



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



**बड़वानी जिला | Barwani District**

मध्यप्रदेश क्षेत्रीय कार्यालय, भोपाल | 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, नवोन्मेषों, 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: Barwani**

**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 ऋण की उपलब्धता अत्यंत आवश्यक है।

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

मध्य प्रदेश के सभी जिलों के लिए वर्ष 2026-27 की संभाव्यता युक्त ऋण योजनाएँ प्रस्तुत करते मुझे अत्यंत हर्ष का अनुभव हो रहा है। यह दस्तावेज़ 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 ऋण योजनाएँ ग्रामीण अर्थव्यवस्था के प्राथमिकता प्राप्त क्षेत्रों की भौतिक एवं वित्तीय संभाव्यताओं को दर्शाने 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 ऋण योजनाएँ सुदृढ़ ऋण वितरण प्रणाली के माध्यम से इन अवसरों का लाभ उठाने के लिए उचित मार्गदर्शन प्रदान करती हैं। वित्त वर्ष 2026-27 की यह ऋण योजनाएँ राष्ट्रीय प्राथमिकताओं यथा कृषि को विकास का प्रथम इंजन बनाना, सहकारी ऋण संरचना का सशक्तिकरण तथा विविधीकृत ऋण 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 ऋण योजना के आधार के रूप में उपयोगी होने के अतिरिक्त, PLP एक रणनीतिक उपकरण है जो समन्वित विकास प्रयासों को प्रोत्साहित करता है, ग्रामीण ऋण पारिस्थितिकी तंत्र को सशक्त बनाता है तथा ग्रामीण समुदायों की ऋण अवशोषण क्षमता में वृद्धि करता है।

मैं मध्य प्रदेश सरकार, भारतीय रिज़र्व बैंक, राज्य स्तरीय बैंकर्स समिति, सदस्य बैंकों एवं सभी संस्थागत हितधारकों का हार्दिक आभार व्यक्त करती हूँ। इसके साथ ही साथ इस दस्तावेज़ को तैयार करने में जिला कलेक्टरों, जन प्रतिनिधियों एवं संबन्धित 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 ऋण 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 Organization
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 Centers
FPO	Farmer Producer Organization
FSS	Farmers Service Society
GLC	Gound 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
IMRL	Indore Manmad Rail Link
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
MFI	Micro Finance Institution
MFO	Micro Finance Organization
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

Abbreviation	Expansion
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMAY	Pradhan Mantri Awas Yojana
PMDDY	Pradhan Mantri Dhan Dhanya Yojna
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMFME	Pradhan Mantri Formalization of Micro Food Processing Enterprises
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
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oilseeds
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	Barwani district of Madhya Pradesh falls in Malwa Nimar region under agroclimatic zone. Geographically Barwani is part of the Southwestern Madhya Pradesh. It is located 150 Km away from Indore and fall under Indore division.
Type of soil	District has Sandy Loam soil primarily.
Primary occupation	Primary Occupation of the District is Agriculture. The agriculture Sector contributes 57 percentage of the District GDP. Barwani district is known to produce wheat, cotton, soybean and chilly.
Land holding structure	There are 133343 (number) Land holdings in the district having a total area of 230243 hectares. Thus, the average holding size is 1.72 hectares. 30% of the cultivable land area is under 69 percent holdings measuring less than 2 hectares. Of which 76.84% having 1.77 lakh hectare represents SF/MF.

### 3. Sectoral trends in credit flow

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

The lead bank of the district is Bank of India. The total ground level credit flow (for priority sector) of the district was Rs.2401.85 crores in FY23, Rs.3271.70 crore in FY24 and Rs. 3692.93 crore in FY25.

#### 2. Investment credit in agriculture

Investment Credit in Agriculture in the last 03 years was Rs.453.03 crores, Rs.954.37 crores and Rs.1163.56 crores, respectively.

#### 3. Credit flow to MSMEs

The credit flow has shown rapid progress in the last 3 years viz Rs.794.05 crore in FY23; Rs. 980.84 crore in FY24 and Rs.924.11 crore in FY25.

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

The credit flow in the Other Priority Sector in the last 3 years has been Rs.70.12 crore, Rs. 123.28 crore and Rs.95.51 crore respectively.



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

##### 1. Projection for the year

A total of Rs.4670.87 crore of Potential Linked Credit Plan (PLP) has been prepared for FY27 which is 18.54% increase over PLP 202526.

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

Rs.3004.16 crore has been estimated for the agriculture sector. Rs.1219.54 crore has been estimated for agricultural term loan which is 40.59 percent of the total agricultural loan.

##### 3. Projection for MSMEs

Rs.1415.85 crores estimated for MSME sector.

##### 4. Projection for other purposes

Rs.250.85 crores estimated for other priority sectors.

## 5. Developmental Initiatives

- 1 In Barwani district NABARD had approved 13 irrigation projects with a total amount of Rs.823 crore under RIDF. Out of these 12 projects have benefited about 0.25 lakh hectares of land with irrigation facility.
- 2 And work on 1 project Nagalwadi Lift Irrigation Project is in progress which will irrigate 0.19 lakh hectares of land in Thikri and Rajpur development blocks.
- 3 Many groups have been benefited through the development projects being run by NABARD in the district. These mainly include: 2197 families have been benefited by water conservation and soil conservation in about 3310 hectares of land through 05 micro watershed projects in Newali block.
- 4 11 PACS have been added under PACS as MSC; financing of SHG / JLG has also contributed significantly in that direction.

## 6. Thrust Areas

- 1 NABARD has identified some thrust areas for the year 202627 which include MSME sector, SHG/JLG financing, expansion of irrigation facilities, warehousing improvement in dairy development, Farmer Producer Organizations (FPOs), Food and Agro processing, PACS computerization, Export, etc.
- 2 To give more impetus to these areas NABARD has also initiated several developmental activities which include Self Help Group/Joint Liability Group promoting institutes organizing workshops etc.

## 7. Major Constraints and Suggested Action Points

- 1 Inadequate extension services lack of post-harvest facilities unavailability of good seeds chemical fertilizers animal husbandry etc. and increasing NPAs of banks are the obstacles in achieving the estimated potential for the district.
- 2 Availability of quality milch cattle heifer rearing construction of new ponds quality planting material post-harvest facilities creation of marketing facilities for horticulture and floriculture etc. can increase exploitation of the latent potential of the dairy and horticulture sector.
- 3 Increasing farmers income - increasing net sown area and gross sown area reducing expenses increasing productivity bringing in new technologies promoting activities like dairying, water conservation, increasing vegetable cultivation etc. will help in achieving this goal.
- 4 Barwani is not connected by Rail Network and making it difficult for transportations. Indore Manmad New Rail Line Project of 309 KM for Rs.18,309 crore. All stakeholders viz. Ministry of Railways, Government of Madhya Pradesh to make efforts for early commissioning.
- 5 There is need for good quality nurseries hatcheries fish seed farms etc.

## 8. Way Forward

- 1 Banks, Government Departments and NGOs will have to work together to materialize the overall potential assessed in the districts PLP for the year 2026-27 especially to accelerate the pace of capital formation in agriculture and allied sectors and to increase the income of farmers.
- 2 For this continuous monitoring and guidance is needed in DLCC and BLBC. SHG JLG Rupay KCC and Financial Inclusion Abhiyan need to be implemented effectively only then various goals of inclusive development of rural areas can be achieved.
- 3 DPM NRLM is planning to set up at least one Rural Mart in each block and preparing proposals for the same for submission to NABARD for sanction.
- 4 New TRIBES project of 200 Wadis in Barwani Block submitted by a new agency Mansi Vikas Sansthan to NABARD for sanction is in pipeline which will bring a positive impact in the identified villages and farmers and boost their economic condition as well as the development of the identified areas.



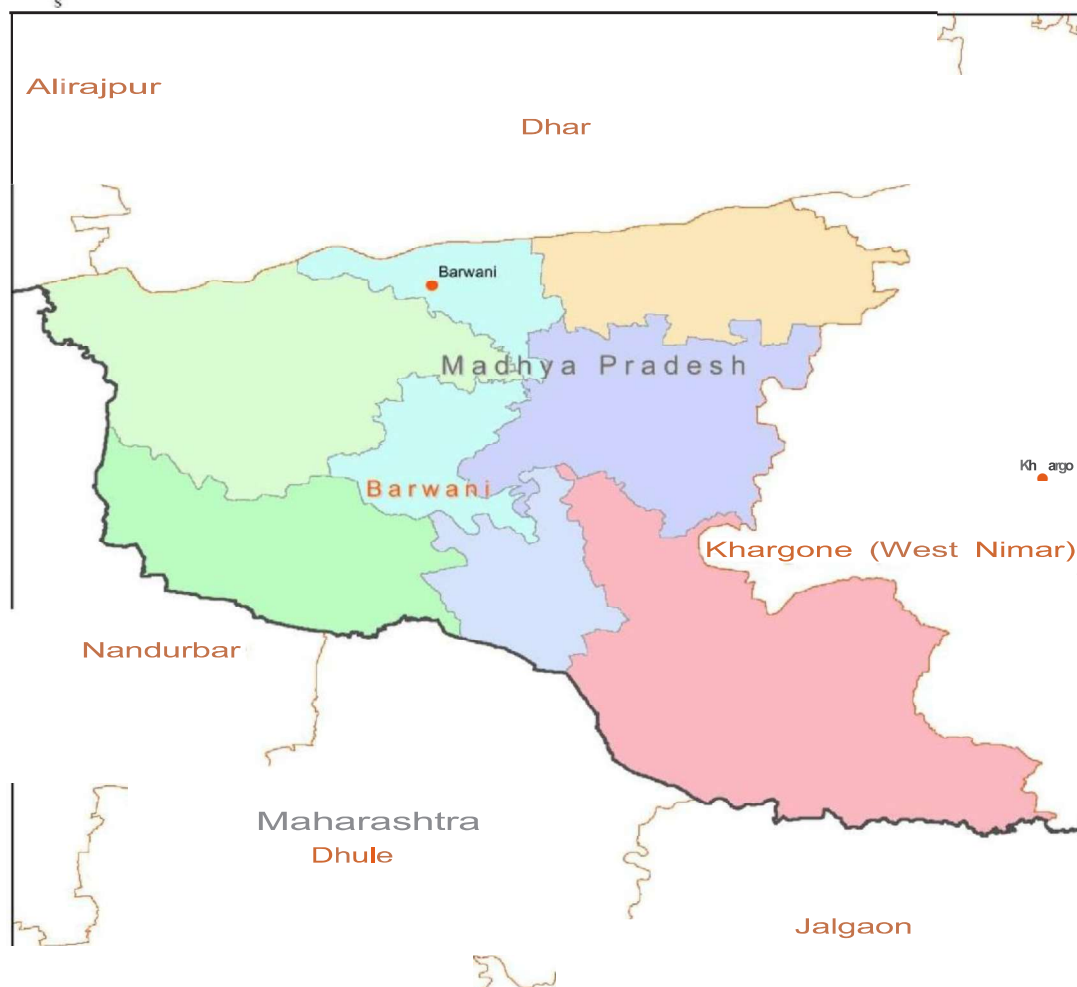
# Part A




## District Map



### Block Map - Barwani






10 5 0 10 20 30  
 E 3. km

 **i-Rant**  
 **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

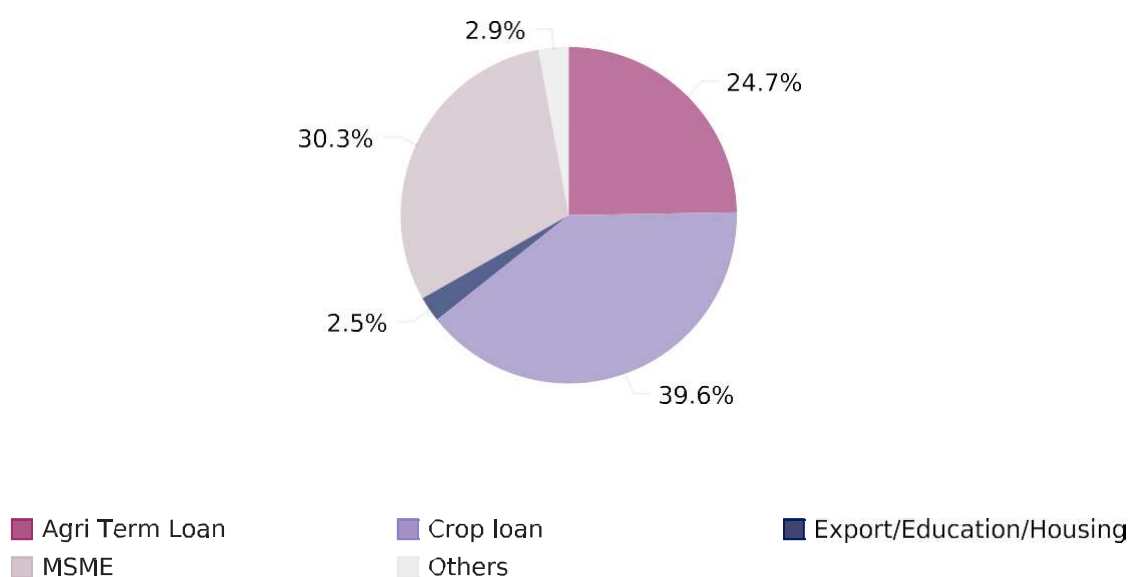




## Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	279608.38
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	184932.77
2	Term Loan for agriculture and allied activities	94675.61
B	Agriculture Infrastructure	2977.05
C	Ancillary activities	17830.82
I	Credit Potential for Agriculture A+B+C)	300416.25
II	Micro, Small and Medium Enterprises	141585.83
III	Export Credit	1600.00
IV	Education	3225.00
V	Housing	6720.00
VI	Social Infrastructure	3040.00
VII	Renewable energy	800.00
VIII	Others	9700.00
	<b>Total Priority Sector</b>	<b>467087.08</b>



Sources

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

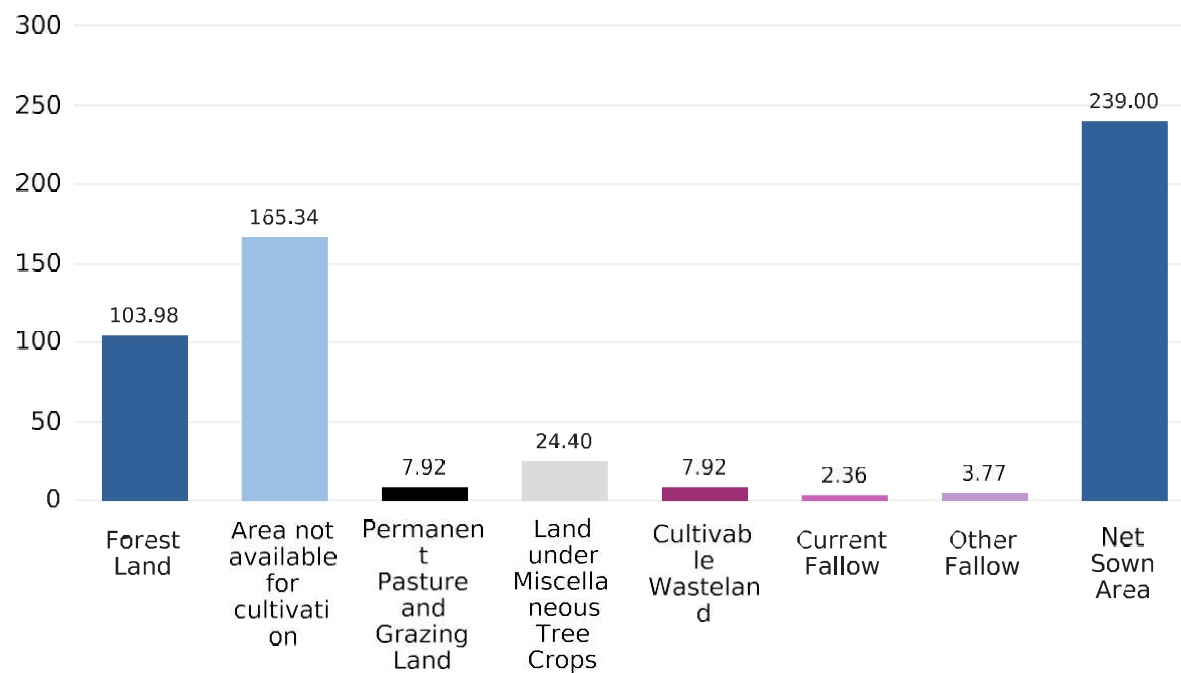
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	178462.25
2	Water Resources	11507.34
3	Farm Mechanization	15858.04
4	Plantation & Horticulture with Sericulture	10017.50
5	Forestry & Waste Land Development	4262.85
6	Animal Husbandry - Dairy	21150.08
7	Animal Husbandry - Poultry	1808.60
8	Animal Husbandry - Sheep, Goat, Piggery	2562.80
9	Fisheries	2823.96
10	Farm Credit- Others	31154.96
	Sub total	279608.38
B	Agriculture Infrastructure	
1	Construction of storage	1095.68
2	Land development, Soil conservation, Wasteland development	1773.60
3	Agriculture Infrastructure - Others	107.77
	Sub total	2977.05
C	Ancillary activities	
1	Food & Agro. Processing	12138.42
2	Ancillary activities - Others	5692.40
	Sub Total	17830.82
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	94125.00
II	B Service Sector - Term Loan	21161.66
II	C Manufacturing Sector - WC	17679.38
II	D Service Sector - WC	8619.79
II	E MSME - Others	0.00
	Total MSME	141585.83
III	Export Credit	1600.00
IV	Education	3225.00
V	Housing	6720.00
VI	Social Infrastructure	3040.00
VII	Renewable energy	800.00
VIII	Others	9700.00
	<b>Total Priority Sector</b>	<b>467087.08</b>

# District Profile

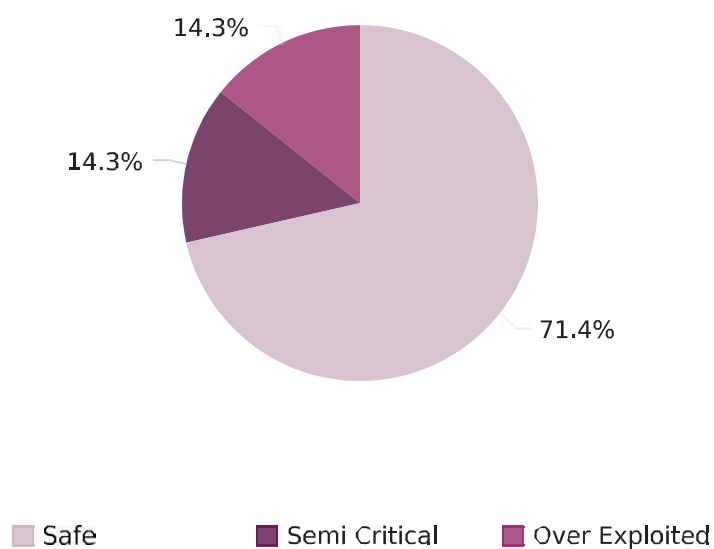


### 1. Land Utilization ('000 hectares)



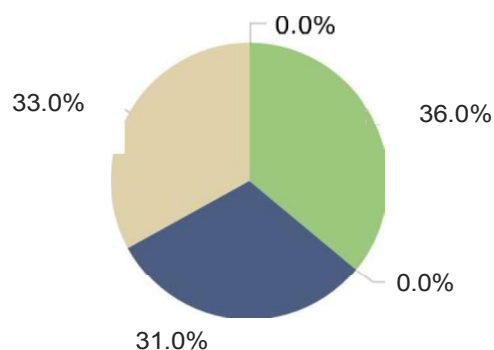
Department of Agriculture

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



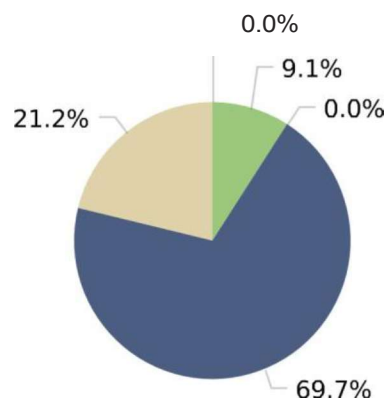
CGWB Report 2022

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



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

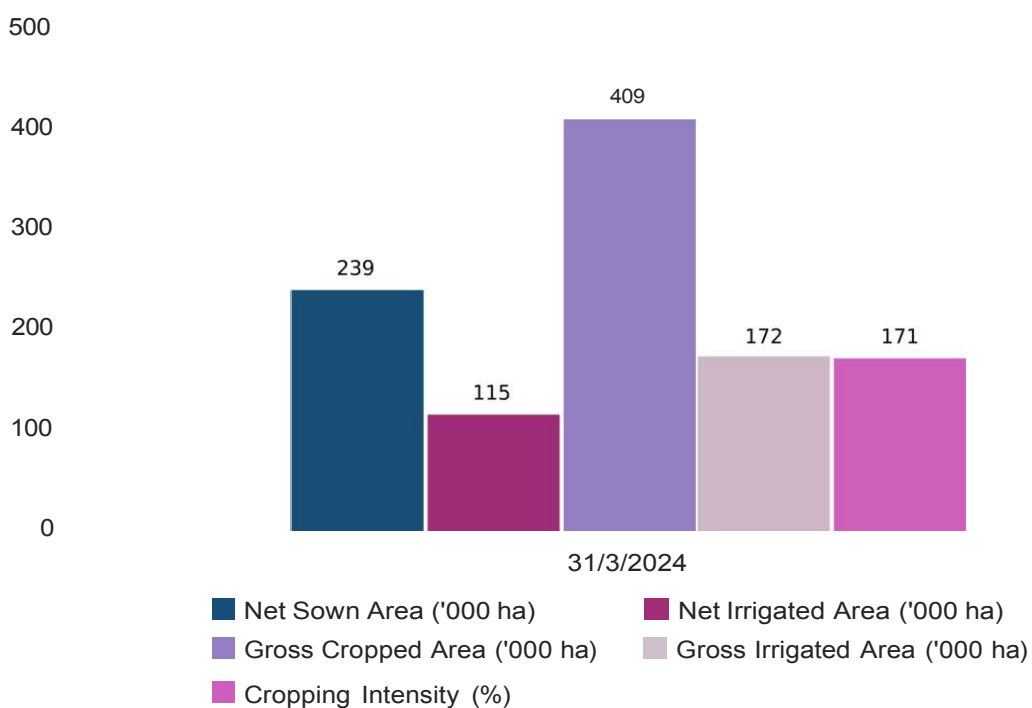
### Landholding - Area (%)



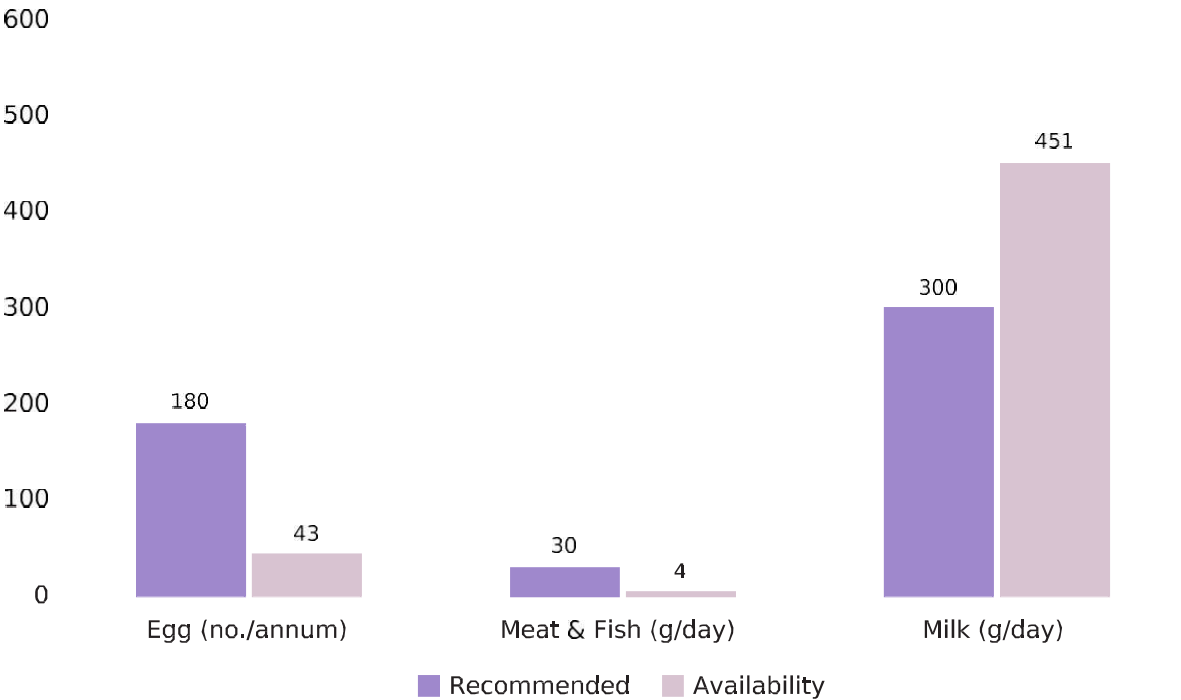
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Agriculture Census 2016

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



5. Per-capita availability



Department of Animal Husbandry

## Key Agricultural and Demographic Indicators

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

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5427.00
2	No. of Subdivisions	4
3	No. of Blocks	7
4	No. of revenue villages	717
5	No. of Gram Panchayats	417

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Madhya Pradesh
2	District	Barwani
3	Agro-climatic Zone 1	PAZ9 - Western Plateau and Hills Region
4	Agro-climatic Zone 2	AZ80 - Nimar Valley
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	
9	Soil Type	Sandy loam



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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	542.70
2	Forest Land	103.98
3	Area not available for cultivation	165.34
4	Barren and Unculturable land	0.00
5	Permanent Pasture and Grazing Land	7.92
6	Land under Miscellaneous Tree Crops	24.40
7	Cultivable Wasteland	7.92
8	Current Fallow	2.36
9	Other Fallow	3.77

**4. Ground Water Scenario (No. of blocks)**

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

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	47.63	35.72	21.64	9.40
2	>1 to <=2 ha	44.53	33.40	48.89	21.23
3	>2 to <=4 ha	41.18	30.88	159.71	69.37
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	133.34	100.00	230.24	100.00

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
5	Workers engaged in Allied agro activities	114.98
1	Cultivators	253.48
6	Other workers	91.46
2	Of the above, Small/ Marginal Farmers	248.66
3	Agricultural Labourers	185.34
4	Workers engaged in Household Industries	5.72

## 7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1385.88	699.34	686.54	1181.81	204.07
2	Scheduled Caste	87.99	44.48	43.51	64.34	23.65
3	Scheduled Tribe	962.14	482.18	479.96	925.65	36.49
4	Literate	549.92	313.64	236.28	413.15	136.77
5	BPL					

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	170.36
2	Rural Households	147.39
3	BPL Households	140.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	45.31
2	Having source of drinking water	49.80
3	Having electricity supply	38.00
4	Having independent toilets	77.53

## 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	711
2	Villages having Agriculture Power Supply	696
3	Villages having Post Offices	172
4	Villages having Banking Facilities	38
5	Villages having Primary Schools	664
6	Villages having Primary Health Centres	127
7	Villages having Potable Water Supply	696
8	Villages connected with Paved Approach Roads	232

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOS.
1	Anganwadis	637
2	Primary Health Centers	65
3	Primary Health Sub-Centers	95
4	Dispensaries	43
5	Hospitals	41
6	Hospital Beds	349

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

Sr. No.	Particulars	NOS.
1	Fertilizer/Seed/Pesticide Outlets	200
2	Registered FPOs	30
3	Agro Service Centers	7
4	Soil Testing Centers	7
5	Approved nurseries	7
6	Agriculture Pump sets	24500
7	Pump sets Energized	22830
8	Krishi Vigyan Kendra	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	NOS.
1	Area Available for Irrigation (NIA + Fallow)	272.38
2	Irrigation Potential Created	239.73
3	Net Irrigated Area (Total area irrigated at least once)	115.42
4	Area irrigated by Canals/ Channels	18.78
5	Area irrigated by Wells	111.00
6	Area irrigated by Tanks	1.73
7	Area irrigated by Other Sources	40.38
8	Irrigation Potential Utilized (Gross Irrigated Area)	171.91

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3775
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	650
4	Goods Transport Vehicles [Nos.]	650

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	1326	
2	Sugarcane (Gur/ Khandsari/ Sugar)	7	
3	Fruit (Pulp/ Juice/ Fruit drink)	28	
4	Spices (Masala Powders/ Pastes)	47	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	150	
7	Milk (Chilling/ Cooling/ Processing, etc.)	36	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	32	
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	998	213	785
2	Cattle - Indigenous	419134	227717	191417
3	Buffaloes	144617	100077	34540
4	Sheep - Cross bred			
5	Sheep - Indigenous	3295	989	2306
6	Goat	441719	94949	23065
7	Pig - Cross bred			
8	Pig - Indigenous	1462	439	1023
9	Horse/Donkey/Camel	170	56	114
10	Rabbit			
11	Poultry - Improved	826926	397542	429384
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	89
2	Veterinary Dispensaries	
3	Disease Diagnostic Centers	12
4	Artificial Insemination Centers	57
5	Animal Breeding Farms	
6	Animal feed manufacturing units	32
7	Fodder Farms	
8	Dairy Cooperative Societies	163
9	Milk Collection Centers	57
10	Fishermen Societies	36
11	Animal Husbandry Training Centers	
12	Animal Markets	7
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughterhouses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	2196.70	MT	4	gm/day
2	Egg	645.00	Lakh Nos.	43	nos/p.a.
3	Milk	249600.00	MT	451	gm/day
4	Meat	1.77	MT		gm/day
5	Wool		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)	746	746
Rainfall - Actual (mm)	760	739

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	401.00	409.00
Net sown area ('000 ha)	239.00	239.00
Cropping intensity (%)	168.00	171.13

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		123.48
Fertilizer consumption - Rabi (kg/ha)		126.21

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)		3

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		199615	199615
GLC through KCC (Rs. lakh)		121321.00	100220.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	7	7
Soil Health Cards Issued (No.)		139000

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)		148976

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

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Wheat	112.98	457.57	4050.01	110.00	367.00	3336.36
Maize	86.38	368.35	4264.30	87.95	370.00	4206.94
Cotton	79.84	160.00	2004.01	79.00	156.35	1979.11
Soybean	28.58	36.00	1259.62	156.35	37.57	240.29
Sorghum	17.87	45.50	2546.17	17.00	40.50	2382.35

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	115	115
Gross Irrigated Area (000 ha)	240	240

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Madhya Pradesh	Barwani	Anjad	Safe
2	Madhya Pradesh	Barwani	Barwani	Safe
3	Madhya Pradesh	Barwani	Newali	Safe
4	Madhya Pradesh	Barwani	Pansemal	Over Exploited
5	Madhya Pradesh	Barwani	Pati	Safe
6	Madhya Pradesh	Barwani	Rajpur	Semi-critical
7	Madhya Pradesh	Barwani	Sendhawa	Safe
8	Madhya Pradesh	Barwani	Thikri	Safe

**Farm Mechanisation****Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors		3379
Power Tillers		42
Threshers/Cutters		1050

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		12

## Plantation & Horticulture including Sericulture

### Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters		41

### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	ginger	
Area cultivated (Ha)	340	

### Sericulture

Particulars	31/03/2023	31/03/2024
Field2		25
Field2		12500

### Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)		TRIBAL
Weavers population (No.)		1215
Reeling Units (No.)		2

### High Tech Orchards

Sr.No.	Particulars	31/03/2024			
		Area ('ooo ha)	Prod. ('ooo MT)	No. of orchards	
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2





Field2	Field2	Field2	Field2	Field2	Field2
--------	--------	--------	--------	--------	--------

**Forestry & Waste Land Development**

**Area under Forest Cover & Waste Land**

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	92	104
Waste Land (ooo ha)	165	165
Degraded Land (ooo ha)	2	2

## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	4.00	6.00

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		18.00
Hatcheries (No.)		2.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	182.00
Rainfall - Actual (mm)Reservoirs (No.)	105.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	3.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	3.00
Cold Storages (Capacity - 000 MT)	3.00
Storage Godowns (No.)	12.00
Storage Godowns (Capacity - 000 MT)	18.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	12.00
Market Yards [Nos] / Wholesale Market (No.)	9.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	6.00

#### Land Development, Soil Conservation & Watershed Development

**NABARD's interventions**

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

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)		6500.00
Pesticides Consumption (000 kg)		325.00

##### Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (000 kg)	1200
Plant tissue culture facility (No.)	1
Pack Houses (No.)	2
Food Quality Testing Labs	1

#### MSME

Particulars	Status
Micro Units (No.)	7042
Small Units (No.)	2197
Medium Units (No.)	4
Udyog Aadhar Registrations (No.)	10469

#### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		1823
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		2379

#### Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1000	600	50	100	15	1765
Developed	100	50	5	10	0	165

Under Development	900	550	45	90	15	1600
Planned	2000	60	10	30	5	2105
Gap	-2000	-60	-10	-30	-5	-2105

### Informal Credit Delivery

#### Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)		1961900.00
NRLM/SRLM (Rs. lakh)		2225.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)		350.00

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	10540	10549
No. of SHGs credit linked (including repeat finance)	7100	7350
Bank loan disbursed (Rs. lakh)	7100.00	7350.00
Average loan per SHG (Rs. lakh)	1.00	1.00
Percentage of women SHGs %	100.00	100.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		40
Consumer Stores (No.)		687
Housing Societies (No.)		4
Weavers (No.)		1017
Marketing Societies (No.)		7
Labour Societies (No.)		6
Industrial Societies (No.)		3
Sugar Societies (No.)		2
Agro Processing Societies (No.)		1
Others (No.)		17
Total (No)%		1784

### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		54
Multi state cooperative societies (No.)%		1

### 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 Byelaws by the societies in the district		
2	Potential for formation of new MPACS		
3	PACS Computerization		
4	ARDBs Computerization		
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established		
6	World's largest grain storage plan for cooperatives		
a	PACS sanctioned with warehousing facility & other related infrastructure		
b	Capacity of grain storage godowns sanctioned		
7	PACS as Common Service Centers (CSCs)		
8	PACS as Kisan Samridhi Kendra (KSK)		
9	PACS as Jan Aushadi Kendra (JAK)		
10	Petrol/ Diesel distributorship/ dealership		
11	LPG distributorship		
12	PACS as Pani Samitis		
13	PM Kusum Scheme		
14	Societies engaged as Bank Mitras of DCCB		
15	Societies/ Bank Mitras provided with micro-ATMs		

16	Societies which have taken membership in the Multi State Cooperative Societies		
a	Membership in Multi State Cooperative Society on Seeds		
b	Membership in Multi State Cooperative Society on Organic farming & products		
c	Membership in Multi State Cooperative Society on Agri-exports		

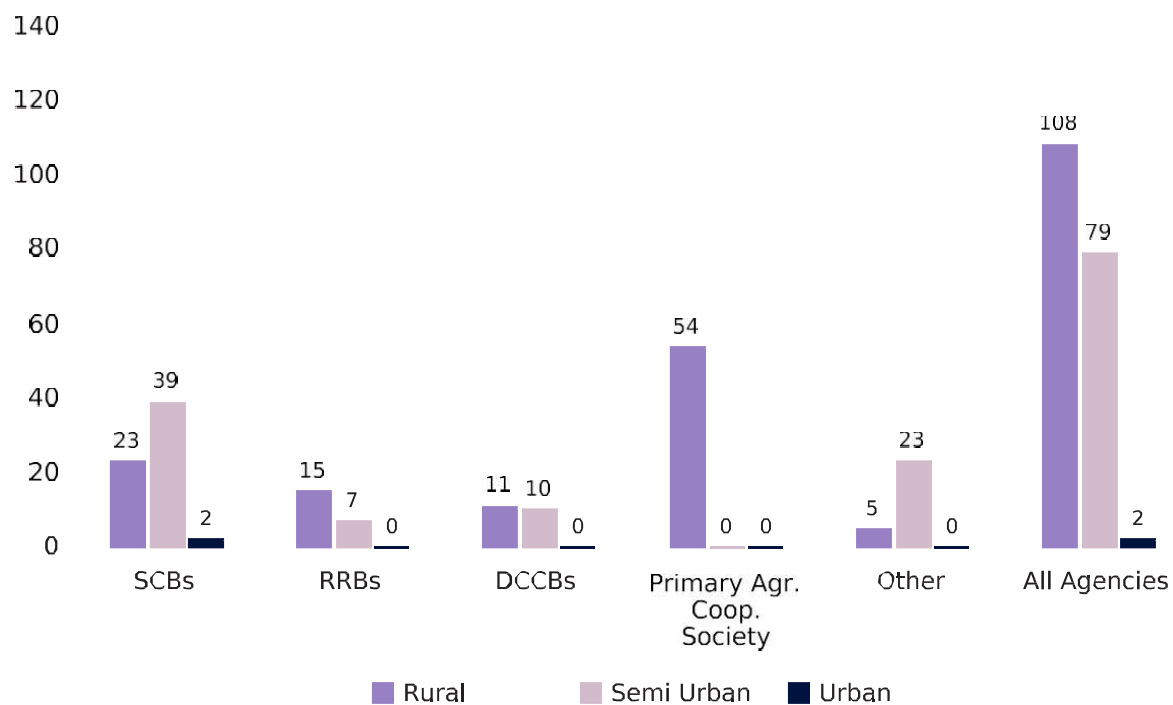




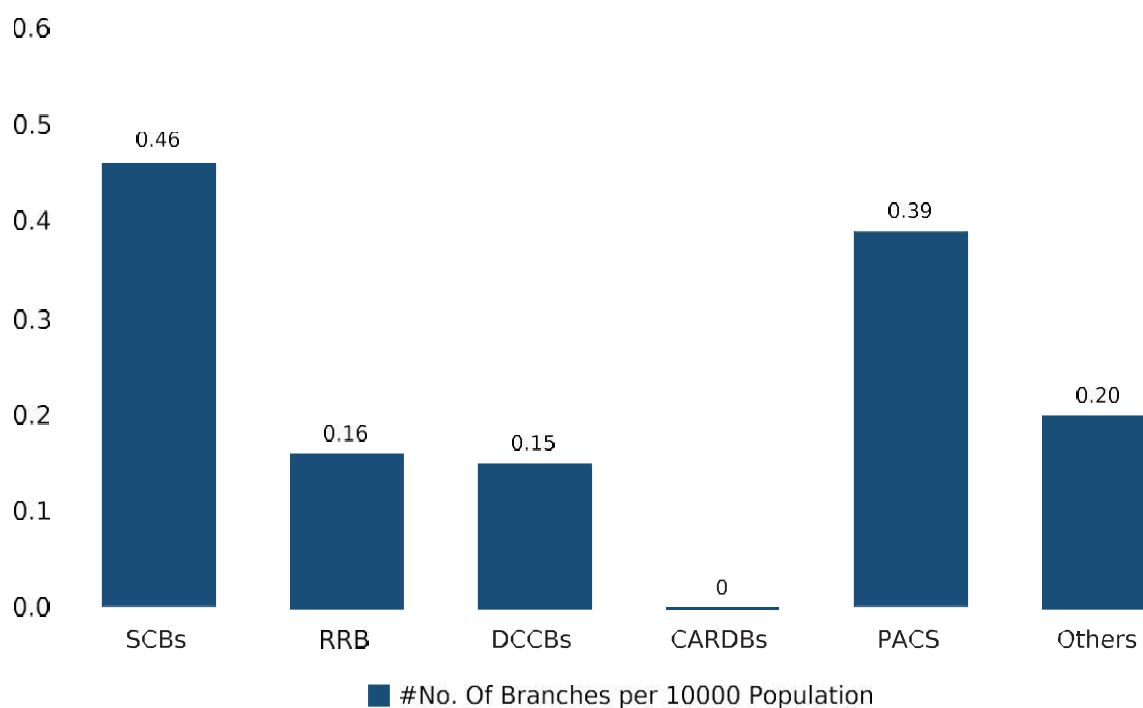
# Banking Profile



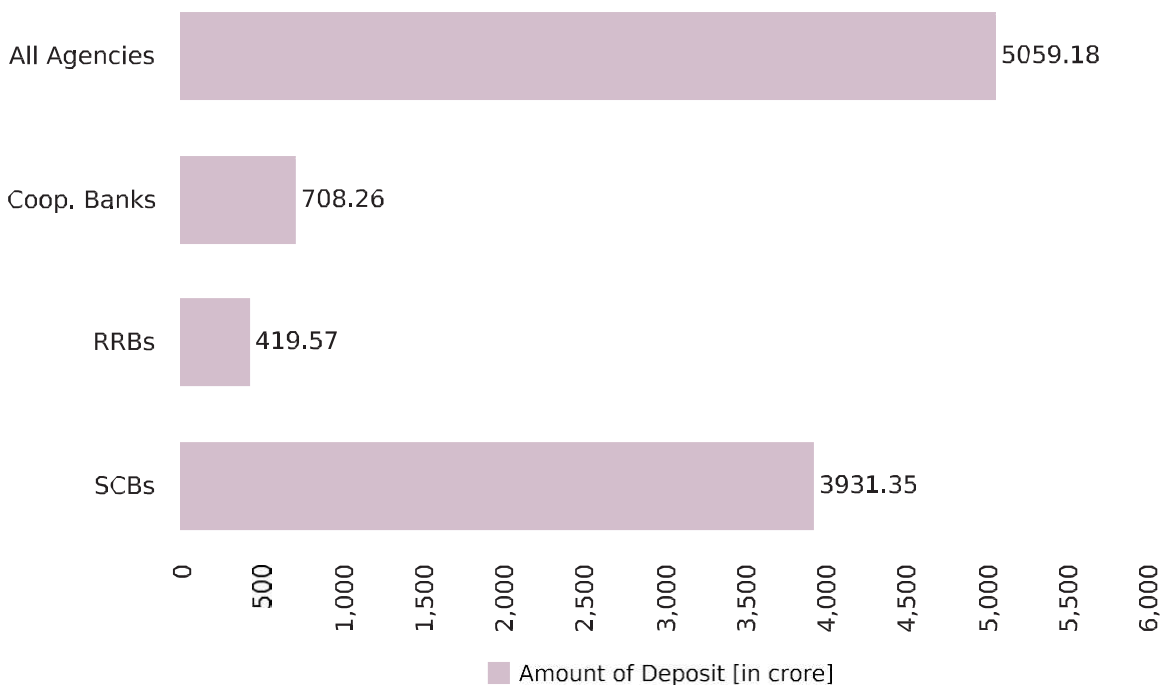
### 1. Agency wise - Number of branches in the district



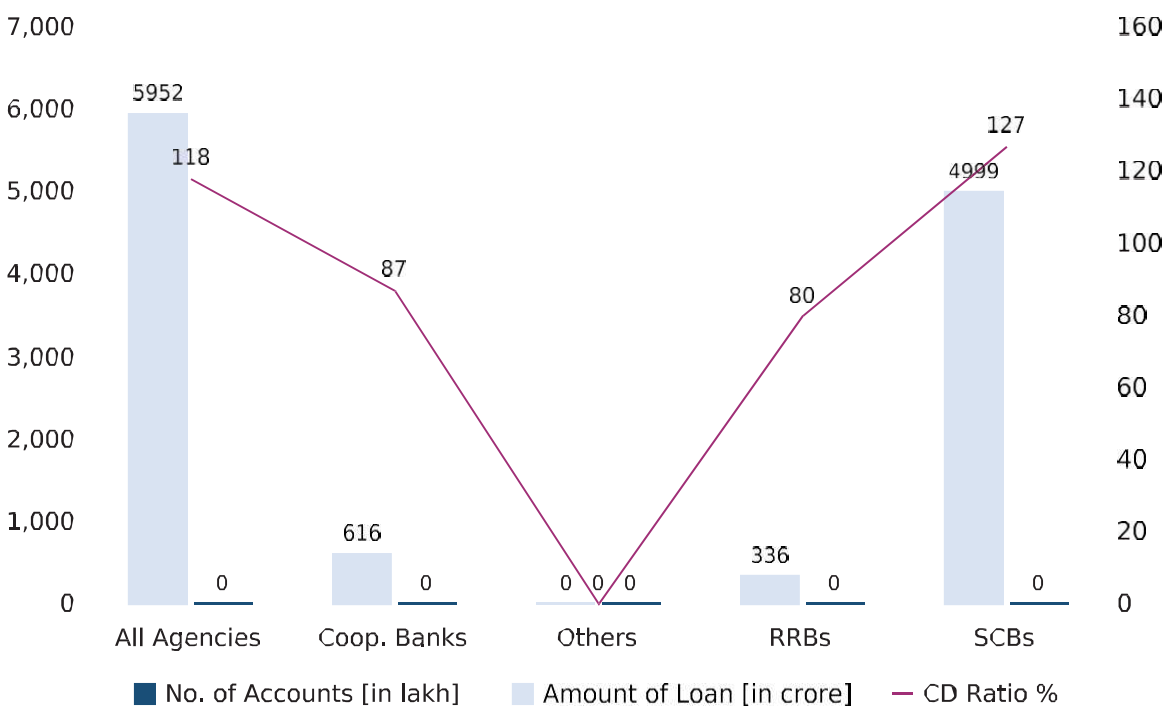
### 2. Branch Penetration



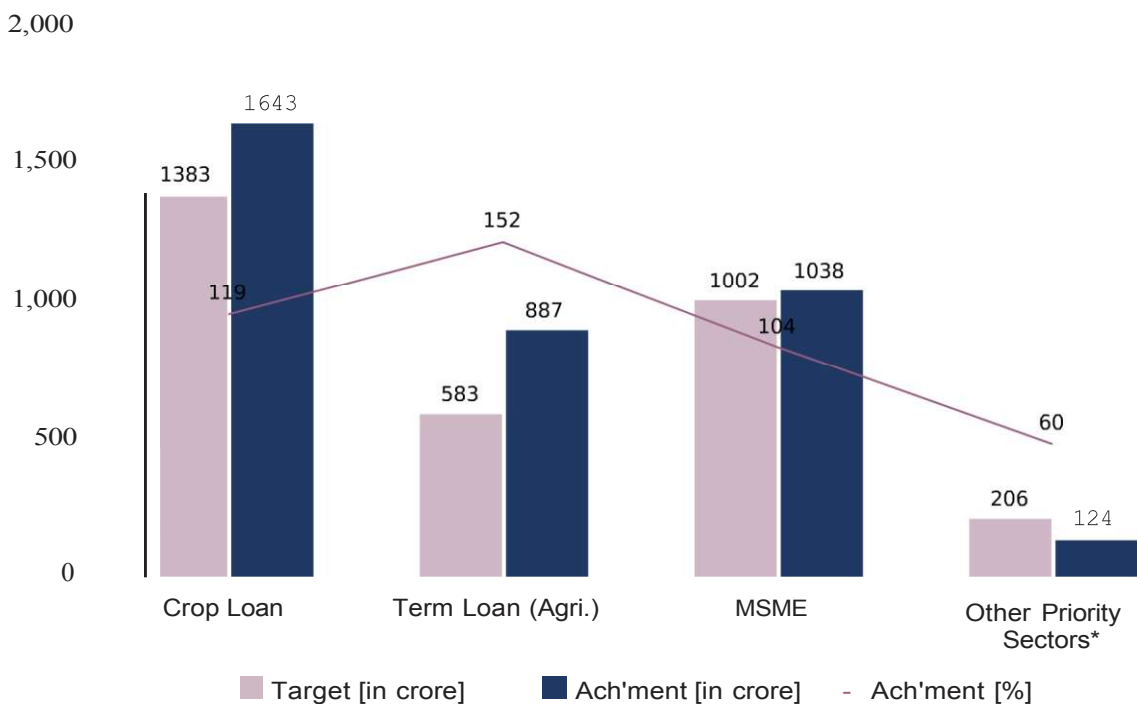
### 3. Agency wise - Deposit O/s



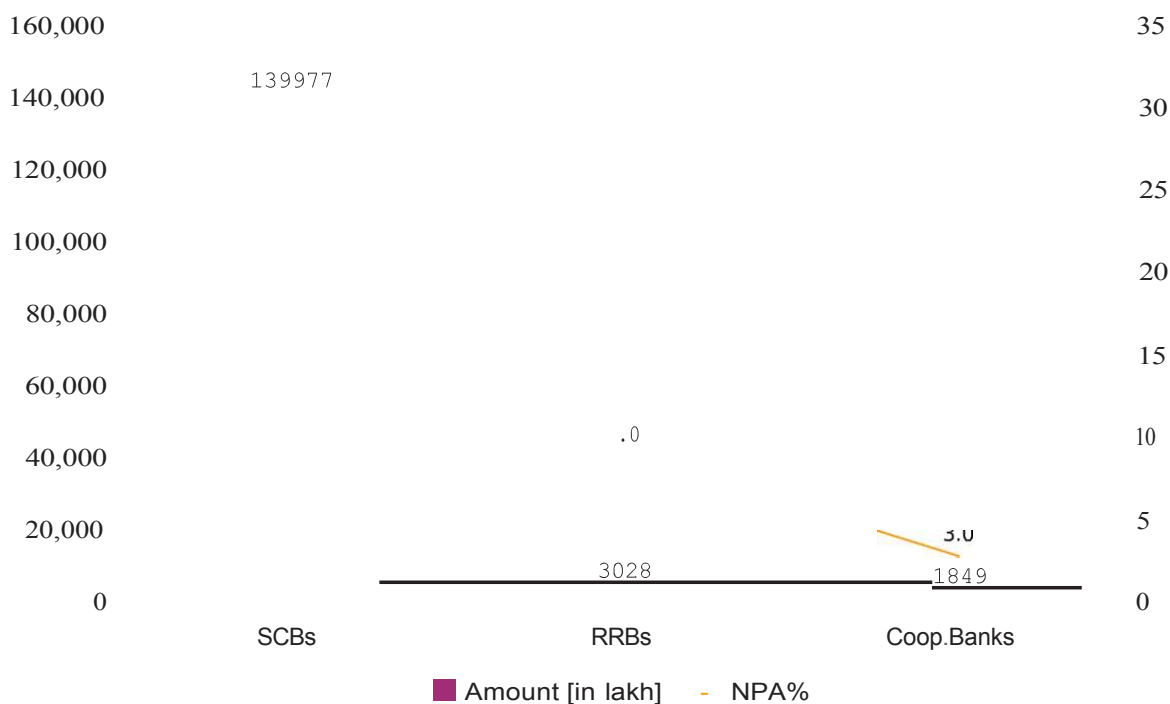
### 4. Agency wise - Loan O/s and CD ratio



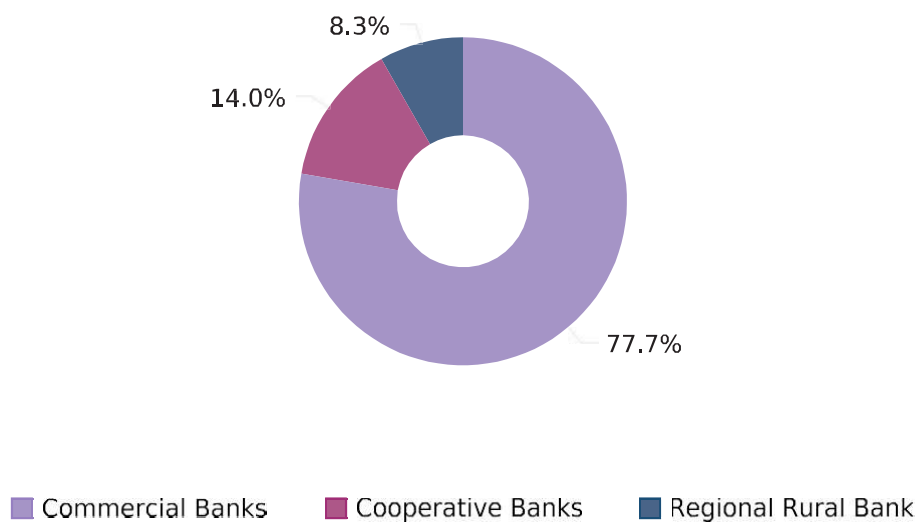
### 5. Sector-wise Performance under ACP



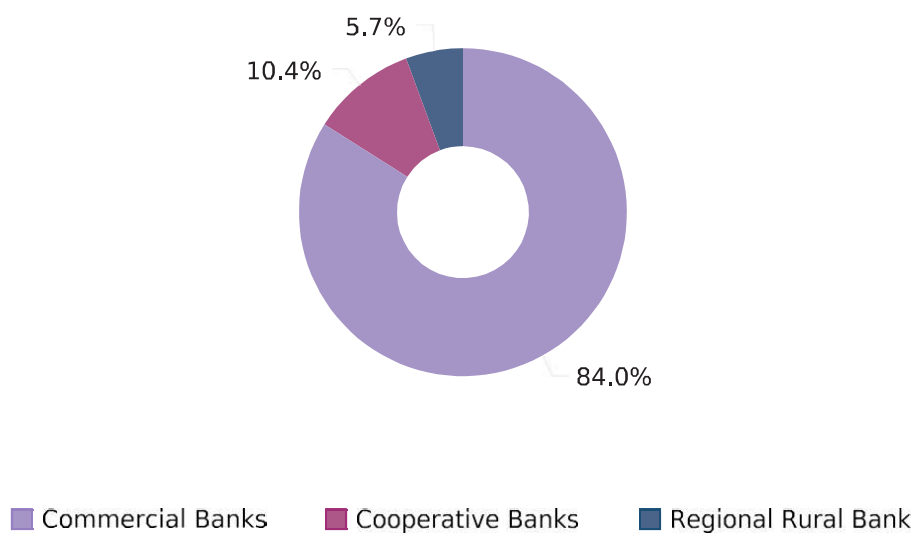
### 6. NPA position



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



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



#### 4. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households	
Commercial Banks	13	64	23	39	2			300			
Regional Rural Bank	1	22	15	7	0			115			
District Central Coop. Bank	1	21	11	10	0						
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0						
Primary Agr. Coop. Society	54	54	54	0	0						
Others	8	28	5	23	0						
All Agencies	77	189	108	79	2	0	0	415			

## 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2023	31/03/2024	31/03/2025	Share (%)	31/03/2023	31/03/2024	31/03/2025	Share (%)

Commercial Banks	1033475	1108919	1172598	5.7	62.2	323558.00	363177.00	393135.00	8.2	77.71
Regional Rural Bank	544289	547382	557462	1.8	29.5	39646.00	41889.00	41957.00	0.2	8.29
Cooperative Banks	144053	148639	156457	5.3	8.3	60710.00	65123.00	70826.00	8.8	14.00
Others				0	0.0				0.0	0.00
All Agencies	1721817	1804940	1886517	4.5	100.0	423914.00	470189.00	505918.00	7.6	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	467076.00	537663.00	595206.00	10.7	100.0
Commercial Banks				0.0	0	382460.00	447708.00	499918.00	11.7	84.0
Cooperative Banks				0.0	0	54744.00	57232.00	61647.00	7.7	10.4
Others				0.0	0				0.0	0.0
Regional Rural Bank				0.0	0	29872.00	32723.00	33641.00	2.8	5.6



**4. CD Ratio**

Agency	CD Ratio %			
	31/03/2023	31/03/2024	31/03/2025	
Commercial Banks	118.2	123.3		127.2
Regional Rural Bank	75.3	78.1		80.2
Cooperative Banks	90.2	87.9		87.0
Others	0.0	0.0		0.0
All Agencies	110.2	114.4		117.6

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

Agency	Cumulative up to				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	699943	365149	132521		46109
Regional Rural Bank	259899	124109	21500		20275
Cooperative Banks	1260	245	104		106
Others					
All Agencies	961102	489503	154125		66490

**6. Performance on National Goals**

Agency	31/03/2025			
	Priority Sector Loans	Loans to Agr. Sector	Loans to Weaker Sections	Loans under DRI Scheme

	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	255653.00	51.1	216412.00	43.3	36341.00	7.3	56873.00	11.4		
Regional Rural Bank	19017.00	56.5	9816.00	29.2	2545.00	7.6	13287.00	39.5		
Cooperative Banks	42771.00	69.4	58102.00	94.2	6148.00	10.0	6793.00	11.0		
Others		0		0		0		0		0
All Agencies	317441.00	53.3	284330.00	47.8	45034.00	7.6	0.00	12.9		

### 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]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
All Agencies	349947.00	240185.00	68.6	278979.00	327170.00	117.3	317441.00	369293.00	116.3				100.7
Commercial Banks	276333.00	164396.00	59.5	223699.00	230084.00	102.9	255653.00	256817.00	100.5				87.6
Cooperative Banks	55432.00	66223.00	119.5	41077.00	82111.00	199.9	42771.00	96624.00	225.9				181.8
Others			0			0			0				0.0
Regional Rural Bank	18182.00	9566.00	52.6	14203.00	14975.00	105.4	19017.00	15852.00	83.4				80.5

### 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	157786.00	108465.00	68.7	115326.00	121321.00	105.2	138300.00	164348.00	118.8	97.6
Term Loan (Agri.)	66496.00	45303.00	68.1	58299.00	95437.00	163.7	58330.00	88720.00	152.1	128.0
Total Agri. Credit	224282.00	153768.00	68.6	173625.00	216758.00	124.8	196630.00	253068.00	128.7	107.4
MSME	112336.00	79405.00	70.7	91932.00	98084.00	106.7	100204.00	103832.00	103.6	93.7
Other Priority Sectors*	13329.00	7012.00	52.6	13422.00	12328.00	91.8	20607.00	12393.00	60.1	68.2
Total Priority Sector	349947.00	240185.00	68.6	278979.00	327170.00	117.3	317441.00	369293.00	116.3	100.7

### 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	382460.00	44643.00	11.7	447708.00	93955.00	21.0	499918.00	139977.00	28.0	20.2

Regional Rural Bank	29872.00	2880.00	9.6	32723.00	2705.00	8.3	33641.00	3028.00	9.0	9.0
Cooperative Banks	54744.00	10356.00	18.9	57232.00	415.00	0.7	61647.00	1849.00	3.0	7.5
Others			0.0			0.0			0.0	0.0
All Agencies			0.0			0.0			0.0	0.0

# Part B



## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 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.

Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.

**Scheme for First time Entrepreneurs:** A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.

**Support for Food Processing:** A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

**PM SVANidhi:** Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

**Support to States for Infrastructure:** An outlay of ₹ 1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.

**Jal Jeevan Mission:** Mission to be extended until 2028 with an enhanced total outlay.

**Maritime Development Fund:** A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.

**Grameen Credit Score:** Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

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

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

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

- i. Collateral free loan limit rose 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 was 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. Sub targets: 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 Dhan-Dhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North-Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 2016/17 to 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 2025/26 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019/20 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

Food Processing Fund (FPF): Instituted in 2014/15 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.

Warehouse Infrastructure Fund (WIF): Created in 2013/14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

##### CLIMATE CHANGE:

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credit by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.

NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's voluntary carbon market and contribute to net zero goals.

NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹ 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hard to abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

## INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

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

## NABARD's DIGITAL INITIATIVES

NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.

Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.

Automation of Jan Suraksha Schemes: NABARD is onboarding RRBs to the Jan Suraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.

Digitalization 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 Tier5/6 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 achiever's 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 Source 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 income through direct orders. Additionally, a Craft Handloom Village is being established at Prampur, 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 economy, playing a vital role in its GDP and employment. To ensure farmer prosperity and long-term 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<sup>23</sup>. 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 agroclimatic 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<sup>26</sup>, the Government has set a target to build 3,500 kilometers of new roads and 70 bridges to improve connectivity and infrastructure.

b. Over the next five years, the State plans to undertake 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 long-term 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-sized 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 Upaaranjan 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 loans 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 NAB-Sanrakshan, offering 25% coverage up to ₹ 12.5 crore.

b) Mukhyamantri Vimukt, Ghumantu Aur Ardhghumantu Swarojgar Yojna

It aims to provide 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 to provide financial assistance to young entrepreneurs for setting up new units in industry, manufacturing and service sectors.

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 sectors.

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**

Barwani District has a predominantly agriculture based economy characterized by its location in the Nimar plateau climate zone. The region features sandy loam soil which is conducive to various crops. The Total Land Holdings are 133343 which cover an area of 230243 hectares with an average holding size of 1.72 hectares and small holdings are 69 percent.

The Gross Sown Area is 409340 hectares, and Net Sown Area is 238180 hectares thus the Cropping Intensity is 144. Farmers primarily cultivate maize cotton wheat soybean sorghum and groundnuts. The net irrigated area for both Kharif and Rabi seasons is 115424 hectares, making up 48 percent of the cultivable area.

These figures highlight the agricultural potential and challenges of Barwani District reflecting both the reliance on traditional farming and the importance of irrigation in supporting crop production.

Agriculture Department Barwani has so far trained 2100 farmers on organic farming and natural farming and organic/natural farming is being done on about 8000 hectares of land in Barwani district. 7000 farmers have been registered by some CBs. Bio input resource centers have been established in 3 development blocks Niwali Rajpur Pati in the district. To promote this method continuous training is being given by Krishi Vigyan Kendra Barwani.

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

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

The quantity of seeds pesticides and fertilizers is sufficient in the district. Despite government control adulterated seeds pesticides and fertilizers are sold in the market.

Fertilizers are distributed by Markfed mainly through cooperative societies. Essential pesticides are also available in the market. Many private distributors also distribute these insecticides and pesticides. The supply is adequate.

Farmers are being encouraged by the Agriculture Department to do farming with organic fertilizers but for this a change in the mindset of the farmers is necessary.

Facility for soil testing. Soil health cards are being issued after soil testing.

Storage facility There is a lack of cold storage facility for perishable food items in the district.

Krishi Vigyan Kendra is established in the district where farmers get guidance from various experts/scientists related to agriculture.

The main purpose under Kisan Credit Card (KCC) Scheme is to provide farmers with timely and adequate credit for Crop cultivation, Postharvest expenses, Household consumption, Maintenance of farm assets and Allied activities (dairy, poultry, fisheries, etc.). Loan up to Rs.5 lac based on landholding and cropping pattern for 5 years is extended to farmers. Interest Subvention Scheme (ISS) /Modified ISS is available up to Rs. 3 Lac for crop loans; Rs.2 Lac for allied activities at 7 percent interest.

There is a need to encourage agro-processing units for value addition to agricultural products.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Onion/ Piyaz/ Kanda Irrigated	Hectare	0.74	1	3000	2226.15	2226.15
2	Annual Vegetables - Other Vegetables	Hectare	0.42	1	4200	1779.62	1779.62
3	Cereals - Maize/ Makka Irrigated	Hectare	0.34	1	48000	16311.83	16311.83
4	Cereals - Sorghum/ Jowar	Hectare	0.21	1	28400	6001.77	6001.77
5	Cereals - Wheat/ Gehu Irrigated	Hectare	0.39	1	95000	36950.25	36950.25
6	Fibre Crops - Cotton/ Kapaas	Hectare	0.75	1	54200	40595.80	40595.80
7	Fruits - Banana/ Kela	Hectare	0.91	1	320	290.32	290.32
8	Fruits - Banana/ Kela Tissue Culture	Hectare	1.61	1	320	513.60	513.60
9	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla	Hectare	0.46	1	400	184.24	184.24
10	Fruits - Lemon/ Nimboo	Hectare	0.82	1	400	328.96	328.96
11	Fruits - Mango/ Aam	Hectare	0.85	1	320	273.60	273.60
12	Fruits - Papaya/ Papita	Hectare	1.07	1	400	428.00	428.00
13	Oil Seeds - Groundnut/ Moongfali	Hectare	0.37	1	7800	2887.72	2887.72
14	Oil Seeds - Soybean/ Soyabean	Hectare	0.39	1	23400	9101.44	9101.44
15	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Hectare	0.39	1	6650	2615.00	2615.00
16	Pulses - Mungbean/ Mung/ Moong/ Green Gram	Hectare	0.26	1	3390	874.18	874.18
17	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Hectare	0.39	1	7300	2870.57	2870.57

18	Spices & Condiments - Chilli/ Mirch Hybrid	Hectare	1.42	1	3350	4770.99	4770.99
19	Spices & Condiments - Chilli/ Mirch Irrigated	Hectare	0.63	1	3200	2027.03	2027.03
20	Spices & Condiments - Ginger/ Adrak	Hectare	1.38	1	350	482.19	482.19
21	Sugar Crops - Sugarcane/ Ganna	Hectare	0.99	1	5800	5765.39	5765.39
<b>Sub Total</b>					<b>296200</b>	<b>137278.65</b>	<b>137278.65</b>
<b>Post Harvest</b>							<b>13727.86</b>
<b>Maintenance</b>							<b>27455.73</b>
<b>Total</b>							<b>178462.24</b>
<b>Grand Total</b>					<b>296200</b>	<b>137278.65</b>	<b>178462.24</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Irrigation in most parts of the district is dependent on rain, and the productivity of crops keeps on increasing or decreasing depending on the lack or excess of rain. Therefore, to ensure the productivity of various crops and increase in the income of farmers it is necessary that the means of irrigation are used effectively. The development of agriculture sector and related activities is mainly dependent on irrigation means. The normal rainfall is 746.3 mm. The details of rainfall in the district during the last few years are as follows: 2019-20 (1252 mm) 2020-21 (849 mm) 2021-22 (736 mm) 2022-23 (750 mm) 2023-24 (780 mm) and 2024-25 (738.64 mm).

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

Groundwater in the district is mainly exploited through wells and tube wells. Open wells are used in some places. Net groundwater availability in the district is 115424 ha. m. Groundwater draft under all uses is 56453 ha. m. Groundwater development of Barwani district is 48.91 percent. Barwani, Niwali, Pati, Thikri & Sendhwa are in the safe category and Rajpur in low risk and Pansemal in over exploited category. 100 villages in the district have been electrified but power supply is not continuous.

Sown area in the district is 238180 hectares, and net irrigated area is 115424 hectares which is 72 of the net sown area. There is scope for expansion of irrigation in terms of source through rainwater harvesting and artificial recharge. There is huge potential for expansion of area under micro irrigation.

NABARD has sanctioned financial assistance for Rs. 823.46 crore for 13 irrigation projects in the district under RIDF I XXVII. These irrigation projects have increased groundwater recharge and cropping intensity which has increased agricultural production. 3 major irrigation projects in the district Lower Goi Irrigation Indira Sagar Canal Phase 2 and Nagalwadi Lift Irrigation Project have been given financial assistance of about ₹ 801 crore. This has created immense possibilities for drip irrigation in blocks like Thikri, Rajpur etc. Drip irrigation should be promoted on a large scale in these blocks.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets-Generator 10 KVA	No.	2.41	80	400	963.04	770.40
2	Diesel Pump Sets--Pipe line	No.	0.40	80	2900	1148.11	918.50
3	Drip Irrigation--1 Ha- Generic	No.	1.61	80	4000	6420.00	5136.00
4	Dug Well-Deepening-hard rock 5 mtr width/12 mtr depth	No.	1.30	80	1600	2080.08	1664.08
5	Dug Well-Renovation	No.	0.43	80	3200	1369.60	1095.68
6	Electric Pump Sets--5 HP	No.	0.46	80	800	368.08	294.48
7	Electric Pump Sets--8 HP	No.	0.51	80	800	410.88	328.72
8	Sprinkler Irrigation --Steel	No.	0.90	80	1000	898.83	719.01
9	Tube Well-Deep -80 mtr with diameter 162-175 mm	No.	1.81	80	400	725.44	580.40
<b>Total</b>					<b>15100</b>	<b>14384.06</b>	<b>11507.27</b>

### 2.1.3 Farm Mechanization

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

Some of the important machines and equipment used for agricultural mechanization are tractors, threshers, harvesters and modern farming tools. In the past years the use of machines and equipment like tractors, threshers, harvesters and power tillers for farming has increased in the district. Mechanical farming is now more economical. The irrigation area in the district is increasing due to which there is a change in the crop cycle. Through agricultural mechanization employment opportunities in both agricultural and non-agricultural sectors increase in ploughing/ cultivation development of multiple crops industry and related services have increased.

According to the Monitoring Concurrent Evaluation and Impact Assessment Report 2018 of the Sub Mission on Agricultural Mechanization to increase production and productivity in Madhya Pradesh the availability of agricultural power needs to be increased from the current level of 1.49 kW/ha to about 1.81 by 2022 and 3.79 kW / ha by 2030.

The availability of agricultural power in Barwani district is 1.264 kW per hectare which is 26 less than the state average. There are 3721 tractors 2144 threshers available in the district. There is good availability of agricultural implements/ technical experts/ extension officers/ skilled manpower/ agricultural machinery/ diesel outlets/ repair and service facilities etc. in the district

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

Barwani district has dealerships and sub dealerships of farm machinery in all the blocks. Various state and central sector schemes are being implemented in the state are as follows: 25 percent top-up subsidy on power tiller and small tractor: Under this the state government gives a top-up subsidy of 25 percent up to a maximum of Rs.30000/ to the beneficiaries of small and marginal category in addition to the subsidy payable under Sub-Mission on Agricultural Mechanization (SMAM) Agricultural Mechanization.

Assistance for establishment of custom hiring centers: Under this scheme such private beneficiaries/primary agricultural cooperative institutions who want to establish custom hiring centers to provide services to farmers by providing machines and equipment on rent for agricultural work will be given subsidy of 40 percent of the cost of machines and advanced technology equipment up to a maximum amount of Rs.10 lakhs.

Farmer Producer Organizations (FPO) are being provided subsidy at the rate of 75 percent for the purchase of drones for spraying medicine on farmers' fields.

To promote the use of Kisan drones the government is providing a subsidy of 50 percent or maximum Rs.5 lakh to SCST small and marginal women and farmers of North-Eastern states for purchasing drones. Along with this financial assistance of 40 percent or maximum Rs.4 lakh will be given to other farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Drones-kisan drone -2set battery with charging hub	No.	13.38	80	80	1070.00	856.00
2	Drones--kisan drone-fuel type	No.	13.38	80	80	1070.00	856.00
3	Other machinery-Oil Extractor	No.	7.22	80	39	281.66	225.34
4	Other machinery--Seed Processing Unit	No.	53.50	80	8	428.00	342.40
5	Thresher--8 to 15 Q per hr.	No.	3.75	80	235	880.09	704.06
6	Tractor--40 HP	No.	9.10	80	1200	10914.00	8731.20
7	Tractor--Old Tractor	No.	5.89	80	880	5178.80	4143.04
<b>Total</b>					<b>2522</b>	<b>19822.55</b>	<b>15858.04</b>

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

The agro climatic conditions are suitable for the horticulture crops in Barwani district. Banana, guava, papaya, lemon, pomegranate, onion, tomato, brinjal, ladyfinger, cabbage, turmeric, chilly, garlic, ginger, etc. are mainly cultivated in Barwani district. Ginger has been selected as the ODOP crop of the district. Overall, the production of horticulture crops is increasing annually. Thikri, Rajpur and Pansemal blocks contribute the major chunk of horticulture production in the district.

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

The infrastructure available in the district is as follows Government Nursery (7), Private Nursery (3), Post Harvest Management Ripening Chamber (1000 MT), Pack House (8), Onion Storage House (9800 MT), Food Processing Unit (10) and Marketing Facility Vegetable Market (9). These facilities are inadequate to cater to the demands of the horticulture sector in the district. Therefore, government should focus on developing this infrastructure.

To promote Sericulture in Barwani district NABARD Madhya Pradesh office has approved the DPR project under the Agriculture Sector Promotion Fund for “Adopting and promoting cluster-based silk production to increase the income of small and marginal farmers”. This project will be implemented in Rajpur and Thikri development blocks. The Central Government runs MIDH NHB NAM schemes for promotion of Horticulture and Medicinal crops.

Capital Investment Subsidy Scheme for Construction/Expansion/Modernization of Cold Storage and Storage for Horticultural Produce.

The PMFME scheme is an important scheme in this sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Floriculture-Bulbous	ha	2.91	80	24	69.84	55.88
2	Floriculture--Loose flowers	ha	1.85	80	380	701.40	561.10
3	High density plantation-Aonla-6mx6m	ha	1.18	80	565	668.02	534.41
4	High density plantation-Banana-2.1mx2.1m	ha	1.74	80	3200	5564.02	4451.20



5	High density plantation-Guava-5mx5m	ha	1.41	80	320	452.00	361.60
6	High density plantation-Mango-5mx5m	ha	3.39	80	320	1085.44	868.32
7	High density plantation-Papaya-2.25mx2.25m	ha	1.18	80	840	988.68	790.94
8	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m	ha	1.70	80	700	1187.17	949.73
9	Nursery	No.	26.75	80	15	401.25	321.00
10	Nursery -Horticulture Nursery	No.	5.35	80	34	181.90	145.52
11	Protection Structure-Poly/ Green Housing-1000 sq mtr	sq.m.	10.00	80	75	750.37	600.30
12	Sericulture-Chawki Rearing- Unit size -2 acres	Acre	8.56	80	2	17.12	13.70
13	Sericulture-Mulberry Plantation-silk worm rearing	Acre	4.55	80	100	454.75	363.80
<b>Sub Total</b>					<b>6575</b>	<b>12521.96</b>	<b>10017.50</b>
<b>Total</b>					<b>6575</b>	<b>12521.96</b>	<b>10017.50</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

The total geographical area of Barwani district is 542700 hectares out of which forest area is 92800 hectares. This is 16.66 percent of the total geographical area. The non-cultivable land and fallow land in the district are 165346 hectares and 2360 hectares respectively.

As of 2020, Barwani had 1.18 thousand hectares (kha) of natural forest, covering 0.22% of its land area. Dry Teak Forests (Fast growing, commercially valuable), Southern Dry Mixed Deciduous Forests (Biodiverse, includes species like Butea, Acacia) and Moist Sal Forests (Found in eastern pockets, less common in Barwani) are found in the district.

Livelihood Dependency: Tribal communities (e.g., Barela and Bhil) rely on forests for fuelwood, fodder, NTFPs (Nontimber Forest Products), and seasonal employment.

Key Forest Products are Tendu leaves (used in bidi making), Mahua flowers (food and liquor) and Sal seeds, Kullu gum, and bamboo in the district.

The management of forests in the district is being done in collaboration with Joint Forest Management Committees/ Ecodevelopment Committees with the main objective of conservation. The major non-timber forest products are non-timber forest products such as Palash, Babul, Karanj, Subabul, Mahua, Teak, Saja, Arjun, Bamboo and Tendu leaves etc. These are collected mainly by collectors associated with primary product cooperative societies and are marketed through Madhya Pradesh Minor Forest Produce Cooperative Federation.

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

The Forest Research and Extension Circle located in the neighboring district Khandwa fulfills the extension needs and conducts research regarding quality planting material. There are 04 nurseries located in Khandwa which supply seedlings and clonal plants of wild species such as Palash, Babul, Saja, Arjun, Karanj, Amla, Mahua, Teak & Bamboo etc. The infrastructure for processing and marketing of forest produce is available with the Forest Producer Cooperative Societies (FPCS) and the Forest Department. The markets for forest produce are connected through roads, and the services of various private agencies are taken



for transportation of forest produce. The Forest Department transplants bamboo in protected forests every year under social forestry. The Forest Department prepares saplings in local nurseries on prior order as per the requirement. An institute named "Forestry Research and Human Resource Development Centre" is functioning in the district by the Central Government. The institute carries out human resource development research and extension work related to forestry through training. Planting material marketing facilities, transportation facilities and extension services are adequately available in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Nursery/ Propagation unit- Traditional Nursery	ha	16.05	80	40	642.00	513.60
2	Plantation-Bamboo-Bamboo cultivation	ha	3.12	80	1500	4686.60	3749.29
<b>Total</b>					<b>1540</b>	<b>5328.60</b>	<b>4262.89</b>

### 2.1.6 Animal Husbandry - Dairy

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

Animal husbandry sector plays an important role in the social and economic development of the district. Apart from providing nutritious food to millions of people it helps in generating gainful employment in the rural sector especially landless labourers small and marginal farmers women and their families. The total milk production of Madhya Pradesh state during the year 2020-21 is 17.99 lakh metric tons average per capita milk availability per day is 563 grams. Milk production of the district during the year 2020-21 was 2.36 lakh metric tons. The average per capita availability of milk in the district is 346 grams which is much less than the state availability (563 grams) and the Indian Council of Medical Researches recommendation of 280 grams per day. According to Livestock Census 2019 the total livestock in the district is 5.64 lakh (female 3.28 lakh) (male 326 lakh).

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

The availability of infrastructure facilities in the district is as follows: Veterinary Hospital (89) Veterinary Dispensary (22) AI Centre (57) Animal Breeding Centre (41) Milk Society (163) Milk Chilling Centre (2) Diagnostic Laboratory (12) Animal Market (7).

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Bulk Milk Cooling Unit	No.	21.40	80	10	214.00	171.20
2	Crossbred Cattle Farming-- Cow (Crossbred)	1+1	1.93	80	480	924.48	739.60
3	Fodder Cultivation--Small Feed manufacturing unit (500kg/hr)	No.	8.56	80	80	684.80	547.84
4	Graded Buffalo Farming-- Murah breed	1+1	2.14	80	8000	17120.00	13696.00
5	Indigenous Cattle Farming-- Cow Desi	1+1	1.61	80	780	1251.90	1001.52
6	Refrigerated Tanker Van	No.	29.96	80	8	239.68	191.76
<b>Sub Total</b>					<b>9358</b>	<b>20434.86</b>	<b>16347.92</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.21	1	16000	3389.76	3389.76
2	Indigenous Cattle Farming_Others	Per Anim	0.18	1	8000	1412.40	1412.40
<b>Sub Total</b>					<b>24000</b>	<b>4802.16</b>	<b>4802.16</b>
<b>Total</b>					<b>33358</b>	<b>25237.02</b>	<b>21150.08</b>

### 2.1.7 Animal Husbandry - Poultry

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

Poultry farming can be done as a commercial activity with rural backyard units. Apart from providing nutritional security it provides additional income to the unemployed rural poor. Apart from this excellent manure is also available from poultry activity which can increase the fertility of the land. Poultry farming is largely dependent on infrastructure such as electricity supply medical facilities marketing facilities availability of feed etc. According to the animal census of 2019 the number of chickens in the district was 7.03 lakh. During the year 202324 the egg production in the district was 724.35 lakh which includes the production of indigenous birds. The availability of eggs per person per year in the district is 35 eggs.

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

The National Livestock Mission (NLM) is a flagship initiative by the Department of Animal Husbandry & Dairying, Government of India, aimed at transforming the livestock sector through entrepreneurship development, breed improvement, and fodder security.

50% capital subsidy up to Rs.50 lakh under the Entrepreneurship Development Programme (EDP) for Goat/Sheep Unit (100 to 500 animals): Rs.10 to Rs.50 lakh subsidy, Piggery Unit (50 to 100 sows): Up to Rs.30 lakh, Rural Poultry Hatchery (1,000 parent layers): Rs.25 lakh, Equine farms (horse, donkey, camel): Up to Rs.50 lakh, etc. subject to minimum 25% upfront investment required; balance via bank loan or self-finance is extended to eligible borrowers. The requirement of chicks in the district is mainly met from the Indore market. This activity cannot grow due to the unavailability of poultry feed in the district. Due to the lack of a systematic market in the district farmers must depend on middlemen and they do not get suitable prices.

A market should be created for the availability of chicks, eggs and meat in the district. Vaccines should be made available to protect birds from diseases like 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
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- 2000 Nos	2000	9.04	80	80	723.12	578.48
2	Commercial Layer Farming-- 30000 Nos	30000	293.44	80	4	1173.76	939.00
3	Poultry Hatchery	7500	5.35	80	40	214.00	171.20
<b>Sub Total</b>					<b>124</b>	<b>2110.88</b>	<b>1688.68</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming Others	Per Bird	0.00	1	40000	85.60	85.60
2	Layer Farming Others	Per Bird	0.01	1	4000	34.24	34.24
<b>Sub Total</b>					<b>44000</b>	<b>119.84</b>	<b>119.84</b>
<b>Total</b>					<b>44124</b>	<b>2230.72</b>	<b>1808.52</b>

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

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

Animal husbandry has always been useful as an important subsidiary in agriculture. Farming and animals are synonymous with each other. Sheep goat and pig rearing is a subsidiary activity carried out by most of the small marginal farmers, agricultural labourers. Sheep and goat rearing for meat and wool and pig rearing for meat is a very profitable business. Loans for sheep goat and pig rearing was mainly limited to the government sponsored program, but progressive farmers are also taking interest in taking loan under goat rearing. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing.

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

Sheep - According to the animal census of the year 2019 the number of sheep in the district was 32950. The traditional method of keeping sheep in the fields for the purpose of manure is still prevalent in the rural area. Every year in the summer season many sheep herders come to Barwani district from the nearby state of Rajasthan with sheep. Efforts can be made by the government by giving intensive training at the collective level for this activity to the people of the local tribes in the district.

Goat - According to the animal census of the year 2019 the number of goats in the district was 441719. Goats have a very high reproduction rate and require less care compared to other animals. Also, the risk in goat rearing is much less than other businesses. Goats are available for sale in the market and fair. The food habits of the people of the district and the available market of nearby Indore solve the problem of market and marketing for this activity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Breeding Unit-New Shed 100+5	100+5	27.04	80	32	865.28	692.24
2	Goat - Rearing Unit-New Shed 10+1	10+1	1.19	80	480	572.64	458.16
<b>Sub Total</b>					<b>512</b>	<b>1437.92</b>	<b>1150.40</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming Others	Per Anim	0.03	1	40000	1284.00	1284.00
2	Sheep Farming Others	Per Anim	0.03	1	4000	128.40	128.40
<b>Sub Total</b>					<b>44000</b>	<b>1412.40</b>	<b>1412.40</b>
<b>Total</b>					<b>44512</b>	<b>2850.32</b>	<b>2562.80</b>

### 2.1.9 Fisheries

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

Fisheries is an important activity of the rural economy fisheries play a very important role 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 fish farming production of ornamental fishes etc. Under fisheries in the district mainly the ponds under Gram Panchayat District Panchayat Zilla Panchayat are leased for 10-15 years and they are financed through banks. Fish seed production in

government and private sectors and formation of cooperative societies and providing financial assistance are important. Rohu, Katla, Mrigal and Common Carp fishes are mainly found in the district. Of these Rohu, Katla, and Mrigal fishes are mainly reared. Per capita consumption of fish in the district is only 3.18 kg per year against the minimum requirement of 11 kg per year. To achieve this minimum requirement fish production should increase.

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

Mainly Katla Rehu and Mrigal fishes are found in the district all these fishes are reared. Nowadays some foreign varieties like Common Carp, Silver Carp and Grass Carp fish are also being reared in the district. The total annual production of fish in the district was 2216 metric tons in the year 2024-25. There are 182 ponds and 105 reservoirs for fish farming in the district, whose area is 365 and 5543 hectares respectively and the riverbank strip is 24 km. There are 1720 fishermen 101 fisheries cooperative associations/committees in the district. There are 4 seed production units in the district. In the year 2024-25 104.78 lakh fry were produced 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
<b>A.13 Fisheries</b>							
1	Accessories for cage fish farming-Bio floc technology-Establish Bio floc 25 tanks 4 mt diameter x1.5 mt height	No.	26.75	80	46	1230.50	984.40
2	Fish marketing-Bio floc technology-Establish Bio floc 7 tanks 4 mt diameter x1.5 mt height	No.	8.03	80	36	288.92	231.12
3	Fish Seed Hatchery-- Establishment of new freshwater Finfish Hatcheries	ha	26.75	80	40	1070.00	856.00
4	Pond construction- Construction of new grow out pond with input cost	ha	11.77	80	40	470.80	376.64

5	Pond construction- Construction of Nursery /Seed rearing Pond	ha	7.49	80	40	299.60	239.68
<b>Sub Total</b>					<b>202</b>	<b>3359.82</b>	<b>2687.84</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture in Pond Monoculture - Pangasius	Acre	4.92	1	24	118.15	1.20
2	Fish Seed Production Fish Seed Production	Acre	0.86	1	21	17.97	0.20
<b>Sub Total</b>					<b>45</b>	<b>136.12</b>	<b>1.40</b>
<b>Total</b>					<b>247</b>	<b>3495.94</b>	<b>2689.24</b>

#### 2.1.10 Farm Credit - Others

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

Mechanization in agriculture has certainly improved productivity but it is not possible to work with tractors or other agricultural equipment on many small agricultural holdings. Small marginal farmers still find it more convenient to do farming in the traditional way with the help of oxen and they mainly depend on bullock carts for transporting their produce. It can be said that despite the modernization of agricultural work and many expensive and more efficient machines the utility of animals, especially oxen and bullock carts for farming remains. Most of the farmers of Barwani district fall into the category of small and marginal farmers. In terms of numbers the share of 70528 hectares of land in the districts total 230243 land holdings is 69%. Bulls are also used in agricultural work for small land holdings (less than 2 hectares).

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

- For the planned development of this area, it is very important to have good breed of ploughing animals along with animal feed, fodder, veterinary services, supply of carts, tyres, fabrication and repair facilities.
- Generally, bulls are purchased from local markets/outside mandis and market centers. Animal fair is organized at the development block level.
- Adequate veterinary service facilities is not available from the Animal Husbandry Department.
- Adequate number of carpenters are not available locally for the construction of carts.
- Animals for a pair of bulls are available from the local weekly market. Bulls are also provided by M.P. Pashudhan Evam Kukkut Vikas Nigam. Bullock carts are provided from local small-scale industries.

##### 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
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Pickup Vehicles	No.	26.75	80	540	14445.00	11556.00
2	Animal Driven Carts-Conventional Bullock Cart-1	No.	0.58	80	800	466.56	373.20
3	Draught Animals -Bullocks-one pair	No.	0.54	80	800	428.00	342.40
4	Finance to FPOs/FPCs-Procurement & Marketing	No.	26.75	80	16	428.00	342.40
5	Jewel Loans-Jewel Loans/Gold Loans	No.	3.21	80	320	1027.20	821.76
6	Pledge Loans-Against Pledge/Hypothecation of Agricultural Produce including Warehouse Receipts -200 MT	No.	53.50	80	340	18190.00	14552.00
7	Two-Wheeler Loans -Two-Wheeler Loan to Farmers/Milk/ Vegetable Vendors	No.	1.07	80	3700	3959.00	3167.20
<b>Total</b>					<b>6516</b>	<b>38943.76</b>	<b>31154.96</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

In an agricultural country like India the increasing population and decreasing availability of cultivable land is a serious problem. On the other hand, due to the increase in agricultural costs the outbreak of pests and diseases on crops and not getting a fair price for the agricultural produce farmers are moving away from agriculture. In such a situation to get more income from agriculture along with their family's needs, small and medium farmers will have to adopt such a method of agriculture so that farmers can get more income at a lower cost. There is one such agricultural method for these farmers of the country which is called Integrated Farming System. With this method of agriculture farmers can increase their income by adopting many types of crops and supporting related things in their fields simultaneously and getting maximum benefit from agriculture. Under the Integrated Agriculture System, the farmer gets maximum benefit from agriculture and agricultural related works by properly using all the available resources related to his farm. This method of agriculture helps small and medium farmers in meeting their domestic needs as well as sustainable crop production by recycling crop residues. Under this method along with the main crops other farming based small industries animal husbandry fish farming and horticulture are also carried out.

Model layout for a 2 Ha Integrated Farming System in Barwani district, combining Kharif & Rabi crops, horticulture, poultry, agroforestry, vermicompost, and kitchen garden is mentioned in Box Item 1.



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

The average landholding available in Barwani district is 1.73 hectares and it is decreasing day by day. Mainly farmers here grow soybean and maize 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 the past years it has been observed that soybean and maize crops are getting affected due to excessive or less rainfall during Kharif season in this situation integrated farming system can prove beneficial for the farmers. According to the situation of the district horticulture layer poultry farming (100 birds) and agro forestry (bamboo) can be done along with Kharif and Rabi crops for two hectares of land. 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.

2. National Mission on Organic Farming (NMOF) promotes organic farming through Capacity building, Organic input production, Certification systems and Market development.

3. PGS India (Participatory Guarantee System) is a farmer centric, trust-based certification system for organic produce, designed for the domestic market. It is low cost, locally managed, peer reviewed.

## **2.2 Agriculture Infrastructure**

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

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

About 65 percent of the total geographical area in the district is under agriculture. 70 percent of the gross cropped area is sown in Kharif season and 30 percent in Rabi season. 25 percent of the total gross cropped area is double cropped. Cereals account for 86 pulses 4 and oilseeds 9 of the total crop production. Vegetables fodder and medicinal crops are sown in the double cropped area. The total production of main crops during 202425 was 932386 tons.

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

At present the storage capacity of the warehouses available in the district is as follows: Madhya Pradesh Warehousing Corporation (36047 MT) Mandi Board (15000 MT) Primary Agricultural Credit Cooperative Society (11305 MT) Private Warehouse (85422 MT).

64% of the farmers in the district fall in the category of small and medium farmers. Such farmers can form a farmer producer organization/institution with the help of government departments and voluntary organizations. They can also take advantage of storage facilities by building a collective storage structure.

There are no warehouses in many interior areas of the district. Cold storage is also needed. Better loan distribution in the agricultural sector can be done by converging important schemes of the Government of India by banks. For example, small warehouses of farmers (100 MT to 1000 MT) can be given loans under Agriculture Infrastructure Fund along with the sub scheme Agricultural Marketing Infrastructure (New AMI Scheme) of Integrated Agricultural Infrastructure Scheme (ISAM) operated through NABARD. This convergence will be in the interest of both the bank and the beneficiary.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-1000 MT @ 8000 per MT	No.	85.60	80	4	342.40	273.92
2	Godown-Medium -3000 MT @ 6000 per MT	No.	192.60	80	2	385.20	308.16
3	Godown-Medium -5000 MT @ 6000 per MT	No.	321.00	80	2	642.00	513.60
<b>Total</b>					<b>8</b>	<b>1369.60</b>	<b>1095.68</b>

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

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

Land development programs are very important for the development of agriculture. This program includes all those activities which prevent soil erosion, increase the fertility of the land and the productivity of agriculture. To increase the productivity of land leveling and agricultural land development improvement of soil quality through special remedial systems water management and water conservation pasture management wasteland development integrated land development soil conservation drainage water storage structures farm ponds check dams drain bunding watershed development and organic farming bio-fertilizers vermicompost bio-pesticides etc. activities contribute significantly in increasing agricultural productivity.

- There are 7921 hectares of barren land in the district which can be made cultivable through soil improvement process. According to the records of MOLR 391 watersheds have been developed and 171825 hectares have been treated.

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

- There are 7 soil testing laboratories in the district at the Agriculture Department and Krishi Vigyan Kendra. Mainly soil testing is done for nitrogen phosphorus and potash elements. Apart from this testing facility for Sulphur and Zinc is also available.
- Agriculture Department, Barwani has so far given training to 2100 farmers on organic farming and natural farming, and organic/natural farming is being done on about 8000 hectares of land in Barwani district. 7000 farmers have been registered by some CBs. Bio input resource centers have been established in 3 development blocks Newali Rajpur

Pati in the district. To promote this system continuous training is being given by Krishi Vigyan Kendra Barwani. • There is a great scope of providing services to farmers through private efficient farmer service centers like soil testing agricultural equipment (rental and repair) consultation/guidance on integrated/precision farming and other services through farmer producer organizations. • Krishi Vigyan Kendra has been established in the district. From where guidance/training is given to farmers about new techniques of advanced farming improvement in soil quality, water management and water conservation, pasture management, wasteland development, integrated land development, soil conservation, drainage and organic farming etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Soil Conservation Activities/ Erosion Control activities- Land Leveling-avg slope 2	ha	0.31	80	4000	1232.64	986.08
2	Watershed Treatments--post development treatment	cum.	0.25	80	4000	984.40	787.52
<b>Total</b>					<b>8000</b>	<b>2217.04</b>	<b>1773.60</b>

### 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 agricultural biomechanics seed production use of organic fertilizers and organic pesticides use of earthworm and Nadev manure etc. Productivity can be increased by about 25 percent by using quality seeds. Seed production ensures seed availability as well as benefits like adequate germination capacity prescribed quantity of yield regulation of species etc. 7 soil testing laboratories are available in the Agriculture Department and Krishi Vigyan Kendra in the district. In these mainly soil testing is done for nitrogen phosphorus and potash elements. Apart from this testing facility of sulfur and zinc is also available.

Demand Driven by Organic Farming: Organic farms require nutrient rich, chemical free compost. Vermicompost improves soil structure, water retention, and crop yield, making it ideal for Barwani's diverse crops. Agriculture Department, Barwani has so far given training to 2100 farmers on organic farming and natural farming, and organic / natural farming is being done on about 8000 hectares of land in Barwani district. 7000 farmers have been

registered by some CB (Certifying Body). Bio input resource centers have been established in 3 development blocks, Newali, Rajpur & Pati in the district. To promote this system continuous training is being given by Krishi Vigyan Kendra, Barwani.

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

- Organic fertilizers and organic pesticides are not easily available to farmers due to which farmers are forced to use chemical fertilizers and pesticides.
- There are great possibilities of organic fertilizer units for adequate supply of organic fertilizer in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost- Compost - NADEP Compost- (10x6x3)3 ton capacity	No.	0.23	80	160	36.80	29.44
2	Compost/ Vermi Compost- Vermi Compost- Tetra Bag (8x6x2.5) cub ft	No.	0.06	80	800	47.12	37.68
3	Compost/ Vermi Compost- Vermi Hatchery- 200MT/yr	No.	16.93	80	3	50.79	40.65
<b>Total</b>					<b>963</b>	<b>134.71</b>	<b>107.77</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Madhya Pradesh, which has immense potential in the food processing sector, offers immense opportunities for investors in the entire food value chain. Horticulture is one of the growing sectors in the state. Barwani district has a conducive environment for horticulture and is considered among the top districts of Madhya Pradesh to produce tomatoes, papaya, melon & ginger etc. Ginger has been selected as the ODOP of the district. Food processing has been considered under the priority sector in bank loans. The food and agro-processing sector include activities related to processing of raw materials from food grains horticulture all agricultural crops and plantation products forest produce livestock (feed/food) fisheries etc. Under value addition of agricultural products there is a demand for units related to flour mills pulse mills oil mills sugar mills and dairy products in the district. The raw materials required for these industries such as wheat mustard sugarcane seeds milk maize are available in adequate quantity.

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

- The present status of agriculture and food processing unit in the district is as follows: Cereal processing (rice mills flour mills pulse mills bakery starch manufacturing) (205) Edible oil extraction and refining (97) Dairy products (4) Sugarcane (1) Cotton textile (95).
- Due to good production of food grains and above-mentioned products like soyabean chickpea chili masala etc. there is a great possibility of agro based food processing industry in the district.
- Soya milk soya biscuits soya badi soya paneer soya cake paneer full soya flour pulses and similar food products based on soyabean wheat flour refined flour chickpea coriander and powder confectionery biscuits namkeen sweets bakery products chocolate industry etc. can be established in the district.
- At present, RSETI, ITI Engineering and Polytechnic colleges private agencies as well as government departments in the district are providing training to potential entrepreneurs. The PMFME scheme encourages more micro food processing units to come up in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Bakery & Confectionery Unit-Biscuits C & Cakes-Term Loan	No.	12.84	80	80	1027.20	821.76
2	Cottage Industry-Papad Pickle Chips Badi making-Term Loan	No.	3.85	80	400	1540.80	1232.64
3	Dairy Processing Unit-Sweets-Term Loan	No.	6.42	80	80	513.60	410.88
4	Dal/ Pulses Mill-Automatic-Term Loan	No.	102.72	80	26	2670.72	2136.55
5	Dal/ Pulses Mill-Mini-Term Loan	No.	10.27	80	44	451.96	361.60

6	Food Grain Processing-Flour Mill-Term Loan	No.	19.26	80	80	1540.80	1232.64
7	Food Grain Processing-Sorting & Grading-Term Loan	No.	64.20	80	40	2568.00	2054.40
8	Oil Extraction-Oil Mill-Term Loan	No.	19.26	80	39	751.14	600.91
9	Soyabean processing-Integrated Soya processing-Term Loan	No.	128.40	80	28	3595.20	2876.16
10	Spice Processing-Chilly processing-Term Loan	No.	6.42	80	80	513.60	410.88
<b>Total</b>					<b>897</b>	<b>15173.02</b>	<b>12138.42</b>

### 2.3.2 Agri Ancillary Activities - Others

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

There are many allied activities linked with agriculture such as: (1) Agri Clinics Agri Business Centers (2) Loans to PACS FSS and LAMPS (3) Credit assistance to Micro Finance Institutions for on-lending agricultural activities and (4) Credit assistance to Farmer Producer Organizations for selling their produce etc. With the diversification and innovation of agricultural activities the need for support and extension services is also constantly increasing.

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

The progress of ACABC in Madhya Pradesh is very slow compared to other states. Only 4441 candidates have been trained since the launch of the scheme. Out of which 1985 candidates started their own business and only 111 candidates have availed the grant by taking bank loan. The main reasons for slow progress are (1) Inadequate follow up and handholding by NTI (2) Lack of enthusiasm in the bank to provide loan under this scheme. 10521 self-help groups have been formed in Barwani district from 2018 to 31 March 2023. Out of which 7495 groups have received loan amount of ₹ 172 crore under bank linkage.

Banks should examine the details of the applicant FPOs such as willingness of producers for collective action availability of resources infrastructure for capacity building activities, financial requirement source of credit and credit gaps before lending to FPOs (Farmer Producer Organizations). The credit requirement of FPOs is generally working capital loan for procurement of inputs/raw materials marketing and/or value addition.

NAB Sanrakshan Credit Guarantee Trust has been set up by NABARD for FPOs. This will facilitate FPOs in getting loans from 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
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers-Small	No.	26.75	80	22	588.50	470.80
2	Custom Service Units/ Custom Hiring Centers-Medium	No.	53.50	80	32	1712.00	1369.60
3	Custom Service Units/ Custom Hiring Centers-Small	No.	26.75	80	48	1284.00	1027.20
4	Loans to Agri. Start-ups	No.	107.00	80	33	3531.00	2824.80
<b>Total</b>					<b>135</b>	<b>7115.50</b>	<b>5692.40</b>

**Title: Model layout for a 2 Ha Integrated Farming System in Barwani district, combining Kharif & Rabi crops, horticulture, poultry, agroforestry, vermicompost, and kitchen garden**

**1. Kharif Crops (0.6 ha)**

Crops: Soybean, Maize

Estimated Yield:

Soybean: 15q/ha x ₹ 5,000/q i.e. ₹ 75,000

Maize: 40 q/ha x ₹ 2,000/q i.e. ₹ 80,000

**2. Rabi Crops (0.6 ha)**

Crops: Wheat, Gram

Estimated Yield:

Wheat: 40 q/ha x ₹ 2,200/q i.e. ₹ 88,000

Gram: 18 q/ha x ₹ 5,000/q i.e. ₹ 90,000

**3. Horticulture (0.4 ha)**

Crops: Papaya, Guava

Estimated Yield:

Papaya: 30 MT/ha x ₹ 8,000/MT i.e. ₹ 96,000

Guava: 20 MT/ha x ₹ 12,000/MT i.e. ₹ 96,000

**4. Agroforestry (0.2 ha)**

Species: Neem, Subabul, Drumstick (50 trees each)

Biomass Yield:

Neem: 10 kg/tree/year

Subabul: 15 kg/tree/year

Drumstick: 20 kg/tree/year

Use: Fodder, fuelwood, medicinal, and soil improvement

**5. Poultry Unit**

Birds: 200

Annual Output:

Eggs: 40,000 x ₹ 5 i.e. ₹ 2,00,000

Meat: 500 kg x ₹ 150 i.e. ₹ 75,000

**6. Vermicompost Unit (100 sq. m)**

Annual Production: 10 MT

Market Value: ₹ 4,000/MT x 1

i.e. ₹ 40,000

**7. Kitchen Garden (200 sq. m)**

Vegetables: Tomato, Spinach, Brinjal

Annual Yield: Tomato: ₹ 2,000

Spinach: ₹ 2,000 and Brinjal:

₹ 2160

## **Chapter 3**

### **Credit Potential for MSMEs**

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

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

Micro, Small, and Medium Enterprises (MSMEs) are vital drivers of economic growth, contributing significantly to employment generation and fostering entrepreneurship. Recognizing the need to adapt to the evolving economic landscape and enhance the efficiency, scalability, and technological capabilities of MSMEs, the Ministry of Micro, Small, and Medium Enterprises, Government of India, has introduced a substantial revision in the investment and turnover limits for MSME classification. These limits have been increased by 2.5 times for investment and 2 times for turnover, providing enterprises with greater access to capital and improved opportunities for growth.

Units are classified by micro small or medium enterprises depending on the level of investment in plant and machinery and whether they are engaged in manufacturing or providing service activities. As per the revised priority sector guidelines issued by Reserve Bank of India all loans given to micro small and medium enterprises will be eligible under priority sector. All loans given to Khadi and Village Industries will be eligible under Micro Small and Medium Enterprises (MSME). The priority sector guidelines also mention that MSME units do not remain micro small and medium only to qualify for priority sector hence MSME units will be eligible for benefits under priority sector for three years despite their growth above MSME category.

Barwani is industrial landscape is primarily agro based, supported by natural resources, tribal labor, and local entrepreneurship. Ginger is the ODOP (One District One Product) of the district, with potential for paste, powder, and oil exports. The details of micro small and medium units running in the district are as follows: Small scale industries (13344) Medium and large industries (7) Mega industries (0).

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

- There are 03 functional industrial areas in the district. 1) Semiya (Sendhwa) - 19.47-hectare area has been developed with 17 units 2) Segaoon (Barwani) - 10-hectare area has been developed with 35 units 3) Anjad – 2.5-hectare area has been developed with 1 unit.
- Government of India (MoFPI) has decided to develop 100 Agro Processing Clusters in the country. The minimum area of APCs shall be 10 acres and there should be at least 05 units within an APC. The state of Madhya Pradesh has been allotted 06 APCs. Out of these Nimar Agro Park is one in Barwani district in which 11.10-hectare area has been developed.
- Barwani district has huge potential for Agro based MSME units.
- Lead Bank - Ginning MSME Cluster has been adopted by Bank of India at Barwani.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	75	4	10000.00	7500.00
2	Manufacturing Sector - Term Loan-Micro	No.	33.00	75	800	26400.00	19800.00
3	Manufacturing Sector - Term Loan-Small	No.	330.00	75	270	89100.00	66825.00
<b>Sub Total</b>					<b>1074</b>	<b>125500.00</b>	<b>94125.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	375.00	75	5	1875.00	1406.25
2	Manufacturing Sector - Working Capital-Micro	No.	5.50	75	1185	6517.50	4888.13
3	Manufacturing Sector - Working Capital-Small	No.	66.00	75	230	15180.00	11385.00
<b>Sub Total</b>					<b>1420</b>	<b>23572.50</b>	<b>17679.38</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	2500.00	75	1	2500.00	1875.00
2	Service Sector - Term Loan-Micro	No.	16.50	75	320	5280.00	3960.00
3	Service Sector - Term Loan-Small	No.	330.00	75	50	16500.00	12375.00
4	Trading Units - Term Loan-Medium	No.	2500.00	75	1	2500.00	1875.00
5	Trading Units - Term Loan-Micro	No.	16.50	75	39	643.50	482.66
6	Trading Units - Term Loan-Small	No.	33.00	75	24	792.00	594.00
<b>Sub Total</b>					<b>435</b>	<b>28215.50</b>	<b>21161.66</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	375.00	75	7	2625.00	1968.75
2	Service Sector - Working Capital-Micro	No.	16.50	75	320	5280.00	3960.00
3	Service Sector - Working Capital-Small	No.	33.00	75	50	1650.00	1237.50
4	Trading Units - Working Capital-Medium	No.	375.00	75	2	750.00	562.50
5	Trading Units - Working Capital-Micro	No.	16.50	75	40	660.00	495.04
6	Trading Units - Working Capital-Small	No.	33.00	75	16	528.00	396.00
<b>Sub Total</b>					<b>435</b>	<b>11493.00</b>	<b>8619.79</b>
<b>Total</b>					<b>3364</b>	<b>188781.00</b>	<b>141585.83</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Barwani district is in the initial phase of industrial development, hence currently there is no industrial export. Mainly agricultural products are dependent on export activity. These mainly include chilly, banana, maize, tomato & cotton.

Bananas are being exported from Barwani district to countries like Iran and Iraq. The quality of bananas here is good. This banana company packs it from the farm itself and sends it to Iran Iraq via sea from Mumbai. Maize is also being exported on a large scale from Barwani district. Chilli are also being exported abroad in many countries.

Lack of foreign exchange branches in the district makes credit access difficult for exporters. Therefore, they have to depend on branches in cities like Indore.

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

Barwani has multi product potential and facilities like power, water, roads, bank/ATM, firefighting, healthcare centre etc. Presence of Cotton and Chilli processing, ginning etc. which are already part of export agribusiness chains.

Although Barwani has some good foundational infrastructure, for it to scale exports effectively, there are several gaps like Rail Connectivity, Cold Chain / Post Harvest Processing, Customs / Export Facility, Road Condition / Resilience, Logistic Cost & Time, Certification & Quality Assurance Infrastructure, Limited Industrial Land / Scale and Connectivity in Remote & Rural Areas.

APEDA (Agricultural and Processed Food Products Export Development Authority) Can support mango, banana, and vegetable exports from tribal and irrigated belts.

PGS India (Participatory Guarantee System for Organic Certification) provides low-cost, peer reviewed organic certification for domestic markets and empowers SHGs, FPOs, and small farmers to certify their produce as organic. It is ideal for tribal farmers practicing natural or low input farming and enables access to organic markets and Jaivik Kheti portal, encourages formation of Local Groups (LGs) for certification and marketing.

FIEO (Federation of Indian Export Organization), an Apex body for export promotion under Ministry of Commerce, provides training, export documentation support, and market intelligence and facilitates participation in international trade fairs and buyer seller meets. It can assist FPOs, cooperatives, and agro entrepreneurs in Export registration, Compliance with international standards and Exploring niche markets for organic and tribal products.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	1000.00	80	1	1000.00	800.00
2	Export Credit -Pre Shipment Export Credit	No.	1000.00	80	1	1000.00	800.00
<b>Total</b>					<b>2</b>	<b>2000.00</b>	<b>1600.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

The aim of the education loan scheme is to provide financial assistance from the bank to deserving meritorious students for pursuing higher education in India and abroad. The main emphasis here is that every meritorious student should be provided financial assistance at an affordable rate so that he can get an opportunity to study further. Loan facility up to Rs.20 lakh to a single 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 show its effect in the coming time.

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

There are 3071 schools and colleges in the district and approx. 2,51,342 students study every year.

IBA has formulated a model education loan scheme which is being implemented by all banks under which interest subsidies are also given during the moratorium period.

Loans up to Rs.20 lakhs have been put in the priority sector.

For higher education the MP Government has announced Higher Education Loan Guarantee Scheme for loans above Rs.4 lakhs up to Rs.10 lakhs. Interest Subsidy Schemes on Education Loan are also available.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans-For foreign studies	No.	20.00	75	5	100.00	75.00
2	Education Loans-For inland studies-Diploma	No.	4.00	75	300	1200.00	900.00
3	Education Loans-For inland studies-Professional Course	No.	10.00	75	300	3000.00	2250.00
<b>Total</b>					<b>605</b>	<b>4300.00</b>	<b>3225.00</b>

### 4.3 Credit Potential for Housing

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

Housing is one of the basic needs of a human being for his safety and growth. Housing has played a major role as a driver of demand in many sectors of the economy as well. The sector can be considered as an engine of economic growth as it has strong forward and backward linkages with industry.

The 17 Sustainable Development Goals (SDGs) and 169 targets are part of the 2030 Agenda for Sustainable Development which was approved by 193 member states at the United Nations General Assembly Summit in September 2015. The agenda came into force on 1 January 2016. The UN Sustainable Development Goal 11 Objectives, 01 seeks to provide safe and affordable housing with basic amenities to all by 2030.

The number of Pucca Houses are constantly on the rise in Barwani District particularly with improved implementation of the PM Awas Yojana.

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

Housing loans are considered one of the safest types of loans and banks are encouraged to provide sufficient credit in this sector. The Pradhan Mantri Awas Yojana offers loan assistance for housing construction. Essential building materials such as cement steel bricks, sand and wood are available locally. However, Given the high demand in this sector there is a gap in the infrastructure required for its development. This gap needs to be addressed to ensure the growth and development of the housing sector. Banks in the district are continuing to register proposals for sanction of housing loan for subsidy to the extent of Rs.1.80 lakhs under PMAY 2.0.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Rural Housing	No.	25.00	75	160	4000.00	3000.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Urban Housing	No.	25.00	75	160	4000.00	3000.00
3	Repair of Dwelling Units-Other Centre	No.	6.00	75	160	960.00	720.00
<b>Total</b>					<b>480</b>	<b>8960.00</b>	<b>6720.00</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the district

Road Network: Barwani is connected via State Highways and Major District Roads, linking it to Indore, Khargone, Dhar, and Sendhwa. Rural connectivity is improving under schemes like PMGSY, enhancing access to remote tribal and agricultural areas.

Barwani does not have a direct railway station in the city. Nearest major railway stations:

Khandwa (approx. 100 km)

Indore (approx. 150 km)

Major Water Sources: Narmada River and its tributaries (Goi, Kharka, Deb, Tapti) and Groundwater from Deccan Trap and Alluvium formations.

Infrastructure has been graded on a scale of 05 A+ A B C and D in relation to the state. A+ more than 100 A 85 to 99.9 B 70 to 84.9 C 50 to 69.9 and D less than 50. The district is ranked behind the state average in roads health water supply education etc.

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

NABARDs Rural Infrastructure Development Fund (RIDF) was created in 1995/96 out of the shortfall in agriculture and priority sector lending of commercial banks. Since then NABARD has been providing tailor-made loans to state governments for creation of various types of rural infrastructure. RIDF assistance is now available for 37 investment activities which have been widely utilized by the state governments. In Barwani district NABARD has approved 42 projects under RIDF I to XXVIII amounting to Rs.1399.44 crore.

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

Improved Gross Enrollment Ratio of Students; Improvement in IMR MMR through Health facilities.

#### 5.2 Social Infrastructure Involving Bank Credit

##### 5.2.1 Status of the Sector in the District

Barwani district has a total of 2437 primary schools, 1198 middle schools and 247 senior secondary schools along with 16 colleges (9 government and 7 private). The Government of India has been working towards achieving Education for All through various programs. The state has achieved the target of providing 40 liters of pure drinking water per day to all the residents. The percentage of families achieving all these targets is 72.60 who have pure drinking water facilities like tap hand pump tube well. There is a need to improve the situation of district Barwani in achieving all these targets.

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

The Government of Madhya Pradesh is committed to providing comprehensive healthcare services for all its residents. In rural areas healthcare facilities operate at three levels: sub-

health centers, primary health centers (PHCs) and community health centers (CHCs). Sub-health centers serve every 3000 people in tribal areas and every 5000 people in non-tribal areas. PHCs cater to every 20000 people in tribal areas and every 30000 people in non-tribal areas. Details of hospitals/dispensaries available in Khargone district are as follows: District Hospital (1); Community Health Centre (10); Primary Health Centre (56); Sub Centre (276); Ayush hospital (1); Ayush Medical (35) & Jan Aushadhi Kendra (40).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	10.00	80	80	800.00	640.00
2	Education-Schools	No.	500.00	80	4	2000.00	1600.00
3	Healthcare-Hospital	No.	1000.00	80	1	1000.00	800.00
<b>Total</b>					<b>85</b>	<b>3800.00</b>	<b>3040.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Renewable Energy Potential in Barwani is Solar Energy. High solar irradiance makes Barwani suitable for Rooftop solar installations, Solar pumps for irrigation and small scale solar farms. State Subsidies available for Rooftop solar panels, Solar water heaters and Solar Street lighting.

Wind potential is limited in Barwani compared to districts like Ratlam or Neemuch.

Solar Pump Distribution Scheme: 1 lakh pump planned for farmers across MP, including tribal districts like Barwani.

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

Small scale solar flour mills are being promoted in Barwani to reduce diesel dependency and improve rural livelihoods. Benefits include Lower electricity costs, clean energy usage and Empowerment of SHGs and women entrepreneurs, and Local employment generation. Identified Gaps & Opportunities:

#### 1. Limited Grid Connectivity

Many villages in Barwani face erratic power supply, making them ideal candidates for decentralized solar solutions like Mini grids, Solar home systems and Solar powered community assets (e.g., water pumps, schools). 2. Underutilized Solar Potential Barwani

receives abundant sunlight year-round but lacks largescale solar farms.

The programmes being run by MP Urja Vikas Nigam Limited in Madhya Pradesh are as follows: 1. Electricity generation from nonconventional sources 2. Integrated rural energy programme

3. Solar photovoltaic programme

4. Rural electrification programme

5. National biogas programme

6. Solar thermal schemes (solar cooker solar hot water plant) and advanced stove programme

7. Energy saving through energy audit

8. Construction of biogas plant under Gau Samvardhan Yojana

9. Biofuel

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery	No.	2.00	80	400	800.00	640.00
2	Solar Energy-Solar Pump Sets	No.	2.50	80	80	200.00	160.00
<b>Total</b>					<b>480</b>	<b>1000.00</b>	<b>800.00</b>

### 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	87	839.77	6.72
B	Ongoing tranches	3	908.16	7.28
	Total (A + B)	90	1747.93	13.99



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	12	1012.83	8.10
B	Rural roads & bridges	18	61.77	0.43
C	Social Sector	10	63.10	0.57
	Total (A + B + C)	40	1137.70	9.10

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	2	Irrigation potential	ha	60000
B	Rural roads	10	Road length	km	50
C	Bridges	6	Bridge Length	m	735

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Schools	7	School Building and ITI; Improved Gross Enrollment Ratio and Retention of Students		
2	Health Centres	2	Construction of Community Health Centre Sub Centre and Primary centre; Improved Health facilities		
3	Rural Drinking Water Supply	1	Supply of drinking water to rural population		

## **Chapter 6**

### **Informal Credit Delivery System**

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

- Barwani district has been identified as an intensive district under the State Livelihood Mission. By 31 March 2025 10549 self-help groups have been linked to the scheme in the district and 7554 groups have been credit linked. According to the 2011 census there are 204644 rural families in the district. According to this there is a possibility of forming 20466 groups in the district.

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

10,746 SHGs (NRLM linked), 3875 Village Organizations (VOs), and 134+ Cluster Level Federations (CLFs) are present in Barwani district.

Total number of SHGs in Barwani are 10,746 having estimated outstanding loan accounts (6,000 to 7,000 SHGs have active loans) and Average Outstanding per SHG: Rs.1.5 lac to Rs.2.2 lac.

There is a provision to provide loans to SHGs at 7 interest rate. For these two types of districts have been identified first in the first class districts the groups will get 7% interest rate loan and in the second class districts the groups will get normal interest rate loan. Groups repaying the loan on time will get 1 additional interest discount. As of 31 March 2024, Rs.175 crore loan was disbursed to 7554 SHGs in Barwani district.

In the areas of NABARDs Wadi Project / Watershed Projects SHGs are being formed. In Madhya Pradesh NABARD has signed MoU with two rural banks Madhya Pradesh Gramin Bank and Madhyanchal Gramin Bank (now MPGB) to promote 4500 Joint Liability Groups over a period of 3 years starting from FY21. A total of 310000 JLGs have been formed till 31st March 2021.

Micro Units Development and Refinance Agency Limited (MUDRA) established by Government of India (GoI) in 2015 is a contributing NBFC. NABARD provides financial support through long term refinance support to eligible NBFCMFIs.

NABARD is giving special emphasis on creating livelihood options for SHGs by promoting MEDP and LEDP for skill training of SHG members.

To facilitate policy initiatives and provide research inputs for improving design and delivery systems NABARD established Centre for Research on Financial Inclusion and Microfinance (CRFIM) in October 2016.

New initiatives under the following may be taken up in the district:

- i. Learning Management System (LMS) for RSETIs,
- ii. Automation of Jan Suraksha Schemes of RRBs,
- iii. Support under the Financial Inclusion Fund (FIF) for Rural Connectivity,
- iv. GRIP, mSUVIDHA, MoU with NABARD and NRLM Lakhpati Didi

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs-New Loans	No.	1.00	100	1600	1600.00	1600.00
2	Individuals/ Individual members of SHGs -2nd Dose of Credit	No.	1.50	100	1120	1680.00	1680.00
3	SHGs/ JLGs-Others-First Dose	No.	1.50	100	1400	2100.00	2100.00
4	SHGs/ JLGs-Others-Second Dose	No.	2.00	100	1300	2600.00	2600.00
5	SHGs/ JLGs-Others-Third Dose	No.	2.00	100	760	1520.00	1520.00
6	Start-ups-Other than Agri. & MSME	No.	100.00	100	2	200.00	200.00
<b>Total</b>					<b>6182</b>	<b>9700.00</b>	<b>9700.00</b>

**Title: Campaign for Saturation of Financial Inclusion Schemes 01 July to 30 September 2025**



As per order of DFS Govt of India, Campaign for Saturation of Financial Inclusion Schemes from 01 July to 30 September 2025 has been done in each Gram Panchayat in the district where social security schemes, viz., PMJJBY, PMSBY, APY, etc. along with digital fraud, re-KYC have been promoted and made of the people who had not been covered under the schemes.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Permanent purchase center cum storage house should be constructed at every Gram Panchayat level. So that this center can do the work of purchase storage and credit throughout the year. (PACS/State Govt. Agriculture Input Supply Centers)
2. Strict checks should be done on distributors suppliers of seeds and pesticides to ensure the quality of seeds fertilizers and pesticides. In case of loss due to poor quality a mechanism should be developed by these agencies to compensate the farmers. (PACS/State Govt. Agriculture Input Supply Centers)
3. Seed replacement rate is very low. Hence it needs to be increased. Farmers should be provided with HYV seeds, fertilizers and pesticides on time. (PACS/State Govt. Agriculture Input Supply Centers)
4. Provide working capital for animal husbandry and fisheries to all eligible farmers through KCC (all banks in the district).
5. Many marginal and small farmers do not have clear title to the land due to which they cannot avail themselves of institutional credit. Banks can help with alternative methods like Joint Liability Group (JLG) to give them agricultural loans (Banks).
6. Promotion of Agro Processing Units: Encourage the establishment of agro processing units to add value to agricultural products (DIC).

#### 2. Water Resources

1. It is necessary for banks horticulture department Krishi Vigyan Kendra and agriculture department to jointly promote drip and sprinkler irrigation system among farmers. There is a need to increase the water use efficiency of lift irrigation schemes by adopting micro irrigation system. Special attention can be given to villages with Nagalwadi lift irrigation project built with financial assistance from NABARD.
2. There is a need to promote solar energy-based pump sets for agricultural irrigation in the district. Low Energy Consumption Pump Sets: Emphasis should be placed on low energy consumption pump sets to balance agricultural expenditure.
3. Timely awareness about NHM programs and supply of drip and sprinkler sets under micro irrigation programs should be ensured to farmers.
4. Crop damage due to breach of canal waters due to siltation /heavy rains is regular phenomena, repairs of canal networks by Govt. of MP in association with Narmada Control Authority will minimize the crop damage.
5. Rainwater harvesting techniques may be adopted to save water and recharge the ground water table so that water availability can be ensured during low rainfall. More watershed management techniques can be adopted to create availability of more water bodies which can help in availability of water for irrigation in agriculture at any time of water scarcity.

### **3. Farm Mechanization**

1. Agricultural mechanization should be used in the form of custom hiring through Farmer Producer Organization.
2. Technical knowledge should be provided to farmers regarding farm machinery and its proper use. ICAR and some agro-industries have developed small implements and animal-driven machines according to the needs of different agro-climatic zones. The state agro-industries department should coordinate better with farmers to make these machines/technologies reach the farms.
3. 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. A Spices Testing Laboratory is required to be setup in the district as it will boost the efforts to export chilly (ODOP) to European countries.
2. There should be need of a pack house arrangement for organized marketing of fruits and vegetables, where there should be good arrangements for washing, sorting, grading and packaging. Necessary infrastructure should be developed for processing after harvesting.
3. The establishment of cold storage units, nurseries to produce quality planting material, and food processing zones for setting up processing facilities are some of the key infrastructure elements necessary to address and improve credit flow to farmers for horticulture.
4. In addition to the above, there is a need to establish High-tech agriculture in the district as a training center for farmers engaged in horticultural activities.

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

1. There is a need to focus on social forestry and increasing the utility of forests. For this, FPOs should make efforts towards local products and district-wise marketing.
2. The Forest Department and banks should jointly make farmers aware of the commercial aspects of agroforestry so that they adopt this program as an economic activity. Additionally, financing for this should be assured.
3. Bamboo is a fast-growing grass with multiple uses. It is also significant for increasing income and forest cover. There is good potential for bamboo development.
4. Planting Karanja on non-agricultural land and bunds can prove to be a boon for farmers.

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

1. To promote the marketing potential of milk production in the district and to realize remunerative prices for dairy farmers, set up a milk chilling plant at Pati block headquarters. Its estimated cost will be Rs.100 lakh.
2. Encourage the establishment of private veterinary clinics with AI facility and private cattle and buffalo breeding centers in rural areas by providing incentives and financial assistance to unemployed veterinary graduates.

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

1. Poultry farming in the district is being done on a small scale by small entrepreneurs in the traditional way. Farm management is very important in commercial poultry farming which requires knowledge and skills. To achieve this there is no institution in the district like the Government Poultry Farm located in Mhow (Indore) or the Kukut Bhawan located in Bhopal.
2. By setting up a poultry hatchery at the Newali block headquarters of the district the supply of good quality chicks for the poultry sector can be improved. Its estimated cost will be Rs.100 lakh.
3. There is a need to develop goat rearing as a large cluster and make goat rearing a successful means of livelihood by improving the breed and diet.

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

1. Training of Para Veterinarians/ Pashu Sakhi is required.
2. Government departments should provide good breed male animals/foreign breed male animals in every development block. These activities should be encouraged by government departments.
3. It is necessary to provide insurance for animals. Only then will the bank loans be available. Animal husbandry should be promoted in a semi-interest.

## **9. Fisheries**

1. Timely supply of good quality fish seeds in adequate quantity should be ensured. Training and extension facilities should be provided to the entrepreneurs. Fisheries activity should be promoted through schemes related to bank loans.

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

1. FPOs can avail credit facilities for setting up warehouses and cold storage facilities. FPOs can be the key stakeholders for setting up farmgate infrastructure envisaged under the Agri-Infrastructure Fund.
2. Setting up off Cold Storage Infrastructure up to 20000 MT for storing Chillis in Rajpur, Pati, Newali, Pansemal blocks of Barwani district.

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

1. Deploying the Existing Soil Health Lab in each block through efficiently functional FPOs can facilitate optimal utilization of the Soil Labs and lead to Soil Conservation and Amelioration.
2. Geospatial planning watershed, IoT based activities, and Bioengineer model can be adopted. Water conservation measures like Rainwater harvesting technique, construction water check dam on sloppy land, etc.



3. And Micro irrigation infrastructure like Water Source (Borewell, open well, canal, river, or tank). Needs to be reliable and clean to avoid clogging emitters, Pump Unit (Electric or diesel pump to lift and pressurize water), must match the system's pressure and flow requirements), Filtration Unit Types (Screen filters, sand filters, disc filters) removes debris and particles to prevent clogging of emitters, etc. may be adopted.

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

1. Programmes should be implemented to promote biotechnology applications at the community level through farmer groups, milk cooperatives, women and other self-help groups.

2. Post Harvest Infrastructure:

Cold Storage Facilities: Prevent spoilage of perishable crops like fruits, vegetables, and dairy.

Warehousing: Scientific storage to reduce postharvest losses and maintain quality.

Grading & Sorting Units: Improve market value and enable better price realization.

3. Farm Mechanization:

Custom Hiring Centers (CHCs): Provide access to tractors, harvesters, and other machinery on rent.

Small & Smart Tools: Promote use of low cost, crop specific implements for smallholders.

4. Rural Connectivity & Market Linkages:

Rural Roads (PMGSY): Improve access to markets, inputs, and services.

Agri Marketing Infrastructure: Establishment of rural haats, mandis, and eNAM integration.

5. Water Resource Management:

Check Dams & Farm Ponds: Enhance groundwater recharge and water availability.

Canal Lining & Renovation: Reduce seepage losses and improve irrigation efficiency.

6. Soil & Crop Health Infrastructure:

Soil Testing Labs: Promote balanced fertilization through soil health cards.

Plant Health Clinics: Early detection and management of pests and diseases.

7. Seed & Input Infrastructure:

Seed Processing & Storage Units: Ensure timely availability of quality seeds.

Input Distribution Centers: Streamline access to fertilizers, pesticides, and bio inputs.

8. Digital & ICT Infrastructure:

Agri Tech Platforms: Weather forecasts, market prices, and advisory services via mobile apps.

GIS & Remote Sensing: For crop monitoring, yield estimation, and disaster management.

9. Farmer Producer Organizations (FPOs) Support:

Common Facility Centers (CFCs): For aggregation, processing, and value addition.

Capacity Building: Training in governance, finance, and market strategies.



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

1. Food processing in the district can be initiated on a large scale with value-addition and processing of commodities through farmer groups like Farmer Producer Organizations (FPOs).
2. DIC can widely disseminate information about the schemes of both Central and State Governments particularly those implemented by APEDA NHB Ministry of Food Processing Industries etc. along with the facilities relief subsidies and initiatives offered under each of them.

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

1. User-friendly low-cost technology like food processing equipment kits developed by CIPET, bucket centrifuges, tunnel dryer cum plastic film thermos packer technology may be used.

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

1. Awareness can be created by DIC about the opportunities in MSME sector and government incentives among the entrepreneurs. Currently, the MSME sector, in public perception, is associated with low quality standards. Efforts should be made to upgrade MSMEs through modern and new technologies to achieve global quality standards.
2. Banks may consider the credit requirement of traditional sub-sectors of handloom handicrafts village artisans KVI units to protect the livelihood of this sector and their employment generation potential.
3. Working capital is important for small enterprises. Banks may extend adequate working capital to small scale enterprises.
4. Banks may set up special offices for appraisal and sanctioning of projects under the micro and small-scale sectors.

### **16. Export Credit**

1. Banks should identify export units and provide them with pre-shipment credit for pre-shipment work/packing and post-shipment credit for post-shipment work to achieve the quality required for export.
2. There is a need to substantially expand the cold storage infrastructure as well as multi-purpose cold storage facilities, which are important for ensuring quality and longer shelf life of a wide range of products like chilly.

### **17. Education**

1. Education department and banks together can play an active role in making students and parents aware of 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. Banks should prioritize loan applications under Pradhan Mantri Awas Yojana 2.0.
2. Rural housing finance needs to be made an integral part of the financial inclusion plan of all banks.

## **19. Social Infrastructure**

1. Banks can play an active role in financing social infrastructure.
2. State Government can approach NABARD for financing social infrastructure under RIDF, particularly, for projects such as primary schools, clean drinking water and health infrastructure.

## **20. Renewable Energy**

1. Farmers should be encouraged to adopt solar water pumping systems.
2. Government may advise local bodies to make solar rooftops mandatory in construction of new houses.
3. Solar Energy Sector Interventions

### **1. Solar Pumps for Irrigation**

Scheme: PMKUSUM (Component B)

Intervention: Installation of standalone solar powered pumps for off grid irrigation.

Impact: Reduces diesel dependency, ensures reliable irrigation, and lowers input costs.

### **4. 2. Grid-Connected Solar Power Plants**

Scheme: PM-KUSUM (Component A)

Intervention: Farmers or FPOs can set up small solar plants (up to 2 MW) on barren/fallow land.

Impact: Income generation through sale of surplus power to DISCOMs.

### **5. 3. Solarization of Existing Grid Connected Pumps**

Scheme: PMKUSUM (Component C)

Intervention: Convert existing electric pumps to solar powered ones with grid feed in.

Impact: Dual benefit of irrigation and income from surplus energy.

## **6. Biomass Energy Sector Interventions**

### **1. Biogas Plants (Household & Community)**

Scheme: New National Biogas and Organic Manure Programme (NNBOMP)

Intervention: Set up family type and medium scale biogas using cattle dung and Agri waste.

Impact: Clean cooking fuel, organic manure, and reduced GHG emissions.

## 7. 2. Compressed Biogas (CBG) Plants

Scheme: SATAT (Sustainable Alternative Towards Affordable Transportation)

Intervention: Set up CBG plants using agri residues, dung, and organic waste.

Impact: Green fuel for transport and additional farmer income.

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

1. Training and capacity building may be extended to 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 for availing government schemes.

**Title: I n d o r e Manmad Rail Link Project**

Railway Network must be needed for sustainable and faster development of Barwani district. Barwani does not have a direct railway station in the city.

Now Barwani will be connected to the national railway network for the first time with this project and will contribute to the country's economy.

**Economic & Social Benefits:**

1. Connectivity to over 1,000 villages and 30 lakh people
2. 30 new railway stations planned to include Barwani
3. Direct access to Pithampur Industrial Area, Sri Mahakaleshwar Jyotirlinga Temple and Agricultural hubs (onion, millet, jowar)
4. Freight capacity: 26 MTPA (Million Tonnes Per Annum)
5. Revenue generation: ₹ 900 crore per year for Indian Railways

## 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 people 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 realization. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. 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

Recognizing the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the Govt. of India 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), Govt. of India

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

##### a. Formulation and circulation of model byelaws 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 centers, 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 (Aatmnirbhar). 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 Computerization 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 with 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. Computerization 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 Coops India 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 training 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 Digitalization:**

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 digitalization of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalization and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalization 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 Noncredit 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 Ministry of Cooperation, Gol]

##### **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 noncompliant with Section 11 (1) of Banking Regulation Act 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 (NPA) 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. Women 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 institutions State Cooperative Agriculture and Rural Development Banks (SCARDB) and PCARDB.

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

#### 4. Formation of New Multipurpose PACS

The plan aims to saturate the rural landscape with cooperative ecosystem through formation and strengthening of two lakhs 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 formation.

Financial Support Structure:

For RSA: The payment for cost incurred in the formation of new MPACS will be completed with the following deliverables.

Activities (Cost per MPACS: Total Rs.5,500)

1. Undertaking Baseline study, social mobilization, etc. (Rs.3,500)

2. Preparation of byelaws, documentation, registration expenses, etc. (Rs.1,000) 3. Visit,



meeting, stationery for preparation of BDP, etc. (Rs.1,000) For Resource Persons (RPs): RP will be eligible for remuneration on the achievement of deliverables, such as, Completion of MPACS registration (Rs.5000) and Commencement of business activities (credit and noncredit) (Rs.2000).

#### 5. Criteria for formation of new mPACS:

The newly formed mPACS must have a minimum business level of Rs.3 crores.

5000 hectares of agriculture land within the coverage of mPACS.

Area of operation: Minimum circumference of 10 kms.

No. of members: 1000

#### 6. 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.

Total PACS affiliated to DCCBs (Nos.): 68

Accounts opened with DCCBs (Nos.): 17

Business activities initiated in PACS (Nos.): 15

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 Rs.42 lakh/PACS proposed: One time grant assistance of Rs.224.70 crores from State Govt. is in pipeline.

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

#### 7. 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.

8. Other Initiatives for PACS: NABARD RO in close coordination with the State Cooperation Department is playing a proactive role in flagship projects like PACS computerization 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 Centers (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 fertilizer 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 Coop Union appointed as CBBO (Cluster Based Business Organization)

Formation of BDP (Business Dev. Plan) under process

#### 9. 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.

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 computerization 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.

10. Madhya Pradesh has made significant progress in various cooperative sector initiatives. For the World's Largest Grain Storage Project Paraswada PACS of Balaghat DCCB has been identified as the pilot with 105 out of 260 PACS identified and 35 MoUs signed. Initial approval for 235 PACS to establish Jan Aushadhi Kendra has been given with 55 drug licenses sanctioned and 24 operationalized. Data updation on the National Cooperative Database includes basic information for 21201 societies membership details for 20442 societies and additional services for 4160 PACS. Twenty-three PACS have registered as FPOs and 4516 PACS are functioning as PM Kisan Samriddhi Kendras. Women SHGs are currently working on rural piped water supply with one PACS in Dhar district starting water supply as a pilot project. Additionally, 1691 societies have applied for membership in the National Cooperative Export Society 1454 in the National Cooperative Organic Society and 857 in the Bharatiya Beej Sahakari Samiti.

#### 11. Status of PACS computerization

State Level (to be uploaded by RO) Regional Offices to prepare Snippet on Status of computerization (viz. GoLive/ePACS only, Online Audit, training etc.)

#### 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 project launched in June 2022, significant milestones have been achieved through the combined efforts of stakeholder.

Progress as on 30 September 2025

No. of PACS sanctioned under PCP: 4536

DCT Completed (Nos.): 4509

System Audit 202425 (Nos.): 1687

ePACS (Nos.): 317

12. 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.

b. Training & Capacity Building of State/DCCB/PACS Official 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: 5day training (2731 May) and 3day training (2830 August) on ERP and audit modules for

129 Master Trainers of DCCBs and SI by NLPSV resource persons.

1day 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 training for concerned stakeholders on need basis.

#### 13. Implementation of Comprehensive Turn Around Plan (TAP) 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 RCBs have been impaired due to high level of NPA, high accumulated loss, poor management practices, etc.

Thus, a comprehensive TAP 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 TAP.

The TAP 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.

Accordingly, all the 22 DCCBs identified in Madhya Pradesh have launched the TAP from FY 202526 onwards.

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 TAP shall be quarterly reviewed by High Level Committee (HLC).

**14. 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 Cooperative Societies)

Government of Madhya Pradesh in FY 202425 sanctioned Rs.300.00 Crore for 6 Banks (Rs.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. Barwani district has a good profile of cooperative institutions with 1186 societies. Sector wise cooperative institutions in the district cover agricultural credit society nonagricultural credit society marketing committee and other areas. These societies are functioning in all the 7 development blocks of the district.

2. There is a good scope for cooperative activity in the agricultural sector by providing loans to societies as elaborated in chapter 2.3.2. Agricultural Infrastructure - Others. The distribution of cooperative societies in the operational area in the blocks is uniform. Hence there is scope for strengthening the cooperative societies in these areas. Strengthening of the societies will have a huge impact in promoting economic activities in the agricultural and non-agricultural sectors.

**6. Potential for formation of cooperatives**

1. "PACS in the district are also being utilized as Common Service Centers (CSCs), Kisan Samridhi Kendra (KSKs), and Jan Aushadi Kendra (JAKs), with 54 PACS functioning as CSCs and KSKs, and 3 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's cooperatives are also engaged as Bank Mitras of DCCB, with 54 societies provided with micro-ATMs, facilitating financial inclusion and banking services in rural areas.

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

2. In the DCDC meeting at the district level, it has been decided to form new Multipurpose PACS (PACS). These include 5 new Jan Aushadhi Kendras; 11 LPG Centers; 6 Diesel/Petrol Pumps; 5 Fisheries Societies; 5 Dairy Societies; 5 irrigation societies, all the 54 PACS have applied for the 3 new National Cooperatives viz Organic, Seeds and Exports.

3. However, there are no such specific PACS under liquidation or dormant status found in Barwani district.

## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	Nagalwadi Lift Irrigation Project	Thikri and Rajpur Block	RIDF Loan for Infrastructure Creation		50000	<ul style="list-style-type: none"> <li>Irrigation facility to 18720 hectares of land in Thikri and Rajpur development blocks and drinking water facilities to 50 villages implemented by NVDA.</li> </ul>
2	Watershed Development	Kajalmata Watershed Project	Newali Block	WDF Grant for Asset Creation Training	Godrej Agrovet has been the CSR partner; Training by Krishi Vigyan Kendra <ul style="list-style-type: none"> <li>Agriculture Department</li> <li>Horticulture Department</li> </ul> Loan by various banks	10000	Water conservation and soil conservation in about 3310 hectares of land through 05 micro watershed projects in villages Vajar Sulgaon Mansoor Siddi Mohaliyapani in Niwali block benefiting 2197 families.

3	Collectivization	3 FPOS under CSS 10000 FPO Scheme	Pansemal Newali and Rajpur Block	Grant assistance for Formation and promotion of FPOs	<ul style="list-style-type: none"> <li>• District Administration</li> <li>• Agriculture Department</li> <li>• Horticulture Department</li> <li>• Krishi Vigyan Kendra</li> </ul>	2250	1. Economical supply of Agriculture Inputs 2. Aggregation of produce to realise better remunerative prices for farmers. 3. Processing of Grains Turmeric and Potato
4	Banking Technology	Introduction of Banking Technology in DCCB KHARGONE	Barwani District	Grant assistance under Financial Inclusion Fund		10000	The following banking facilities are run by Khargone District Central Cooperative Bank: • FIDGI Program for Financial Literacy • Green Pin • BBPS BHIM UPI • C-KYC • Positive Pay • Handheld Projector • Mobile ATM Van • Computer Lab With these facilities Khargone DCCB became the first DCCB in Madhya Pradesh to do 100 digital banking.

5	Women Empowerment	Livelihood and Enterprise Development Programme for Spices Processing	Palsud Rajpur Block	Grant Assistance under LEDP	NRLM	90	<p>Creation of livelihood opportunities for SHG members</p> <ul style="list-style-type: none"> <li>• Intensive training</li> <li>• refresher training</li> <li>• backward forward linkages and initial guidance and support</li> <li>• Mirch Masala production in Rajpur development block (90 women beneficiaries) • Funding for identified activity by various banks</li> </ul>
6	Financial Inclusion	Financial Literacy and Awareness Programmes	Barwani District	Grant assistance under Financial Inclusion Fund	Madhya Pradesh Gramin Bank Bank of India Isaf Small Finance Bank and Postal Payment Bank	1000	<ul style="list-style-type: none"> <li>• Providing benefits especially under social security schemes – PMSBY PMJBY APY • Assistance under RBI's Centre for Financial Literacy Scheme</li> </ul>



7	Infrastructure Development	Nimar Agro Park	Sendhwa	Loan under Food Processing Fund			<p>Apart from general processing facilities APC has 10 units i.e. 04 Dry Warehouses 01 Integrated Pack House Grading and Sorting Line and Reefer Van. Agro processing will be promoted in the district by using all the facilities here. Cold Press Oil Mill, Cattle Feed Unit, Vacuum Freeze Dehydration, Multi Seed Oil and Pulping Unit are proposed in this Food Processing Park.</p>
8	Promotional Activity	Empowerment of Farmers through adoption of Sericulture	Rajpur	Grant assistance under FSPF	Banks; Sericulture Department	100	<p>To adopt and promote cluster-based sericulture for increasing the income of small and marginal farmers.</p>

## Success Stories

### Success Story 1



Title	Sustainable livelihood through Spice processing
Scheme	Livelihood Enterprise Development Programme (LEDP)
Project Implementing Agency	N M SADGURU WATER AND DEVELOPMENT FOUNDATION
Duration of the project	2 YEARS
Beneficiary	WOMEN SHGs
1. No. of beneficiaries	90
2. Community	Tribal Women
3. State	Madhya Pradesh
4. District	Barwani
5. Block	Rajpur
6. Village	Jalkheda

#### 1.1 Support provided

NABARD has extended grant support of Rs. 9.913 lakh for installation of spices processing unit developing common facility center and skill development of tribal women.

**Skill Development:** The women received hands-on training in modern spice processing techniques quality control and packaging which enhanced their skill sets and confidence to manage the unit independently.

## **1.2 Pre-implementation status**

The women were compelled to work as agriculture labour. They had to migrate to other places away from their homes and filed in search of better income. This adversely affected their health as well as education of their children.

## **1.3 Challenges faced**

Barwani district is known for its agricultural activities, but the economic condition of small and marginal farmers had been a challenge. The LEDP project aimed to address this by setting up a spice processing unit leveraging the local production of spices like chili turmeric and coriander.

The idea was to add value to the raw produce and create marketable products thus improving income levels through sustained livelihood activity.

## **1.4 Impact**

**Economic Empowerment:**

The project directly benefited over 90 women from SHGs who now earn a stable income through the spice unit. Their earnings have increased by 3040 percent (i.e. from Rs.10 thousand to Rs.15 thousand) as compared to their previous income from raw spice sales.

**Market Linkages:**

The project facilitated market linkages enabling the sale of processed spices in local markets as well as nearby districts. The branded spices from the unit have gained popularity for their quality, leading to increased demand.

**Social Impact:**

The success of the spice unit has not only improved the economic condition of the participating women but has also uplifted their social status within their communities. The women are now seen as entrepreneurs and leaders inspiring others in the region.

**Sustainability:**

The spice unit operates sustainably with a steady supply chain and a loyal customer base. The SHGs have plans to expand their product range and enter new markets ensuring sustainability. During 202324 & 202425 they made business turnover of Rs.1.14 Lac & Rs. 1.38 Lac, respectively

## 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 utilization.

### 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 incentivize the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up green branches and green data centers, 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing 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 channelizing 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 crucial time for communities worldwide to expedite climate action before it becomes too late.

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

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

a 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 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

### **2.2 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 matters. 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" has 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.

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

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

a Barwani situated in Central India experiences distinct seasons: summer monsoon and winter. Its geographical features, including hills, forests and rivers contribute to its climate resilience. The district receives most of its rainfall during the southwest monsoon season (July to September) and has a predominantly agricultural economy.

b The area of climate actions are tribal dominated villages of Newali, Sendhwa & Pati blocks of the Barwani district. These are regions of undulating topography and are prone to Land degradation deforestation. The major tribes are Bhil, Bhilala and Barela having agriculture as the main source of livelihood. These are small and marginal farmers with average landholding size of 3-5 acres (1-2 ha) of land. The major crops grown in these blocks are Soyabean Maize Cotton Wheat and Gram. Rainfed agriculture and lack of livelihood opportunities in the village have resulted in the migration of the people to the nearby cities. There is good scope for interventions of Low Carbon Pathways entailing Plantation Natural Farming and Conservation Agriculture.

#### 3.2 Any specific Climate Change initiative in the district by

a Initiatives in Madhya Pradesh (Relevant to Barwani) taken as follows:

1. State Action Plan on Climate Change (SAPCC) by EPCO
2. SAPCCHH (202227): Climate Change and Human Health Action Plan by NCDC
3. District Environmental Plan Barwani: Includes climate and sustainability goals

b Indian Council of Agricultural Research (ICAR) has implemented a climate change initiative in Barwani district under its flagship program:

1. National Innovations in Climate Resilient Agriculture (NICRA) implemented by ICAR Central Research Institute for Dryland Agriculture (CRIDA), Hyderabad, Agricultural Technology Application Research Institute (ATARI), Jabalpur and Krishi Vigyan Kendras (KVKs) in Madhya Pradesh. While Barwani is not explicitly listed among the NICRA demonstration districts in the document, it is part of the climate vulnerable districts identified for technology upscaling.

c District Climate Resilience Plan (DCRP) in collaboration with UNICEF India Environmental Planning & Coordination Organization (EPCO), Government of Madhya Pradesh focuses on climate resilience at the district level and emphasizes Water resource management, Agricultural adaptation, Livelihood resilience and Community based climate action.

d Climate proofing initiatives are integrated with 5 micro watershed projects of NABARD in Newali block of Barwani District. These include Micro Forest (Miyawaki Technique) of afforestation Sustainable Agriculture Conservation Agriculture Biogas etc. A JIVA pilot project on Natural Farming sanctioned to Aga Khan Rural Support Programme (India) in 2 watershed area of Newali block of Barwani district has initiated to make positive impact on ground level towards sustainable development of agriculture and livelihood in those areas and nearby area.



## 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 have 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 to appreciate quality improve market access and create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. There is scope for exploring GI Tag for the traditional Bow Arrow and statues of Hindu Gods & Goddesses made by Cow dungs which are used as presents for welcoming VVIPs to the district.
4. Bow & Arrow Craft in Barwani District:

**Historical Background:** The Bow and Arrow is not just a tool but a symbol of tribal identity and heritage in Barwani. The district is home to indigenous communities like the Bhil, Bhilala, and Pateliya tribes, who have historically relied on bows and arrows for hunting, selfdefense, and ceremonial purposes. These weapons are deeply embedded in their folklore, rituals, and daily life. The craft of making bows and arrows is passed down generations, often using bamboo, cane, and iron, with techniques that reflect both utility and artistry. The Jobat Alirajpur cluster, which includes parts of Barwani, is especially known for this traditional craft.

**Craft Clusters & Villages:** The Bow & Arrow craft is practiced in several tribal villages across Barwani, particularly in Jobat region (shared with Alirajpur), Sendhwa block, Pansemal and Rajpur blocks, villages near Satpura forest belt, where bamboo and cane are abundant. These clusters are often informal, with artisans working from home or in small community groups.

**Present Market & Demand:**

**Local Use:** Still used in tribal festivals like Bhagoria, and for hunting in forested areas.

**Cultural Symbol:** Sold as decorative items, souvenirs, and ethnic collectibles.

**Tourism & Exhibitions:** Featured in tribal fairs, handicraft expos, and cultural festivals.

**Online Platforms:** Some artisans have begun showcasing their work via ecommerce and government supported portals like TRIFED and Crafts India.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census 2011
Soil & Climate	Department of Agriculture
Land Utilization [Ha]	Department of Agriculture
Ground Water Scenario (No. of blocks)	CGWB Report 2022
Distribution of Land Holding	Agriculture Census 2016
Workers Profile [In 000]	District Statistics Department
Demographic Profile [In 000]	Census 2011
Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	District Statistics Department
Village-Level Infrastructure [Nos.]	District Statistics Department
Additional Information	Census 2011
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics And Planning
Infrastructure & Support Services For Agriculture[Nos.]	Department of Agriculture & District Industrial Profile of Barwani
Irrigation Coverage [000 Ha]	Department of Water Resources
Infrastructure For Storage, Transport & Marketing	District Statistics And Planning
Processing Units	Udyog Adhar Portal
Animal Population as per Census [Nos.]	Animal Husbandry Census 2019
Infrastructure for Development of Allied Activities [Nos.]	Department of Animal Husbandry
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Animal Husbandry
Status	Department of Agriculture Barwani
Major Crops, Area, Production, Productivity	Department of Agriculture Barwani
Irrigated Area, Cropping Intensity	Department of Agriculture Barwani
Input Use Pattern	Department of Agriculture Barwani
Trend in procurement/ marketing	Department of Agriculture Barwani
KCC Coverage	SLBC Madhyya Pradesh
Soil testing facilities	Department of Agriculture Barwani & Open Government Data (OGD) Platform India
Crop Insurance	Pradhan Mantri Fasal Bima Yojna (PMFBY)
Irrigated Area & Potential	Water Resources Department
Block level water exploitation status	CGWB Report 2022
Mechanisation in District	District Industrial Profile of Barwani district
Service Centers	District Industrial Profile of Barwani district
Production Clusters	District Industrial Profile of Barwani MDI Indore
Sericulture	Brief Industrial Profile of Barwani MDI Indore

Weavers Clusters	DC (Handlooms) Ministry of Textiles Govt. of India
Area under Forest Cover & Waste Land	District Statistics Booklet 2022
Processing Infrastructure	Dugdh Sangh
Poultry	District Industrial Potential Survey Report of Barwani MDI Indore
Inland Fisheries Facilities	District Statistics Booklet 2022
Agri Storage Infrastructure	Brief Industrial Profile of Barwani District MDI Indore & District Factbook for Barwani
NABARDs interventions	NABARD MPRO
Fertilizer Consumption	Fertilizers Statistics Book 202122
Facilities Available	Brief Industrial Profile of Barwani District MDI Indore and other sources
MSME units - Cumulative	MSME Profile and Ministry of MSME
Skill Development Trainings	Open Government Data (OGD) Platform India
Crop Identified for One District-One Product	One District One Product (ODOP) initiative
Renewable Energy Potential	Madhya Pradesh Renewable Policy 2025
Promotional Interventions	Madhya Pradesh Budget 202526
Status of SHGs	NRLM Dashboard
Details of non-credit cooperative societies	National Cooperative Database
Details of credit cooperative societies	National Cooperative Database

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

Sources	
1	SLBC Madhya Pradesh
2	
3	

**Name and address of DDM**

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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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY 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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☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>Biggest lender in the FPO ecosystem</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<b>OFFERS CONSULTANCY AND ADVISORY SERVICES</b> Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
<b>Registered Office:</b> NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419      ✉ : headoffice@nabcons.in <b>Corporate Office:</b> NABCONS, 7 <sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103      🌐 : www.nabcons.com		



**NABARD**

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