasing due to the demand of soil testing, rural animal health and inputs required for agriculture in the village. As far as ACABC is considered the scheme has not taken off in the district. There are a good number of Agriculture graduates in the district who need to be encouraged for taking up activities under ACABC.

There are about 40 FPOs in the district. The credit needs of these FPOs may be addressed by the banks based on their business plans. NAB Sanrakshan Credit Guarantee Trust has been established by NABARD for FPOs which may be availed by Banks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers-Small	No.	25.00	80	50	1250.00	1000.00
2	Custom Service Units/ Custom Hiring Centers-Medium	No.	50.00	80	30	1500.00	1200.00
3	Custom Service Units/ Custom Hiring Centers-Small	No.	25.00	80	40	1000.00	800.00
Total					120	3750.00	3000.00

Title : Chinnor Rice- Geographical Indication (GI) and One District One Product.



Chinnor rice is a premium, aromatic rice variety, primarily cultivated in the Balaghat district of Madhya Pradesh, India. Known for its exceptional fragrance and unique qualities, it was the first agricultural product from Madhya Pradesh to receive a Geographical Indication (GI) tag in 2021. The Balaghat Chinnor GI tag recognizes and protects the unique origin and characteristics of the rice grown in the region, including the Balaghat, Lalbarra, and Waraseoni areas. Chinnor rice has also been selected under 'One District One Product' scheme. The GI tag protects the rice from illegal sales and marketing, ensures its quality and authenticity, and helps increase income for farmers. Under the Government of India's "Formation and Promotion of 10,000 Farmer Producer Organizations (FPO)" scheme, two FPOs viz, Chinnor Valley Farmer Producer Company and Lalbarra Chinnor Farmer Producer Company are working for the production, processing, value addition and marketing of Chinnor rice.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

MSME are instrumental in generating substantial employment opportunities with relatively low capital investment. Additionally they contribute significantly to the industrialization of rural and underdeveloped areas helping to mitigate regional disparities and promote equitable income distribution.

In terms of Gazette Notification S.O. 1364 (E) dated March 21, 2025, an enterprise shall be classified as a micro, small or medium enterprise on the basis of the following criteria viz., (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed ₹2.5 crore and turnover does not exceed ₹10 crore; (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ₹25 crore and turnover does not exceed ₹100 crore; and (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed ₹125 crore and turnover does not exceed ₹500 crore.

Balaghat district has a significant focus on mining and related industries, particularly manganese and copper. About 80% of manganese production in India comes from Balaghat district. Bauxite, kyanite, marble, dolomite, clay and limestone are other main minerals of the district. Malajkhand; the largest open cast copper ore mine of the country is located in Balaghat district.

The GLC flow in this sector was ₹58115 lakh, ₹80599 lakh and ₹95561 lakh for the year 2022-23, 2023-24 and 2024-25 respectively.

3.2 Infrastructure and linkage support available, planned and gaps

Balaghat has a good infrastructure for workforce development with seven degree colleges that cater to various streams of Commerce, Humanities, Pure Sciences and Engineering. The district has one government polytechnic and 4 ITIs.

The states first lac cluster in the district is being built at Akodi in Waraseoni block on 15 acres with investment of ₹1018.15 lakh by the Government of India. Apart from this industrial zone is under construction at Kanki for which ₹463 lakh has been sanctioned by the government.

SFURTI (Scheme of Fund for Upgradation and Regeneration of Traditional Industries): Under this scheme financial assistance is being provided to set up traditional industries such as Khadi, Copper and Village Industries Cluster. Two clusters i.e. Agarbatti and Food Processing are being operated in the district under this scheme.

Various Govt schemes like StandUp India Scheme, Mudra Scheme, PMEGP, Mukhya Mantri Udyam Kranti Yojna, CGTMSE are being implemented which have been instrumental in creating a conducive environment for MSMEs to thrive in the district. There is potential for Agro based industries, Forest based industries, animal husbandry based industries, etc. in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	75	4	10000.00	7500.00
2	Manufacturing Sector - Term Loan-Micro	No.	33.00	75	600	19800.00	14850.00
3	Manufacturing Sector - Term Loan-Small	No.	330.00	75	50	16500.00	12375.00
Sub Total					654	46300.00	34725.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	375.00	75	8	3000.00	2250.00
2	Manufacturing Sector - Working Capital-Micro	No.	5.50	75	1100	6050.00	4537.50
3	Manufacturing Sector - Working Capital-Small	No.	66.00	75	150	9900.00	7425.00
Sub Total					1258	18950.00	14212.50
II. MSME - Others							
1	Overdraft to PMJDY Account Holders	No.	0.10	100	3000	300.00	300.00
Sub Total					3000	300.00	300.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2500.00	75	5	12500.00	9375.00
2	Service Sector - Term Loan-Micro	No.	16.50	75	700	11550.00	8662.50
3	Service Sector - Term Loan-Small	No.	330.00	75	60	19800.00	14850.00
4	Trading Units - Term Loan-Medium	No.	2500.00	75	4	10000.00	7500.00
5	Trading Units - Term Loan-Micro	No.	16.50	75	700	11550.00	8662.50
6	Trading Units - Term Loan-Small	No.	33.00	75	75	2475.00	1856.25
Sub Total					1544	67875.00	50906.25
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	375.00	75	10	3750.00	2812.50

2	Service Sector - Working Capital-Micro	No.	16.50	75	1100	18150.00	13612.50
3	Service Sector - Working Capital-Small	No.	33.00	75	350	11550.00	8662.50
4	Trading Units - Working Capital-Medium	No.	375.00	75	8	3000.00	2250.00
5	Trading Units - Working Capital-Micro	No.	16.50	75	1200	19800.00	14850.00
6	Trading Units - Working Capital-Small	No.	33.00	75	200	6600.00	4950.00
Sub Total				2868		62850.00	47137.50
Total				9324		196275.00	147281.25

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. To maintain the growth of the country's exports it is necessary to have a high growth rate including a healthy balance of trade and foreign exchange reserves. Overall exports affect the industrial environment of the country. Quality of products, competitive prices, good packaging are important to compete at the international level. Maintaining a high growth rate in exports is recognized as a national priority by the Government and all exporting agencies.

The Reserve Bank of India first introduced the scheme of financing for exports in 1967. Under this scheme, short-term working capital is made available to exporters at international interest standards. This facility is available in the form of pre-shipment / packing credit and post-shipment credit.

Exports of agricultural and food products from the state have witnessed a significant increase of about 40% from ₹1329 crore in the year 2021-22 to ₹1860 crore in the year 2022-23. The state has established itself as a leader in the export of chickpeas, soybean and organic products. Madhya Pradesh exports, reach many countries with the primary destinations being the Middle East, African countries, United States, Bangladesh and China.

4.1.2 Infrastructure and linkage support available, planned and gaps

According to available information parboiled rice and broken rice are exported from the district. Paddy is the main crop of this district and under One District One Product scheme Chinnor rice has been selected as ODOP crop.

Chinnor rice is the first GI tag agriculture produce for the State. Under the Government of India's "Formation and Promotion of 10000 Farmer Producer Organizations" (FPO) scheme Waraseoni and Lalbarra block in the district have been selected for the production, processing, value addition and marketing of Chinnor paddy and rice.

Under this scheme two FPOs namely Waraseoni Chinnor Valley Farmer Producer Company and Lalbarra Chinnor Farmer Producer Company has been registered and working on ODOP crop. In future, efforts will be made to export Chinnor rice through these FPOs.

The district administration with support of APEDA organized an export related workshop for agricultural scientists of the district officers / employees of the concerned departments processors, rice millers, trading companies and Chinnor producing farmers.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
III. Export Credit								
1	Export Credit -Post Shipment Export Credit	No.	1000.00	80	1	1000.00	800.00	
	Total				1	1000.00	800.00	

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The main objective of education loan is to provide financial assistance to meritorious students for pursuing education in India and abroad. The main emphasis is on the fact that meritorious students despite being poor can get loans from the banking system on cheap and easy terms so that they can get the opportunity to study further. A loan of up to ₹20 lakh to a person for educational purposes including professional courses has been kept in the priority sector. The new concept of education loan will give new expansion to the spread of education and the right of deserving children to get education. This step of the government will definitely show its effect in the coming times. The GLC flow in this sector was ₹355.29 lakh, ₹431.60 lakh and 499.00 lakh for the year 2022-23, 2023-24 and 2024-25 respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 629 primary schools, 203 middle schools, 36 high schools and 33 higher secondary schools in the district. Apart from this, there are ashram schools, colleges, ITI run by the Tribal Welfare Department. Due to increasing population and competition, education in good institutions has become expensive for getting higher secondary, engineering, other skills and quality education. In such a situation bank loan is a big support for poor students. In the absence of adequate facilities for college education within the district, students look for good education in other districts / states. IBA has introduced Model Education Loan Scheme for its member banks under which loans up to ₹7.50 lakh will be margin free and covered under CGFSEL. The repayment period will be 15 years.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans-For inland studies-Diploma	No.	4.00	75	500	2000.00	1500.00
2	Education Loans-For inland studies-Professional Course	No.	10.00	75	150	1500.00	1125.00
Total				650	3500.00	2625.00	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the 2011 census, the number of households in Madhya Pradesh was 1.85 crores. The number of urban households and rural households were 0.50 crores and 1.35 crores respectively. Housing is not only a basic need of human beings but this sector also helps in increasing employment opportunities and boosting the economy.

Pradhan Mantri Awas Yojana (Urban) has been launched in mission mode with the aim of providing housing to all. The mission seeks to meet the housing requirement of the urban poor including slum dwellers through various programmes such as slum rehabilitation of slum dwellers with the involvement of private developers using land as a resource promotion of affordable housing for weaker sections through credit linked subsidy, affordable housing in partnership with public and private sectors, subsidy for beneficiary-led individual house construction/extension. Similarly Pradhan Mantri Awas Yojana (Rural) also aims to develop other infrastructure along with pucca houses in rural areas.

The GLC flow in this sector was ₹6662.54 lakh, ₹4708.00 lakh and ₹5557.00 lakh for the year 2022-23, 2023-24 and 2024-25 respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector in the district is less developed. The necessary infrastructure in the form of cement, steel, bricks, wood and other building materials are easily available in the district. Considering the low demand for this sector, a huge gap exists in the infrastructure required for the development of this sector. There is a huge demand for houses under Pradhan Mantri Awas Yojana as subsidy is available under this scheme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Rural Housing	No.	25.00	75	350	8750.00	6562.50
2	Repair of Dwelling Units-Other Centre	No.	6.00	75	700	4200.00	3150.00
Total				1050		12950.00	9712.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district has a reasonably well established road network but rural roads remain in suboptimal condition impacting the connectivity of remote villages and limiting access to markets and services. The road density of Balaghat district is 17 km per 100 sq km as compared to 22.14 km per 100 sq km.

Irrigation infrastructure though partially developed is insufficient with a large portion of agricultural land still dependent on rainfall increasing vulnerability to drought. Stable power supply and rural electrification have improved yet there are gaps in certain regions. The net irrigated area in the district is 206909 hectares which is 68% of the net sown area of 302939 hectares.

Health services are inadequate with only 17 allopathic hospitals and 338 primary health centres. The district has rail network of 140 kms. Educational infrastructure needs improvement with a literacy rate of 77.1% and more school and colleges are required. There are 60 numbers of primary school per lakh of population. Jal Jeevan Mission is aimed at providing tap water to every household. 96.98 percentage of households in the district is having tap connections.

The development of infrastructure will be critical in facilitating capital formation which in turn will increase the flow of credit and boost productivity across sectors. However the district lacks adequate storage facilities, agro processing facilities and sufficient access to financial institutions in remote areas limiting the ability of local farmers to fully capitalize on their production. Addressing these gaps will be essential for unlocking the districts growth potential and ensuring sustainable development.

5.1.2 Infrastructure and linkage support available, planned and gaps

Balaghat district, while rich in natural resources like manganese and copper, faces challenges in social infrastructure development, particularly in rural areas. Despite being listed among India's most backward districts in 2006 according to the Ministry of Panchayati Raj, the district has seen continuous government investment in areas like education, healthcare, and employment. Efforts are also underway to promote balanced growth by leveraging its mineral and agricultural resources sustainably.

Balaghat has made progress in developing its social infrastructure, particularly in education and connectivity, challenges remain in healthcare access, financial inclusion, and livelihood opportunities, especially in rural and marginalized communities.

NABARD provides financial assistance to state governments through various funds for rural infrastructure improving agricultural development and social sector development. These funds include Rural Infrastructure Development Fund (RIDF), Long Term Irrigation Fund (LTIF), NABARD Infrastructure Development Assistance (NIDA) etc. Over the last 27 years, RIDF has emerged as a reliable and integrated source of financing for rural infrastructure for state governments. In Balaghat district, NABARD has approved 94 projects under RIDF I to XXIX amounting to ₹42461 lakh.

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

The various projects under RIDF funding have delivered significant benefits across multiple sectors in Balaghat district. A total of 04 Drinking Water Projects viz Devsara, Piparjhari, Bhatera and Dhuti has been completed in the district. Through these projects an amount of ₹9086.85 lakh has been disbursed and 14808 households involving 1.16 lakh population has been benefitted. Construction of building for Industrial Training Institute in Malajkhand, Construction of 13 Primary Health Centres in various blocks and Construction of Pucca CAPs - Kharif and Conversion of Existing CAP into Godown with creation of 1.30 lakh MT of storage capacity are the RIDF projects implemented in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Healthcare -The district has a network of 41 Primary Health Centres (PHCs), 297 Primary Health Sub Centres and 04 Hospitals. Health outreach is supported by ASHA workers and 2294 Anganwadi centres, especially in tribal and remote areas. Education -Balaghat hosts government and private schools, including higher secondary schools, colleges, and vocational training institutes. Literacy programs and Sarva Shiksha Abhiyan have improved access to education. There are ITI (Industrial Training Institutes) and polytechnic colleges for skill development. Housing & Sanitation -Under schemes like PMAY (Pradhan Mantri Awas Yojana), housing for rural and urban poor is being developed. Swachh Bharat Mission has led to increased toilet construction and sanitation awareness. Water Supply-Drinking water is supplied through hand pumps, tube wells, and piped water schemes. Efforts are ongoing to improve safe drinking water access in tribal and forested areas.

5.2.2 Infrastructure and linkage support available, planned and gaps

Madhya Pradesh ranks 23rd in India's Human Development Index (HDI) with a score of 0.60 below the national average of 0.64. The state is actively working to enhance key sectors such as education, healthcare sanitation and public private partnerships (PPP) with Balaghat district mirroring these efforts. Literacy and education are the two most important policy levers where more attention should be paid to drive entrepreneurship at the grassroots level. Construction of schools and colleges and rural roads connecting them increased the literacy level of the respective district/taluk/village which in turn increased bank credit and consequently spurred more entrepreneurial activity. While making credit projections for the sector for the year 202627 focus has been given on the gaps in drinking water supply, sanitation, health and education etc. based on the ground level situation and availability of social infrastructure. The government is committed to invest in social sectors such as education, healthcare skill development to achieve the Sustainable Development Goals (SDGs) by providing employment opportunities, housing, sanitation etc. to improve the overall socioeconomic indicators. Specific SDGs related to Balaghat district are connected to its geography and development, with its status as a forest rich area making goals like SDG 15 (Life on Land) highly relevant. Furthermore, as a district in Madhya Pradesh, it aligns with state level initiatives that map existing schemes to the SDGs, including those addressing poverty (SDG 1), hunger (SDG 2), health (SDG 3), education (SDG 4), gender equality (SDG 5), and clean water and sanitation (SDG 6).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	10.00	80	20	200.00	160.00
2	Education-Schools	No.	500.00	80	1	500.00	400.00
3	Healthcare-Hospital	No.	1000.00	80	1	1000.00	800.00
4	Sanitation-Pay & Use Toilets	No.	10.00	80	20	200.00	160.00
Total				42	1900.00	1520.00	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Solar Energy Potential-Madhya Pradesh has a solar energy potential of 62 GW, and Balaghat, with its open land and high solar irradiance, is suitable for small to medium-scale solar installations. Rooftop solar systems and solar-powered irrigation pumps are being promoted in rural and tribal areas. Wind Energy-While Balaghat is not a primary wind corridor, the state overall has 11 GW wind energy potential, and micro wind projects may be feasible in select hilly regions. Madhya Pradesh's Renewable Energy Policy encourages innovation and investment, with incentives like tax exemptions, land concessions, and dedicated Renewable Energy parks. The state aims to achieve 50% renewable energy consumption by 2030. Balaghat benefits from schemes like: PM-KUSUM: Promoting solar pumps for farmers, BharatNet & Electrification Projects: Supporting solar backup systems in remote areas and Security-Related Infrastructure: Solar lighting in Maoist-affected zones.

5.3.2 Infrastructure and linkage support available, planned and gaps

The progress in the field of development of renewable energy is not encouraging and the promotion in the direction of renewable energy in the district is limited to bio-gas only. No good voluntary organization / non-governmental organization is working in the district in this direction. Renewable energy shops are being promoted in every district by M.P. Urja Vikas Nigam. Their objective is to provide information and motivate the general public / companies towards various non-conventional energy and efficient equipment and to sell and repair efficient equipment. Due to the geographical area being sub-tropical the heat of the sun is available most of the year.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home	No.	0.60	80	200	120.00	96.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	2.00	80	100	200.00	160.00
3	Solar Energy-Solar Pump Sets	No.	2.50	80	100	250.00	200.00
Total				400	570.00	456.00	

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	92	344.77	2.90
B	Ongoing tranches	2	146.76	1.34
	Total (A + B)	94	491.53	4.25

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	6	5.07	0.05
B	Rural roads & bridges	59	185.69	1.55
C	Social Sector	25	147.66	1.26
	Total (A + B + C)	90	338.42	2.85

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	6	Irrigation potential	ha	3236
B	Rural roads	37	Road length	km	431.59
C	Bridges	22	Bridge Length	m	3590.93

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector- Schools	4	Number of students	Number	883
2	Social Sector- Rural Drinking Water Supply Project	4	Population benefitted	Number	116000
3	Social Sector- Storage Capacity	2	Creation of Storage Capacity	MT	130400
4	Primary Health Centres	13	Population benefitted	Number	185648
5	Industrial training Centre	1	Number of students	Number	250
6	Electric Sub Station	1	Voltage quality and reliability of power supply improved		

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

All the eligible poor rural households in the district needs to be covered under SHG Bank Linkage Program. Accordingly, all the blocks in the district need to be saturated with SHGs. Considering the total poor rural households of 341000 in the district it is estimated that there is a total potential for formation of 26230 SHGs in the district. A total of 18067 number of SHGs have been formed in the district. In the year 2025, an amount of ₹24599.49 lakh has been disbursed to 9065 number of SHGs. The average loan per SHG worked out to ₹2.71 lakh in the district.

JLG mode of financing serves as a collateral option for loans provided to small, marginal, tenant farmers, oral leasees, sharecroppers etc. It enables banks to reach farmers through a group approach adopt a cluster approach and facilitate peer education and credit discipline. Therefore banks in the district can increase their funding to small marginal tenant farmers and oral leasees through JLG mode of financing. Considering the estimated number of 311777 small and marginal farmers in the district there is a possibility of funding 51970 JLGs in the district. Small Finance Banks, Private Banks and Madhya Pradesh Gramin Bank are engaged in financing through JLGs in the district. In the year 2025, 6793 JLGs have been financed with ₹8832.16 lakh. Apart from this NABARD's subsidiary NABFINS is financing JLGs and have financed ₹587.6 lakh to 312 JLGs in the year 2025.

6.2 Infrastructure and linkage support available, planned and gaps

DAYNational Rural Livelihood Mission (DAYNRLM) is being implemented throughout India from 01 April 2013 to give more strength to the Self Help Group Bank Linkage Program by restructuring the SGSY program. Under this scheme, 93.4 lakh SHGs have been promoted till 31.03.2024 through which 8.41 crore women have been connected. This is a flagship program of the Government of India. In the state this project is being implemented by Madhya Pradesh State Rural Livelihood Mission (MPSRLM) in 313 blocks of all 55 districts.

NABARD is running livelihood based programs to help SHG women establish and manage successful enterprises for livelihood and to increase their income. There are two major programs under this Micro Entrepreneurship Development Program (MEDP) and Livelihood and Enterprise Development Program (LEDP).

The Indian microfinance sector has witnessed unprecedented growth in the last 20 years. The number of institutions providing microfinance services has increased to hundreds. According to Bharat Microfinance Report 2024, there are 22 MFIs operating in Balaghat district and they provide loans through JLGs. NABARD provides financial assistance to eligible NBFC MFIs through long term refinance for further financing to JLGs by these MFIs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs-New Loans	No.	1.00	100	1200	1200.00	1200.00
2	SHGs/ JLGs-Others-First Dose	No.	1.50	100	3000	4500.00	4500.00
3	SHGs/ JLGs-Others-Second Dose	No.	2.00	100	7000	14000.00	14000.00
Total				11200		19700.00	19700.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. There is a need to promote crop diversification in the district by replacing paddy with millets such as ragi, kodo and kutki along with maize.
2. Despite a ban on stubble burning some farmer's still burn stubble reducing crop yields destroying fodder and depleting soil nutrients. Raising awareness about the benefits of managing stubble and crop residues is essential. Utilizing residues for compost diversifying crops and effective stubble management are crucial.
3. Strict check should be done on distributors, suppliers of seeds and pesticides to ensure the quality of seeds, fertilizers and pesticides.
4. The farmers receiving benefit of PM Samman Nidhi (about three lakh farmers in the district) and not having KCC should be provided with facility of KCC.
5. Provide working capital for animal husbandry and fisheries to all eligible farmers through KCC.
6. A large number of small and marginal farmers do not have clear title to the land due to which they cannot avail institutional credit. Banks can take help of alternative methods like Joint Liability Group (JLG) to give them agricultural loans.

2. Water Resources

1. There is a need to promote solar energy based pump sets for agricultural irrigation in the district.
2. Encourage irrigation through drip and sprinkler. There is a need to increase the water use efficiency of lift irrigation schemes by adopting micro irrigation system.
3. Implementing artificial recharge methods in irrigation schemes will help in sustaining groundwater levels and ensuring long-term water availability for farming.

3. Farm Mechanisation

1. Agricultural mechanization should be promoted in the form of custom hiring through Farmer Producer Organizations.
2. Raised bed planting will be encouraged for the improved sowing techniques by using raised bed planter or ridge furrow planter.
3. There is a need for small machine-operated tools that can work efficiently in small fields with minimal energy such as paddy transplanters and reaper-cum-binders which have proven suitable for agricultural tasks.
4. In view of the increasing use of drones in agriculture it is necessary to work on proper repair, maintenance facilities and skill development.

4. Plantation and Horticulture

1. Necessary infrastructure for post-harvest processing should be developed.
2. The district does not have cold storage facility for storing the produced fruits, vegetables, spices etc. Hence there is a need to promote cold storage in the district.
3. Unemployed youth, SHGs, FPOs may be encouraged to set up private nurseries as there is a growing demand for good quality planting materials.

5. Forestry/ Waste Land Development

1. The forest department should identify areas for wasteland development and motivate farmers for this program.
2. Farmers and interested individuals should be provided opportunities to learn techniques of agro forestry, farm forestry and to optimize the use of land and water resources through institutions like Krishi Vigyan Kendra.

6. Animal Husbandry - Dairy

1. Banks to provide dairy loans in group mode through Self Help Groups/JLGs.
2. There is scope for formation of new milk societies in the district
3. Dairy farmers should be educated about scientific livestock management through training and capacity-building programs.
4. Strengthening of dairy societies by proving basic infrastructure facilities at collection center level.
5. Comprehensive efforts are required to extend benefits to all livestock farmers under the Kisan Credit Card (KCC) scheme.

7. Animal Husbandry - Poultry

1. Poultry farming in the district is being done traditionally on a small scale by small entrepreneurs. Farm management is very important in commercial poultry farming which requires knowledge and skills.
2. Efforts should be made to encourage private investment in the district by establishing hatcheries.
3. Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.

8. Animal Husbandry - Sheep, Goat, Piggery

1. There is a need to develop goat farming as a large cluster and make goat farming a successful means of livelihood by improving the breed and diet.
2. Special training programmes on sheep, goat and pig farming may be organized for the beneficiaries of the government sponsored programs especially for the members of the SHG

9. Fisheries

1. Supply of good quality fish seeds in sufficient quantity should be ensured on time.
2. Fisheries training and extension facilities should be provided to entrepreneurs.
3. Provide timely KCC to members of fishermen society. Commercial Banks should make efforts to finance KCC loans in this sector to its potential.
4. Apart from promotional facilities the department needs to select some good fish producers and motivate them to set up bigger units.
5. Generally the banks are hesitant to finance the fisheries sector due to various reasons including lack of awareness poor past record in recoveries etc. The banks in close coordination with Fisheries Department may finance (both for block capital and working capital) the sector to its full potential.

10. Construction of Storage and Marketing Infrastructure

1. The district is deficit in the storage capacity and there is need for creation of storage capacity.
2. Creation of storage infrastructure through FPO mode and bank financing for this can be promoted.
3. Banks may encourage marketing credit on the basis of Negotiable Warehouse Receipt issued by accredited godowns.
4. Accreditation of warehouses to Warehousing Development and Regulatory Authority (WDRA) for issuing Negotiable Warehouse Receipts may be ensured.

11. Land Development, Soil Conservation and Watershed Development

1. Due to the sloping terrain of the district soil erosion occurs due to flowing water. Land improvement measures are necessary to prevent this erosion and soil treatment is required due to the districts alkaline nature.
2. It is necessary to give priority to soil conservation and treat the fallow land to make it suitable for agriculture in the district.
3. There is a need to raise awareness among farmers about soil testing.

12. Agriculture Infrastructure: Others

1. Agriculture Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.
2. Technology for tissue culture available with KVks and Agricultural Universities to be widely popularized among progressive farmers.

13. Food and Agro Processing

1. Food processing in the district can be promoted through farmer groups like Farmer Producer Organizations (FPOs) for value-addition and processing of commodities.
2. Banks may be encouraged for financing processing units with the benefit of PM-FME scheme and AIF convergence
3. There is a strong need for increasing the processing level of food crops and developing excellent Post-Harvest Management system to achieve the goal of food security.
4. DIC may also widely disseminate the schemes of both Central and State Governments particularly those implemented by APEDA, NHB, Ministry of Food Processing Industries etc. as also provide information about the facilities relief subsidies and other initiatives offered under each of them.

14. Agri. Ancillary Activities: Others

1. The credit requirement of FPOs is generally for procurement of inputs/raw materials marketing and/or working capital loan for value addition. Banks can finance to FPOs and avail benefit of Credit Guarantee Scheme for FPOs.

15. Micro, Small and Medium Enterprises (MSME)

1. Creating awareness among entrepreneurs about opportunities in MSME sector and Government incentives by DIC.
2. Banks may consider the credit requirement of traditional sub-sectors of handloom, handicrafts, village artisans, KVI units for livelihood and employment generation of this sector.
3. Working capital is important for small enterprises. Banks may provide adequate working capital to small scale enterprises.

16. Export Credit

1. The District Administration/DIC with support of APEDA to organise workshop for promotion of export of produce from the district for agricultural scientists of the district, officers / employees of the concerned departments, processors, rice millers, trading companies and Chinnor producing farmers.

17. Education

1. Education department and banks together can play an active role in making students and parents aware about the benefits of higher education and loan facilities available from various banks.
2. Skill education/training may be given priority based on the needs of the local industry.

18. Housing

1. Bank should give priority to loan application under Pradhan Mantri Awas Yojana.

19. Social Infrastructure

1. State Government can approach NABARD for financing social infrastructure under RIDF, particularly, for projects such as clean drinking water and health infrastructure.
2. Solid Waste Management and infrastructure works related with sanitation in rural areas needs to be strengthened.
3. Banks may fund for setting up of schools health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.

20. Renewable Energy

1. Encouraging farmers to adopt solar water pumping systems.
2. PM Surya GharMuft Bijli Yojana provides subsidies for households to install solar panels on their roofs, aiming to provide free electricity to residential consumers. Government local bodies should make solar rooftop compulsory in the construction of new houses.
3. PMKUSSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyaan) provide support for the development of small grid connected solar power plants, solar pumps for farmers, and solarization of existing agricultural pumps, benefiting farmers. Create awareness among farmers and local communities, highlighting the scheme's three components, emphasizing subsidy benefits, conducting skill development programs, and collaborating with local government bodies and financial institutions.

21. Informal Credit Delivery System

1. Training and capacity building for bankers to understand JLG financing needs.
2. Banks and NGOs should work together towards creating awareness among SHG members credit linkage to SHGs group formation to avail government schemes.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

' Out of 65, 30 weak banks have board-approved TAP.

' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives in the State : The cooperative sector in Madhya Pradesh comprises a total of 54321 cooperatives, covering about 45563 Non Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/

Industrial societies, etc.) and 5059 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 96.81 lakh members spread across 55302 villages. The state does not have long term rural cooperative credit institutions (State Cooperative Agriculture and Rural Development Banks (SCARDBs) and PCARDBs). Further, there are 30 MSCS (Multi State Cooperative Societies) having their registered office in the state. Besides, there are about 23 district level federations and 3 state level federations and no national level federations operating in the state. Source: National Cooperative Database (NCD) of MoC, GoI.

2. Status and Profile of Cooperative Institutions : Madhya Pradesh State has three tier Short Term Cooperative Credit Structure (STCCS) comprising the Apex Bank (MPStCB), 38 DCCBs at middle and 4650 affiliated PACS in 55 districts as on 30 September 2025. NABARD conducts the Statutory Inspection of MPStCB and DCCBs under Section 35 (6) of the Banking Regulation Act, 1949. As per the statutory inspection report of banks with reference to financial position as on 31 March 2024, 11 DCCBs were non- compliant with Section 11 (1) of Banking Regulation Action 1949, (AACS), 26 DCCBs were in profit, 27 had positive net worth, 14 had Gross Non Performing Assets (GNPA) below 15% and 16 had Net Non Performing Assets (NPAs) below 10% . The State has a total of 54321 registered cooperative societies, covering about 45563 Non Credit Cooperatives, which has 17 important cooperative sectors viz. Agricultural Credit Societies Non Agricultural Credit Societies, Consumer Cooperative Stores and Milk Producers Cooperatives etc. Of these, 24797 societies are functional.

3. The key observations include:

1. Agricultural Cooperatives : Currently, 4650 PACS are providing kind component of KCC and some PACS provide cash component also. These primary societies have nearly 96.81 lakh members spread across 55302 villages. Further, there are 30 MSCS (Multi State Cooperative Societies) having their registered office in the State. Besides, there are about 23 district level federations and 03 State level federations operating in the State. There is no national level federation.

2. Housing Cooperatives: With 3045 operational societies these are concentrated in the State suggesting focused housing development in that area.

3. Consumer Cooperatives: A total of 5037 operational societies primarily in State indicating a well established network for the State consumer goods.

4. Dairy Cooperatives: 10686 operational societies are spread across various blocks highlighting their significance in dairy production. However, these societies need to be motivated to improve milk collection.

5. Womens Cooperatives: Limited numbers (11844 total) suggest potential for growth in empowering women through cooperative initiatives.

6. Fisheries Societies: 2986 operational societies are functioning which play a vital role for small fishermen in the State.

The State does not have long-term farm and off farm rural cooperative credit institution State Cooperative Agriculture and Rural Development Banks (SCARDB) and Primary Cooperative Agriculture Rural Development Bank (PCARDB).

Source: National Cooperative Database (NCD) of MoC, GoI.

5. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives. Formation of New Multipurpose PACS : The plan aims to saturate the rural landscape with cooperative ecosystem through formation and strengthening of two lakh new Multipurpose PACS, Dairy and Fisheries cooperative societies over a period of five years, covering all the Panchayats/ villages in the country, thus strengthening the cooperative movement and deepening its reach up to the grassroots.

Implementation Strategy:

- a. NABARD and State Government shall work jointly towards the registration of new MPACS.
- b. StCBs shall function as State Project Management Units (PMUs).
- c. DCCBs shall act as Resource Support Agencies (RSAs) for the current year.
- d. Each DCCB shall deploy two experienced staff members as Resource Persons (RPs).
- e. Maximum focus shall be on 'Underserved' category followed by 'Uncovered' category for new MPACS.

6. Financial Support Structure:

For RSA:

The payment for cost incurred in the formation of new MPACS will be on completion of the following deliverables.

The total cost allocated per MPACS is ₹5,500, which is distributed across three key activities:

1. Baseline Study and Social Mobilisation: This includes conducting an initial assessment of the local context and engaging with the community to build awareness and support for the cooperative. The cost for this activity is ₹3,500 per MPACS.
2. Preparation of Byelaws and Registration: This involves drafting the cooperative's byelaws, completing necessary documentation, and covering expenses related to registration. The cost for this component is ₹1,000 per MPACS.
3. Business Development Planning: This includes organizing visits and meetings, and procuring stationery required for preparing the Business Development Plan (BDP). The cost for this activity is ₹1,000 per MPACS.

7. For Resource Persons (RPs)

Resource Persons (RPs) engaged in facilitating the registration and operationalization of MPACS (Multipurpose Primary Agricultural Credit Societies) are eligible for remuneration based on the achievement of specific deliverables. In Normal States, RPs will receive ₹5,000 upon successful completion of MPACS registration and an additional ₹2,000 once the business activities both credit and noncredit commence. This brings the total remuneration to ₹7,000 per MPACS. In contrast, for North Eastern Region (NER) States including Sikkim, the remuneration for registration is ₹6,000, while the amount for commencement of business activities remains ₹2,000, totaling ₹8,000 per MPACS.

To facilitate this process, District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) are required to seek reimbursement from NABARD on a quarterly basis through the respective District Development Managers (DDMs).

Criteria for formation of new mPACS:

The newly formed mPACS must have a minimum business of ₹ 3 crores. 5000 hectares of agriculture land within the coverage of mPACS. Area of operation: Minimum circumference of 10 kms. No. of members: 1000

8. Progress in MP

As on 30 September 2025, 614 new mPACS have been registered in Madhya Pradesh. JWC has been constituted in all 52 districts and 63 meetings have been convened. Three SCDC meetings have been convened. 3rd meeting of SCDC was held under the chairmanship of Additional Chief Secretary, Cooperation GoMP on 19th June 2025.

As part of the ongoing development initiatives, significant progress has been made in integrating Primary Agricultural Credit Societies (PACS) with District Central Cooperative Banks (DCCBs). Out of the total PACS identified for affiliation, 68 have successfully been linked to DCCBs. Among these, 17 PACS have taken a further step by opening accounts with their respective DCCBs, enabling smoother financial operations. Moreover, 15 PACS have already initiated business activities, marking a promising start toward enhanced rural financial inclusion and cooperative development.

SCDC meeting held on 19 June 25, the State Govt has decided that new mPACS will be allocated at least 1 acre of land, free of cost.

In first Phase, out of identified 637 new mPACS, 102 PACS have Godowns.

For remaining 535 PACS, capital expenditure of ₹42 lakh/PACS proposed: One time grant assistance of ₹224.70 crores from State Govt. is in pipeline.

Managerial Expense: To run new mPACS, State Govt will give ₹3.24 lakh/year to each PACS as managerial grant under Revenue Exp for salaries of employees.

9. Adoption of Model Byelaws by PACS : Model byelaws have been adopted by all PACS in Madhya Pradesh in letter and spirit. This has now enabled PACS to diversify their businesses by undertaking more than 25 economic activities, including dairy, fisheries, short term and long term credit, LPG/CNG/diesel/petrol distributorship, custom hiring centers, fair price shops, etc.

Other Initiatives for PACS: NABARD RO in close coordination with the State Cooperation Department is playing a proactive role in flagship projects like PACS computerisation and various initiatives under Sahkar se Samriddhi, viz., PACS as CSC, Jan Aushadi Kendras by PACS, Grain Storage etc. PACS in MP are already engaged in procurement, PDS business and fertilizer distribution in addition to the traditional credit business. As on 19 June 2025, the progress of Madhya Pradesh on various initiatives taken for Cooperative sector is as under:

a. PACS as Common Service Centres (CSC) As per latest information received from the State Government

PACS onboarded to CSC: 4534

PACS functioning as CSC: 4070

Number of transactions: 63932

Total transactions (from April 2023 till 2025): ₹346.70 lakhs

b. PACS as Kisan Samriddhi Kendras

Number of PACS having fertiliser license: 4517 Total amount of transactions: ₹ 370 crores (from 1st April 25 onwards) Under IYC 2025, it is proposed to start soil testing in a campaign mode under PMKSK in collaboration with IFFCO/KRIBHCO.

c. PACS as Jan Aushadi Kendra

Initial Approval received from PMBI: 226

Drug licenses issued: 76

PACS operational as Jan Aushadi Kendra: 54

d. PACS as Pani Samiti

25 PACS of District Burhanpur and 1 PACS of Distt Dhar have started collection of water charges

e. PACS as FPO

No. of FPOs registered: 23

MP State Cooperative Union appointed as CBBO (Cluster Based Business Organisation)
Formation of BDP (Business Development Plan) under process

In addition, few PACS have adopted innovative new businesses such as providing Drone services, weigh bridge facility, etc. The state has shortlisted 250 PACS to be developed as model PACS undertaking diversified business.

Centrally Sponsored Scheme for Computerization of Office of Registrar of Cooperative Societies in States/UTs : To increase ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/Union Territories, a scheme for computerization of State Registrar Offices has been launched by the Ministry of Cooperation. The software developed under this scheme will be based on the Cooperative Act of the respective State/UT.

10. RCS of concerned State/UT will be the nodal officer & will be responsible for the implementation and monitoring of the project. It is noteworthy to mention that SLIMC for computerisation of office of RCS, MP has been constituted under the chairmanship of Principal Secretary, Cooperation, GoMP. RCS, GoMP has sent a proposal to Ministry of Cooperation, Govt of India. SNA account has been opened and mapped with PFMS.

GoI has released the 1st instalment of ₹18.40 lakh to the State Government for hardware procurement. In SCDC meeting held on 19 June 25 held under the chairmanship of ACS Cooperation, GoMP, it has been decided that hardware procurement will be completed by 31 July 2025. M.P. State Electronics Development Corporation Ltd (MPSeDC) has been finalized as the Software development agency. ACS Cooperation, GoMP has advised to complete the process of RCS Computerization by December 2025.

Status of PACS Computerisation

Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS) In Madhya Pradesh, 4,536 PACS have been sanctioned under the project. Notably, MP is among the few states where hardware has been delivered to all sanctioned PACS. Since the projects launch in June 2022, significant milestones have been achieved through the combined efforts of stakeholder.

11. Progress as on 30 September 2025

Under the PACS Computerisation Project, a total of 4,536 PACS have been sanctioned, reflecting a strong commitment to strengthening grassrootslevel cooperative institutions. Of these, 4,509 PACS have successfully completed the DCT process, indicating near universal compliance and readiness for digital integration. Furthermore, 1,687 PACS have undergone the System Audit for the year 202425, ensuring operational transparency and accountability. In terms of digital adoption, 317 PACS have transitioned to the ePACS platform, marking a significant step toward modernizing cooperative banking operations.

a. Empanelment of PACS auditors for FY 202425 has been done by RCS Office. RCS, GoMP vide letter no.1476 dated 27 June 25 has issued instructions to AR/DRs and CEOs of DCCBs to complete till date voucher entries in ERP and ensure completion of audit by 30 August 2025. Further, RCS vide the referenced letter has advised AR/DR and CEOs to achieve ePACS only mode by 15th August 2025.

12. Training & Capacity Building of State/DCCB/PACS Officials

Given the PACS centric nature of the project, NABARD supported MPStCB in conducting a 2day ERP training for all 4,536 PACS officials, delivered by Master Trainers of DCCBs and SI. In 2024, NABARD also facilitated: 5 day training (27 to 31 May) and 3 day training (28 to 30 August) on ERP and audit modules for 129 Master Trainers of DCCBs and SI by NLPSV resource persons. day refresher training for 345 officials, consisting of State Cooperation Dept. DCCB CEOs, Master Trainers, SI personnel, and PACS staff, was held on 12 March 2025. In addition to this, NABARD RO has facilitated various online booster/ refresher trainings for concerned stakeholders on need basis.

13. Implementation of Comprehensive Turn Around Plan for Weak Rural Cooperative banks

Financially strong and viable Rural Cooperative Banks (RCBs) are vital for purveying the credit needs and other banking services in rural areas, to the customer. However, the financial position of some of the Rural Cooperative Banks have been impaired due to high level of NPA, high accumulated loss, poor management practices, etc.

Thus, a comprehensive Turn Around Plan was required in order to devise and implement a strategy for improvement in the functioning and performance of these potential banks. In this regard, the banks falling under C and D category as per NABARDs latest inspection ratings and banks falling under Supervisory Action Framework Self Initiative for Turn Around (SAFSITA) were advised for implementation of Turn Around Plan.

The Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalisation, human resource development, technology adoption, financial inclusion etc, required for a holistic improvement in functioning of weak RCBs.

Accordingly, all the 22 DCCBs identified in Madhya Pradesh have launched the Turn Around Plan from FY 2025 26 onwards.

14. Review and monitoring system at the district level has been setup in the form of quarterly review through the District Level Monitoring and Review Committee (DLMRC). Similarly, the progress made by the DCCBs under the Turn Around Plan shall be quarterly reviewed by High Level Committee (HLC) at state level chaired by P.S. Cooperation Government of Madhya Pradesh.

Implementation of Development Action Plan by Banks not covered under Turn Around Plan (TAP) The 16 DCCBs in Madhya Pradesh (A, B+, B rated banks) have been advised to implement Development Action Plan (DAP) to improve their functioning & performance.

Infusion of share capital by State Govt. in DCCBs which are not complying with Section 11 (1) of Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

Government of Madhya Pradesh in FY 2024-25 sanctioned ₹ 300.00 Crore for 6 Banks (₹50.00 crore each) viz. Datia, Jabalpur, Gwalior, Shivpuri, Panna & Satna. Future share capital assistance to the DCCBs will be subject to the achievement of targets as indicated in the Monitorable Action Plan (MAP) of the concerned DCCB.

5. Status of Cooperatives in the District

1. The cooperative sector in the district is a vital component of the local economy supporting a wide range of activities and services. There are 278 cooperatives in the milk, fisheries and poultry sectors indicating strong support for these industries. Additionally, the district has 20 consumer stores and 3 housing societies providing essential goods and affordable housing solutions. The district has 07 weavers societies formed for the artisans of handloom sarees. The industrial and marketing sectors are supported by 10 industrial societies and 9 marketing societies respectively. Labour sector is facilitated by 6 cooperatives while 558 other cooperatives cater to various community needs. The district also boasts 129 Primary Agriculture Credit Societies (PACS) which provide crucial financial services and operate across state boundaries. In total there are 891 cooperatives in the district playing a significant role in promoting economic development and improving livelihoods.

6. Potential for formation of cooperatives

1. PACS in the district are also being utilized as Common Service Centres (CSCs), Kisan Samridhi Kendras (KSKs) and Jan Aushadi Kendras (JAKs) with 126 PACS functioning as CSCs and KSKs and 5 as JAKs. This multifunctional approach enhances the services provided to the rural population including access to essential medicines and agricultural inputs. Despite these advancements there are areas with untapped potential. For instance there are no PACS currently functioning as Pani Samitis nor are there any PACS involved in petrol/diesel or LPG distributorships. Additionally the PM Kusum Scheme which promotes solar energy usage has not yet been implemented in the district.

The district cooperatives are also engaged as Bank Mitras of DCCB with 126 societies provided with micro-ATMs facilitating financial inclusion and banking services in rural areas. Furthermore there is significant membership in Multi-State Cooperative Societies with 6 societies involved in seed cooperatives, 46 societies in organic farming and 49 societies in agri-exports cooperatives.

Overall the district has a robust cooperative framework with substantial scope for further expansion and diversification particularly in areas like dairy, fisheries, renewable energy, fuel distribution and water management which can significantly enhance the socio-economic development of the region.

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	Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Micro Finance	Sustainable Development migrants during Covid 19 through integrated farming	Village Samatpuri, of Devri and Basi in training Katangi block	Support provided in the form of Training and supply of chicks, goats, training, Agriculture exposure visit, flour and spiceAnimal Husbandry processing unit, Vermicompostdepartment and NADEP tank, Seeds of Jimikand, turmeric, training and exposure visit of farmers.	and from Animal Husbandry processing unit, Vermicompostdepartment and NADEP tank, Seeds of Jimikand, turmeric, training and exposure visit of farmers.	60	Increase in the income of the project beneficiaries, women empowerment, reduction in migration, improvement in socio economic status of the project beneficiaries, diversification of crops and sustainable income.
2	Micro Finance	Sustainable Development Farmers Through Dragon Fruit Cultivation	Village Nandora and of Kalimati, Katangi block	Support in the form of dragon fruit Training infrastructure installation of dragon fruit plants, Agriculture seeds for intercropping of Horticulture Jimikand, training & exposure visitdepartment on dragon fruit cultivation and intercropping, vermicompost tank, marketing support.	and from Agriculture and Horticulture Jimikand, training & exposure visitdepartment on dragon fruit cultivation and intercropping, vermicompost tank, marketing support.	20	Introduction of new crop in the district, increase in the income of farmer from 20 dismil of land (1/5th acre), crop diversification.
3	Micro Finance	Micro Entrepreneurship Development Program on Stitching	Paraswada	Support for training to SHG members on stitching, exposure visit	Support from SRLM department	30	Skill upgradation of SHG members and increase in income
4	Micro Finance	Livelihood Entrepreneurship Development Program on	Village Tekadi, Katangi block	Training on mushroom production, preparation of products of mushroom, marketing, refresher	Support from SRLM department	90	Skill upgradation of SHG members and increase in income

	Mushroom Production, Processing and value added products	training and exposure visit		
5	Micro Finance	Village Anajnbihari and Bamhani, Katangi block	Training on Mahua processing and preparation of products of mahua, marketing, refresher training and exposure visit	Support from SRLM department
6	Micro Finance	Rural Mart	Kirnapur	Support to Kalyani CLF for 02 years to set up Gram Dukaan for selling SHG products. Support in the form of Rent for shop, salary of salesperson, furniture, rent, marketing etc.
7	Collectivisation	Rural Mobile Van	Mart-Paraswada	Support for Rural Mart-Mobile Van to market FPO products
8	Collectivisation	Adaptation & Demonstration of AI technology (Drone) for application of nutrients	20 villages of Paraswada, Baihar, Balaghat & Birsa	Promotion of AI technology through use of Drone for application of nutrients and pesticides in the field of farmers.
				Support from SRLM department
				Marketing of SHG products, platform to sell SHG products, increase in income of SHG.
				Enable producers to sell produce at reasonable prices by avoiding middlemen, enhancing producer skills of the producers, better price realisation.
				Reduction in time and cost for spraying, saving in manpower, uniform application of nutrients in the field, improvement in productivity due to uniform and efficient spraying, reduction in

					cost of cultivation to farmer.
9	Collectivisation	Farmer Producer Companies	Baihar, Katangi, Khairlanji, Kimapur, Lanji, Lalbarra, Paraswada, Waraseoni	Support to FPOs for registration, training, office set up, CEO salary, Exposure visit, miscellaneous for 03 years.	Support from Agriculture, Horticulture, Animal Husbandry, Fisheries Department
10	Banking Technology	Promotion of Digital Payment in Balaghat Mandi	Balaghat	Support for awareness creation among farmers, traders, shopkeepers through financial awareness program on digital payments.	Mandi
11	Infrastructure Development	Pilot Project on World Largest Storage Project	Paraswada	Creation of storage capacity of 500 MT and grading sorting unit for Paraswada PACS	DCCB & PACS
12	Banking Technology	Computerisation of PACS	All blocks	Support for computerisation of 126 PACS in the district	DRCS, DCCB, PACS ₁₂₆
13	Awareness Creation	Financial and Digital Literacy Camps	All blocks	Support to Banks for conduct of financial and digital literacy camps to Madhya Pradesh Gramin Bank and Airtel Payment Bank.	PACS. PACS computerisation will increase efficiency, transparency, easy access to credit, modernization of PACS.
					23
					Increase in financial and digital awareness.

14	Awareness Creation	Support to Centre For Financial Literacy	All blocks	Support to 03 Financial Literacy Centres in the district for financial and digital literacy.		Increase in financial and digital awareness.
15	Awareness Creation	Capacity Building for Adoption of Technology	Paraswada	Support to provide exposure visit to farmers to Nanaji Deshmukh Veterinary Science University, Jabalpur to get knowledge on Goat Farming.	25	Increase in scientific knowledge about goat farming and implementation in the field.
16	Banking Technology	Demonstration Van for Banking Technology, Micro ATM, Financial support for implementing Positive Pay system, Implementation of Bharat Bill Payment System	All blocks	Financial support to DCCB Balaghat for implementation of different banking technology		Improvement in Banking technology in Balaghat DCCB

Success Stories

Success Story 1



Project Implementing Agency	Paryavaran Jagruti Evam Gramin Shiksha Vikas Sanstha (EAREDO)
Duration of the project	02 years
Beneficiary	
1. No. of beneficiaries	60
3. State	Madhya Pradesh
4. District	Balaghat
5. Block	Katangi
6. Village	Samatpuri, Devri and Basi
Title	Sustainable Development of migrants through Integrated Farming
Scheme	Farm Sector Promotion Fund

1.1 Support provided

Grant support of ₹ 23.97 lakh.

Support for poultry, goatery and processing unit (flour & spices) to 40 migrants women and support for farming of Jimikand, Turmeric, Chandrasur medicinal plants and vermicompost to 20 migrant farmers.

Training and exposure visit for poultry, goatery, vegetable cultivation and flour mill.

Marketing of products like wheat flour and spices through an FPO, Samatpuri Agri Producers Company ltd.

1.2 Pre-implementation status

The selected beneficiaries were the migrants and they used to work on daily wages in the nearby cities. The annual income of women labour was in the range of ₹35000 to ₹40000 and male labour was ₹65000 to ₹70000.

During Covid 19, they came back to the villages with no job in the cities.

The project was implemented during the Covid 19 when the migrants had no other source of income

1.3 Challenges faced

The migrants had no sustainable source of income in the village. The challenge was to provide them with sustainable source of income so that don't migrate to cities.

1.4 Impact

Increase in the income of the project beneficiaries. The women beneficiaries earned in the range of ₹ 70,000 to ₹ 80000 in a year from the project and the male beneficiaries earned in the range of ₹1.30 lakh to ₹1.40 lakh yearly.

Women empowerment

Reduction in migration

Improvement in socio economic status of the project beneficiaries

Diversification of crops and sustainable income

Success Story 2



Title	Sustainable Development of Farmers through Dragon Fruit Cultivation
Scheme	Farm Sector Promotion Fund
Project Implementing Agency	Paryavaran Jagruti Evam Gramin Shiksha Vikas Sanstha (EAREDO)
Duration of the project	03 years
1. No. of beneficiaries	20
3. State	Madhya Pradesh
4. District	Balaghat
5. Block	Katangi
6. Village	Nandora and Kalimati

2.1 Support provided

Grant support of ₹ 22.66 lakh

Infrastructure support for Dragon fruit plants like cement poles, saplings, vermicompost tank, seeds of Jimikand for intercropping.

Training on Dragon fruit plantation and intercropping of Jimikand crop.

Exposure visits and marketing of dragon fruit.

2.2 Pre-implementation status

The land required in the project is one fifth of the acre from each farmer. Earlier the farmer used to cultivate paddy in that area and it is estimated that the farmer used to earn ₹ 10,000 to ₹ 12,000 from the one fifth of the acre.

Farmers used to cultivate paddy and they were not aware about dragon fruit farming. No diversification of crop.

2.3 Challenges faced

The mindset of the farmer in adoption of new crop as compared to the traditional paddy cultivation.

Convincing mindset of farmers that in initial period of 02 to 03 years, there will be no income from the Dragon fruit plants.

2.4 Impact

Diversification in agriculture.

Learning new technology and get associated with commercial farming

Income earned from dragon fruit ₹16,000 to ₹34,000 and ₹5,000 to ₹10,000 from intercropping of vegetables from 1/5th acre of land.

Source of inspiration for other farmers to grow dragon fruit on a large scale.

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.

1 Climate Change Scenario-At the State Level

1.1 State Action Plan for Climate Change

a Madhya Pradesh is one of the first State in the country to have prepared a State Action Plan on Climate Change (SAPCC) in the year 2012. It contains a comprehensive and detailed analysis of the climate change impact on vital sectors such as agriculture, forest cover, water, energy, urban development, etc. Some of the main strategy points of the SAPCC are:

1. Enhancement of livelihood security and employment generation of rural communities, Review of existing rural development programmes with focus on Climate Change.
2. Planning of climate change related activities at Panchayat level
3. Increasing the adoption of organic / Natural farming and reducing input costs
4. Provide evidence-based research on crop modelling and GHG emissions

According to the MP SAPCC, a total of ₹97,153.16 crore is needed to support the adaptation activities outlined in the plan. The largest allocation, ₹85,778 crore, is required for the Forest & Biodiversity sector. Other key sectors include Water Resources, which needs ₹1,234 crore; Agriculture, ₹1,748 crore; Horticulture, ₹1,889 crore; Animal Husbandry, ₹900 crore; Rural Development, ₹733 crore; and New & Renewable Energy, ₹798 crore.

1.2 Any specific Climate Change initiative in the State by

c GoMP, in 1981, established a pioneering institute named Environmental Planning & Coordination Organization (EPCO) as an opportunity to embed environmental planning into statewide development process. Under the aegis of Department of Environment EPCO act as the advisory body to the Government of Madhya Pradesh on environmental matter. A State Knowledge Management Centre on Climate Change (SKMCCC) has been established in EPCO. This centre caters to climate change issues for the state of Madhya Pradesh.

The Project "Enhancing Adaptive Capacity to Climate Change through Conservation of Traditional Water Supply Sources (Wells and Bawdies) of Indore and Burhanpur Cities" have been sanctioned under the Climate Change Action Programme (CCAP) of MoEFCC amounting to ₹ 5.00 crores.

d NABARD acts as the National Implementing Entity (NIE) facilitated in the sanction and implementation of Project "Enhancing Adaptive Capacity to Climate Change through Developing Climate Smart Villages in three vulnerable districts viz., Rajgarh, Satna, and Sehore" with MoEFCC under National Adaptation Fund on Climate Change (NAFCC). The project involved an outlay of ₹ 24.87 crores to develop 360 climate smart villages in these districts and is being implemented by Environmental Planning and Coordination Organization (EPCO). The project benefitted 66000 beneficiaries.

NABARD as National Implementing Entity facilitated the sanction and implementation of the project "Building Adaptive Capacities of Community, Livelihoods and Ecological Security in the Kanha Pench Corridor of Madhya Pradesh" under the Adaptation Fund (AF). The project involved a total outlay of ₹16.61 Crore which was implemented by NatWest Group. The project accrued benefits to 7400 beneficiaries directly.

e Initiatives of NABARD (Contd.)

A project on "Building Adaptive Capacities of Small Inland Fishermen Community for Climate Resilience and Livelihood Security, Madhya Pradesh" under the Adaptation Fund (AF) was sanctioned by NABARD. The project involved an total outlay of ₹9.90 Crores which was implemented by agency Towards Action and Learning (TAAL).

Further, NABARD under its own fund Climate Change Fund Interest Differential has supported 13 projects covering various umbrella climate change themes including promotion of sustainable harvesting in NTFP, value addition, promotion of millet cultivation as climate resilient crop etc.

2 Climate Change Scenario - At the District Level

2.1 Prospects of Climate Action in the District

a The prospects for climate action in Balaghat District are robust driven by opportunities to enhance agricultural resilience and improve water management. By adopting climate-resilient crop varieties and sustainable farming practices the district can better adapt to erratic weather patterns ensuring stable agricultural productivity even under changing climatic conditions. Implementing efficient irrigation techniques such as drip irrigation and rainwater harvesting can significantly enhance water availability reducing reliance on traditional and less efficient methods. Additionally integrating improved watershed management practices can help conserve water resources and sustain agricultural output. Expanding the adoption of renewable energy sources including solar power and biogas further contributes to reducing greenhouse gas emissions and promoting sustainable energy use.

b Moreover Balaghat's climate action strategy can benefit from investments in afforestation sustainable land management and community education. Developing climate resilient infrastructure and implementing effective climate policies at the district level can coordinate efforts for both adaptation and mitigation. Economic opportunities through green jobs and incentives for sustainable practices will foster a resilient economy while addressing climate challenges. Engaging local communities in these initiatives ensures that solutions are practical and impactful fostering environmental protection and paving the way for a sustainable future. By integrating these strategies Balaghat can build a robust framework for climate action driving both environmental and economic benefits.

2.2 Any specific Climate Change initiative in the District by

A study on water productivity mapping of major Indian crop indicates that rice, wheat and sugarcane consume 80% of the fresh water. Millets on the contrary are hardy low cost and climate and drought resilient crops. In Balaghat district millet kodokutki is grown on about 6000 to 7000 hectares and production is approx 5000 to 6000 MT. To promote kodo kutki, a FPO Halbal Farmer Producer Company has been formed with support of NABARD under CSS to promote production, processing and marketing of the millets.,

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. Chinnor rice from the Balaghat region of Madhya Pradesh was granted Geographical Indication (GI) tag on 29 September 2021. It was the first agricultural product in Madhya Pradesh to receive a GI tag. This rice is traditionally grown in Lalbarra and Waraseoni block of Balaghat district. Chinnor rice is known for its captivating aroma. Chinnor rice has also been selected under the 'One District One Product' scheme. Under the Government of India's "Formation and Promotion of 10000 Farmer Producer Organizations (FPO)" scheme Two FPOs viz Chinnor Valley Farmer Producer Company and Lalbarra Chinnor Farmer Producer Company have been working for the production, processing, value addition and marketing of Chinnor paddy and rice.
4. Waraseoni Handloom Sarees & Fabric received GI tag on 31 March 2023 with support of NABARD. Waraseoni Sarees and fabric is manufactured in the Balaghat District of Madhya Pradesh. Waraseoni and Mehandiwara are the hub of Waraseoni saree weaving. Waraseoni Sarees and fabric are world famous and it is known for lux fabric, royal colour palette and traditional in embellishment. Waraseoni Sarees are known for their grace and simplistic beauty. This saree is also called Lugda or Solah Hath ki Saree. Efforts are being made to increase the authorised users.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Office
Soil & Climate	District Agriculture Office
Land Utilisation [Ha]	District Agriculture Office
Ground Water Scenario (No. of blocks)	Water Resources & CGWB Report 2023
Distribution of Land Holding	District Agriculture Office
Workers Profile [In 000]	District Statistical Office
Demographic Profile [In 000]	District Statistical Office
Households [In 000]	District Statistical Office
Household Amenities [Nos. in 000 Households]	District Statistical Office
Village-Level Infrastructure [Nos.]	District Statistical Office
Additional Information	District Statistical Office
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Department
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Department and Agriculture Department
Irrigation Coverage [000 Ha]	District Statistical Department and Agriculture Department
Infrastructure For Storage, Transport & Marketing	District Statistical Department
Processing Units	District Statistical Department
Animal Population as per Census [Nos.]	Animal Husbandry Department
Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department and Fisheries Department
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Department and Fisheries Department
Status	Agriculture Department
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	Agriculture Department
Input Use Pattern	Agriculture Department
Trend in procurement/ marketing	Mandi
KCC Coverage	SLBC
Soil testing facilities	Agriculture Department
Crop Insurance	PMFBY
Irrigated Area & Potential	Agriculture Department
Block level water exploitation status	Water Resources and CGWB Report 2023
Mechanisation in District	Agriculture Department
Service Centers	Agriculture Department
Production Clusters	Horticulture Department
Sericulture	Sericulture Department
Production and Productivity	Horticulture Department
Area under Forest Cover & Waste Land	Agriculture Department

Nurseries (No.)	Forest Department
Processing Infrastructure	Jabalpur Sahkari Dugdh Sangh Maryadit
Poultry	Animal Husbandry Department
Inland Fisheries Facilities	Fisheries Department
Agri Storage Infrastructure	District Mandi MPWLC and DCCB
NABARDs interventions	NABARD
Fertilizer Consumption	Agriculture Department
Facilities Available	Agriculture Department www.startupindia.gov.in
MSME units - Cumulative	DIC Udyam portal
Traditional activities	District Handloom Department and DIC
Skill Development Trainings	DIC
Crop Identified for One District-One Product	Agriculture Department
Status of SHGs	SRLM
Details of non-credit cooperative societies	www.mp.nic.in/ecooperatives
Details of credit cooperative societies	DCCB
Block wise, sector wise distribution of cooperative societies in the district	DRCS
Status/ progress under various schemes of MoC in the district	DCCB

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

Sources	
1	LDM OFFICE
2	SLBC PORTAL
3	DCCB MPGB The Bharat Microfonance Report 2023

Name and address of DDM

Name	Roshan Mahajan
Designation	DDM, NABARD
Address 1	C/o Subhash Asatkar
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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- 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 [🌐](http://www.nabsanrakshan.org) : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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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.

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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	<p>NSFL in WASH</p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East Biggest lender in the FPO ecosystem Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
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Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

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

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NABARD

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