



संभाव्यतायुक्त क्रेडिट प्लान योजना

Potential Linked Credit Plan

2026-2027



अलीराजपुर ज़िला | Alirajpur District

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



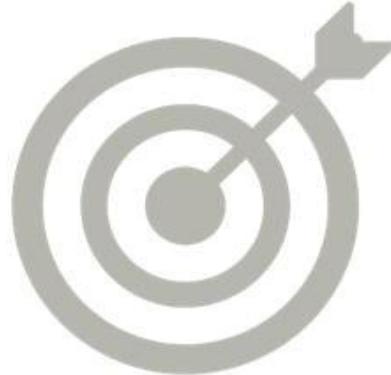
VISION

Development Bank of the Nation for Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

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

Potential Linked Credit Plan

Year: 2026-27

District: Alirajpur

State: Madhya Pradesh



**National Bank for Agriculture and Rural
Development**

**Madhya Pradesh Regional Office,
Bhopal**

PLP Document Prepared by:

Narendra R Mohite

District Development Manager NABARD

Alirajpur

PLP Document finalized by: NABARD, Madhya Pradesh
Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document. The terminologies /classifications in the PLP Document are as per RBI-PSL Guidelines.'

प्राक्कथन

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

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

मध्य प्रदेश के सभी जिलों के लिए वर्ष 2026-27 की संभाव्यता युक्त क्रण योजनाएँ प्रस्तुत करते मुझे अत्यंत हर्ष का अनुभव हो रहा है। यह दस्तावेज नाबार्ड के जिला विकास प्रबंधकों (DDMs), बैंकों, सरकारी विभागों एवं जिला स्तर पर विकास के विभिन्न हितधारकों के सहयोगात्मक एवं परामर्श आधारित प्रयासों का परिणाम है। यह क्रण योजनाएँ ग्रामीण अर्थव्यवस्था के प्राथमिकता प्राप्त क्षेत्रों की भौतिक एवं वित्तीय संभाव्यताओं को 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 क्रण योजनाएँ सुदृढ़ क्रण वितरण प्रणाली के माध्यम से इन अवसरों का लाभ उठाने के लिए उचित मार्गदर्शन प्रदान करती हैं। वित्त वर्ष 2026-27 की यह क्रण योजनाएँ राष्ट्रीय प्राथमिकताओं यथा कृषि को विकास का प्रथम इंजन बनाना, सहकारी क्रण संरचना का सशक्तिकरण तथा विविधीकृत क्रण उपलब्धता के माध्यम से ग्रामीण आजीविका को संवर्धन प्रदान करना जैसे राष्ट्रीय लक्ष्यों से निकटता से जुड़ी हुई है।

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

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

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

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

(सी सरस्वती)

मुख्य महाप्रबंधक

08 अक्टूबर 2025

Foreword

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

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

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

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

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

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

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

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

C Saraswathi
Chief General Manager
08 October 2025

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Abbreviations

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

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

Abbreviation	Expansion
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVKY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
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	Alirajpur district is located in the western part of Madhya Pradesh. Its geographical area is 3182 square kilometers and it has 6 development blocks. The area of the district is 1.04 percentage of the state's area. This area is hilly and most of the residents belong to the Bhilala and Bhil tribes.
Type of soil	Alirajpur district falls in the Jhabua Hills agro-climatic zone (11th agro-climatic zone). The soil is Black cotton, clay to loamy clay in texture, rocky, undulating, uplands are sandy-sandy loam with colour reddish yellow to yellowish brown, low water retention capacity
Primary occupation	Agriculture is the backbone of the economy of Alirajpur district and 68% of the population of the district depends on this sector for their livelihood. The cropping intensity of the district is 137 percentage, which is due to the progress in the field of irrigation.
Land holding structure	According to Census 2011, population of Alirajpur district is 7.29 lakh, out of which the rural population is 6.72 lakh (92.18 percentage of the total population). Most of the population is engaged in agriculture and about 2.56 lakh farmers do farming, most of whom are marginal and small farmers.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The lead bank of the district is Bank of Baroda. In the Financial year ended 2024-25 against the ACP target (primary sector) of Rs. 48587 lakh the achievement was Rs. 72157.07lakh.

2. Investment credit in agriculture

The achievement against the target under Investment credit in Agriculture IN 2024-25 was Rs. 45666.60 lakh against target of Rs. 22364.00lakh.

3. Credit flow to MSMEs

Highest growth in last three years took place in MSME sector and total credit flow in the sector was Rs.17098.24 lakh.

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The potential of each sector/sub-sector of the priority sector for year 2026-27 that can be tapped with institutional credit has been assessed and presented in Annexure 1. Potential assessed is Rs. 134028.23 lakh which shows an increase of 30 percentage compared to Rs.103218.12 lakh for 25-26.

2. Projection for agriculture and its components

The potential for crop loan has been worked out to Rs.87925.07 lakh and Investment credit including sub sectors like water resources agricultural mechanization plantation & horticulture dairy development storage land development food & agro processing etc. has been projected at Rs. 15735.62 lakh.

3. Projection for MSMEs

PLP projections for 2026-27 under sector has been projected at Rs. 17098.24 lakh.

4. Projection for other purposes

The potential worked out for export credit, education, housing loan, social infrastructure and renewable energy is Rs. 13269.30 lakh.

5. Developmental Initiatives

- 1 "NABARD is implementing several activities to increase the flow of credit in the district. Some of these activities are as follows:
Moraji Watershed Development Program in Alirajpur."
- 2 3 Orchard based Development project under TDF Fund in Alirajpur, Chandrashekhar Nagar and Udaigarh block covering 1500 tribal families for their holistic development and to increase their income.
- 3 A Rural Haat constructed at Barjhar for women empowerment.
- 4 Dairy and goat rearing under Pariyojna Nirman Kshetra Vikas Project
- 5 Incentive to Madhya Pradesh Gramin Bank for loan combination of joint liability groups
- 6 Formation and nurture of Farmer Production Companies (2 FPOs) implemented by Asha Sanstha in Chandrashekhar Nagar and Sondwa block
- 7 Financial assistance from Cooperative Development Fund for improvement in the working system of tribal youth committees.
- 8 NABARD has worked in the development of roads bridges, rural road, irrigation infrastructure etc. in the district through RIDF.

6. Thrust Areas

- 1 "With the objective of doubling the income of farmers, the focus is on the following action points:
Improving water use efficiency.
"
- 2 Promoting allied activities like dairy, poultry, beekeeping and fisheries.
- 3 Adopting quality seeds and soil health testing.
- 4 Increasing investment in warehouses and cold chains.
- 5 Encouraging value addition through food processing.
- 6 Linking to Electronic National Agriculture Market (eNAM).
- 7 Encouraging increased coverage and effective implementation of New Crop Insurance Scheme (PMFBY).
- 8 Promoting allied activities like dairy, poultry, beekeeping and fisheries.

7. Major Constraints and Suggested Action Points

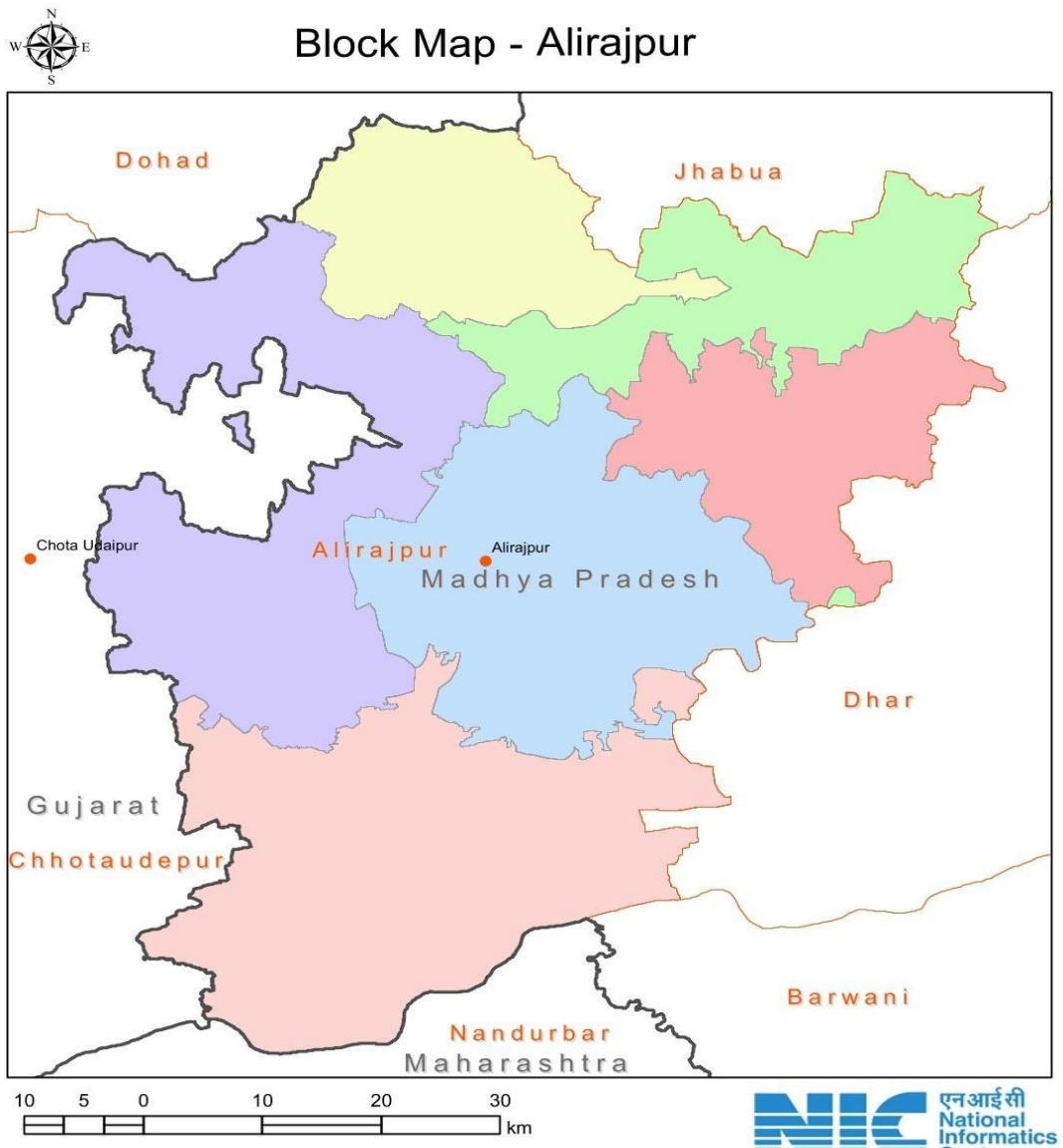
- 1 Irrigated area, power consumption for agriculture, cropping intensity, net sown area etc. are below the state average. Most of the agricultural area in the district is undulating, sloping and uneven which limits irrigation. Hence sprinkler and drip irrigation will be effective in the district.
- 2 The number of poor families in the district is more than the state average and the average agricultural holding is very small due to which farmers go elsewhere for employment for almost half of the year. Infrastructure acts as a catalyst for development.
- 3 There are certain critical infrastructures that can be set up through private investment in the district such as food processing units cold storage etc. Banks should play an active role in financing such investments.
- 4 To increase the flow of credit in the district, the State Government needs to improve various identified critical infrastructure.
- 5 These are technology transfer, improvement in irrigation, farm mechanisation, popularization of high density crop system, improvement in animal health care, activation and expansion of milk routes, establishment of poultry/fish hatcheries, establishment of fish markets, uninterrupted power supply.

8. Way Forward

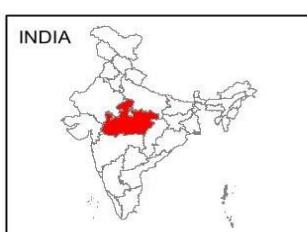
- 1 Efforts are being made to double the income of farmers by empowering Farmer Producer Organizations PACS and providing the following services to farmers:
- 2 Field oriented R&D for technical advice on crop management and effective transfer of technologies.
- 3 Natural resource management - main focus on maintaining soil fertility and improving water availability in a sustainable manner.
- 4 Reduction in input costs through input use efficiency such as seeds, fertilizers, pesticides, water, labour and machinery.
- 5 Increasing productivity (adoption of improved agricultural technologies including Integrated Nutrition Management and Integrated Pest Management, improved breeds/varieties etc.) while ensuring that there is no loss in the value of the output.
- 6 Access to credit, its adequacy and timeliness.
- 7 Post-harvest handling systems including storage, processing and other value addition.
- 8 Access to markets – Marketing and hence fair price realization is essential to improving farmers' incomes.

Part A

District Map




एनआईसी
National
Informatics
Centre

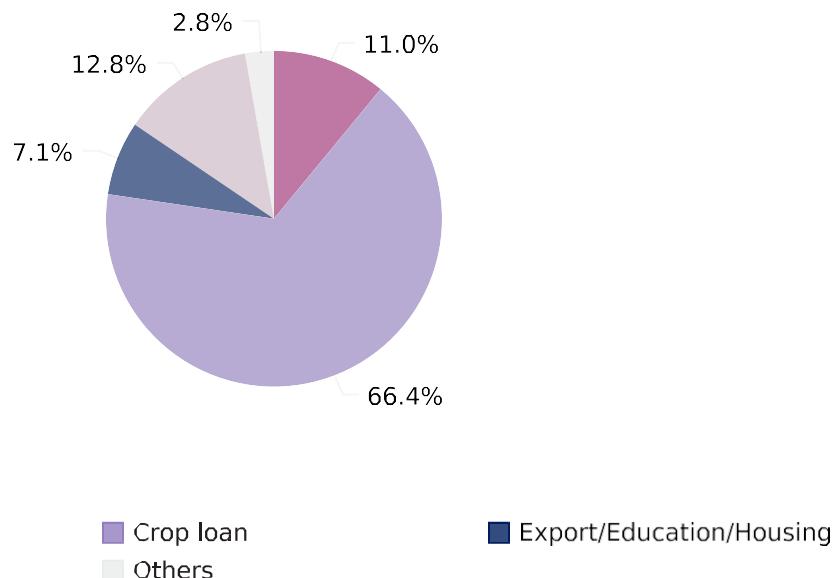


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	98504.21
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	88971.51
2	Term Loan for agriculture and allied activities	9532.7
B	Agriculture Infrastructure	1410.24
C	Ancillary activities	3746.24
I	Credit Potential for Agriculture A+B+C)	103660.69
II	Micro, Small and Medium Enterprises	17098.24
III	Export Credit	0
IV	Education	0
V	Housing	9562.5
VI	Social Infrastructure	2448
VII	Renewable energy	88.8
VIII	Others	1170
	Total Priority Sector	134028.23



Sources

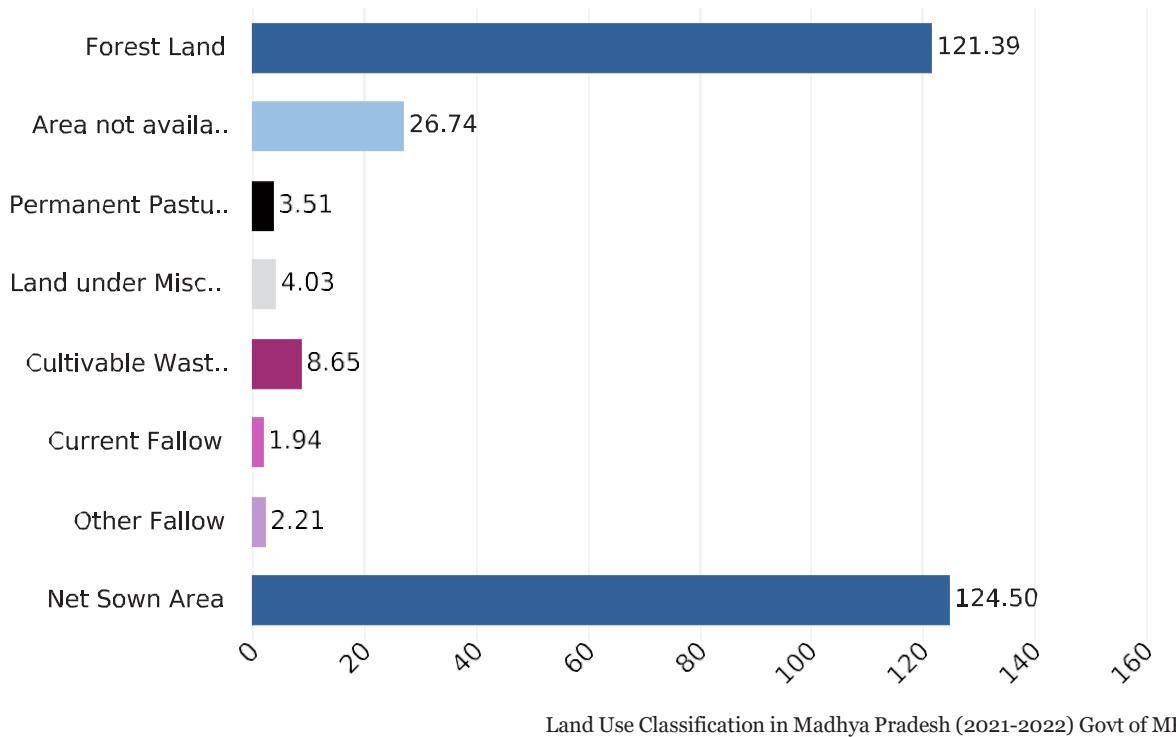
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

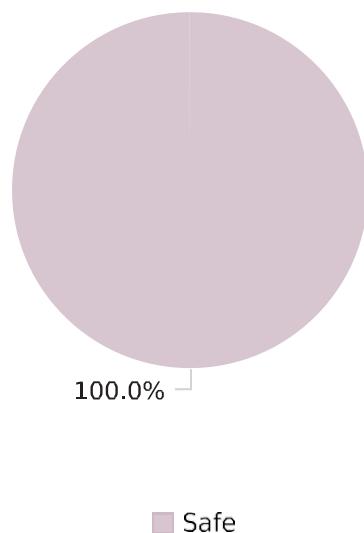
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	87925.07
2	Water Resources	1711.62
3	Farm Mechanisation	1843.52
4	Plantation & Horticulture with Sericulture	541.62
5	Forestry & Waste Land Development	0
6	Animal Husbandry - Dairy	1451.7
7	Animal Husbandry - Poultry	433.44
8	Animal Husbandry - Sheep, Goat, Piggery	485.7
9	Fisheries	528.04
10	Farm Credit- Others	3583.5
	Sub total	98504.21
B	Agriculture Infrastructure	
1	Construction of storage	1076.04
2	Land development, Soil conservation, Wasteland development	317.16
3	Agriculture Infrastructure - Others	17.04
	Sub total	1410.24
C	Ancillary activities	
1	Food & Agro. Processing	2077.04
2	Ancillary activities - Others	1669.2
	Sub Total	3746.24
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	7425
II	B Service Sector - Term Loan	4826.28
II	C Manufacturing Sector - WC	1134.4
II	D Service Sector - WC	3712.56
II	E MSME - Others	0
	Total MSME	17098.24
III	Export Credit	0
IV	Education	0
V	Housing	9562.5
VI	Social Infrastructure	2448
VII	Renewable energy	88.8
VIII	Others	1170
	Total Priority Sector	134028.23

District Profile

1. Land Utilisation ('ooo hectares)

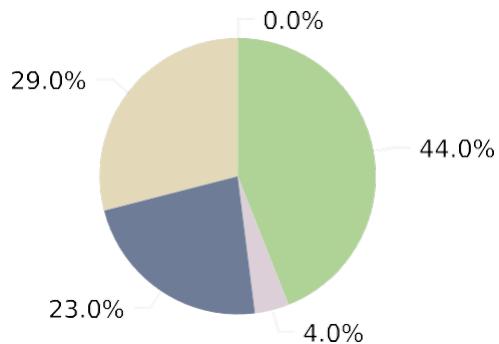


2. Status of Extraction of Ground Water - No. of blocks

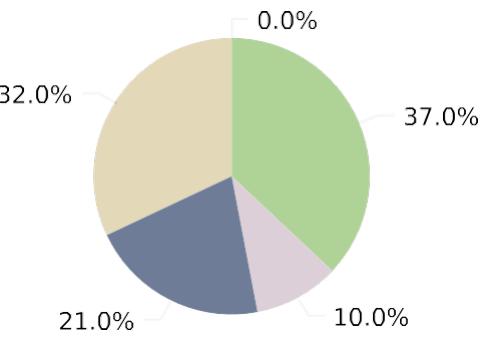


Central Ground Water Board GoI Ministry of JalShakti

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

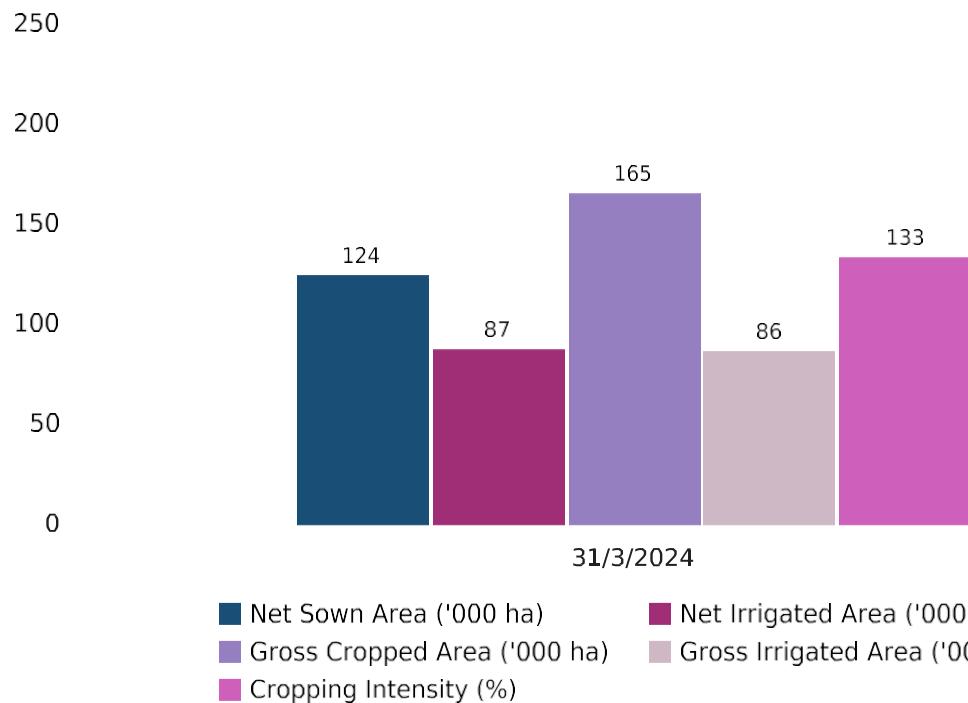


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

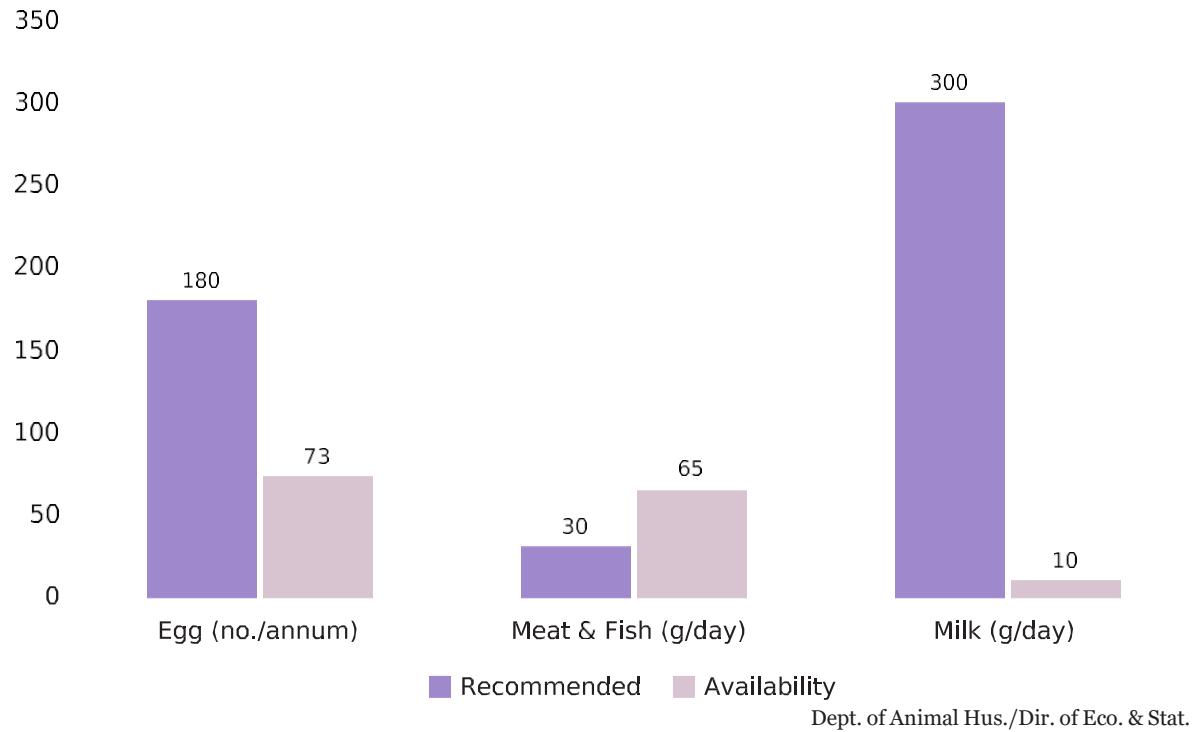
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Directorate of Economics and Statistics MP

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
4	No. of revenue villages	552
2	No. of Sub Divisions	5
5	No. of Gram Panchayats	288
3	No. of Blocks	6
1	Total Geographical Area (sq.km)	3182.00

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Madhya Pradesh
2	District	Alirajpur
3	Agro-climatic Zone 1	Jhabua Hills
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Temp- 10°C to 45°C and semi-arid climate
9	Soil Type	Black cotton clay to loamy clay in texture rocky undulating uplands are sandy-sandy loam with colour reddish yellow to yellowish brown low water retention capacity

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	382.65
2	Forest Land	121.39
3	Area not available for cultivation	26.74
4	Barren and Unculturable land	48.81
5	Permanent Pasture and Grazing Land	3.51
6	Land under Miscellaneous Tree Crops	4.03
7	Cultivable Wasteland	8.65
8	Current Fallow	1.94
9	Other Fallow	2.21

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha		46.19	43.92	69.72
2	>1 to <=2 ha		30.67	29.16	59.75
3	>2 to <=4 ha		23.93	22.75	38.89
4	>4 to <=10 ha		4.39	4.17	19.76
5	>10 ha		0.00	0.00	0.00
6	Total		105.18	100.00	188.12
					99.99

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	256.40
4	Workers engaged in Household Industries	4.06
3	Agricultural Labourers	73.69
6	Other workers	32.64
2	Of the above, Small/ Marginal Farmers	171.78
5	Workers engaged in Allied agro activities	5.07

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	729.00	362.54	366.46	671.93	57.07
2	Scheduled Caste	26.88	13.44	13.44	24.46	2.41
3	Scheduled Tribe	648.64	322.41	326.23	628.05	20.59
4	Literate	210.00	121.00	89.00	171.00	39.00
5	BPL	364.00	181.00	183.00	286.00	78.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	746.74
2	Rural Households	681.95
3	BPL Households	64.79

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	746.74
2	Having source of drinking water	203.03
3	Having electricity supply	736.20
4	Having independent toilets	419.78

1. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos
1	Villages Electrified	486
2	Villages having Agriculture Power Supply	486
3	Villages having Post Offices	71
4	Villages having Banking Facilities	20
5	Villages having Primary Schools	526
6	Villages having Primary Health Centres	134
7	Villages having Potable Water Supply	537
8	Villages connected with Paved Approach Roads	396

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2228
2	Primary Health Centres	17
3	Primary Health Sub-Centres	192
4	Dispensaries	25
5	Hospitals	2
6	Hospital Beds	562

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	15
2	Registered FPOs	11
3	Agro Service Centres	6
4	Soil Testing Centres	7
5	Approved nurseries	2
6	Agriculture Pumpsets	178
7	Pumpsets Energised	87
8	Krishi Vigyan Kendras	1

4. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	95.36
2	Irrigation Potential Created	86.72
3	Net Irrigated Area (Total area irrigated at least once)	86.72
4	Area irrigated by Canals/ Channels	0.81
5	Area irrigated by Wells	38.13
6	Area irrigated by Tanks	15.54
7	Area irrigated by Other Sources	32.23
8	Irrigation Potential Utilized (Gross Irrigated Area)	86.00

5. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	670
2	Railway Line [km]	43
3	Public Transport Vehicle [Nos]	21
4	Goods Transport Vehicles [Nos.]	112

6. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	23	50
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	0	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	0	0
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	52	100

7. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	273	55	218
2	Cattle - Indigenous	361940	224885	137055
3	Buffaloes	73368	6316	67052
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	1466	367	1099
6	Goat	498099	89250	408849
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	20	10	10
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	0	0	0
12	Poultry - Indigenous	0	0	0

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	12
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	18
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	3
8	Dairy Cooperative Societies	24

9	Milk Collection Centres	38
10	Fishermen Societies	5
11	Animal Husbandry Training Centres	1
12	Animal Markets	2
13	Fish Markets	1
14	Livestock Aid Centers (No.)	14
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	1200.00	MT	15	gm/day
2	Egg	12.00	Lakh Nos.	73	nos/p.a.
3	Milk	52000.00	MT	10	liter
4	Meat	3500.00	MT	50	gm/day
5	Wool	1.50	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)	880	913
Rainfall - Actual (mm)		1150

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	2.19	165.20
Net sown area ('ooo ha)	1.88	124.50
Cropping intensity (%)	116.49	132.69

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		52.40
Fertilizer consumption - Rabi (kg/ha)		61.70

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	2	
Volume of marketing through RMCs/eNAM platforms (MT)	65565	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		7622	38214
GLC through KCC (Rs. lakh)		9583.16	22580.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	7	2
Soil Health Cards Issued (No.)		120000

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	30719	

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Maize	32.51	69.55	69.55	85.00	170.00	2139.34
Soybean	43.51	27.41	27.41	60.00	90.00	629.97
Pulses	0.00	0.00	0.00	40.00	45.00	0.00
Wheat	38.00	107.95	107.95	25.00	62.50	2840.79
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	2.70	1.27	1.27	20.00	30.00	470.37
Rice	4.53	8.52	8.52	0.00	0.00	1880.79
Urdbean	37.10	18.93	18.93	0.00	0.00	510.24
Groundnut	15.82	24.37	24.37	0.00	0.00	1540.46
Cotton	18.84	24.11	24.11	0.00	0.00	1279.72
Chickpea	19.00	24.50	24.50	0.00	0.00	1289.47

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	86.52	58
Net Irrigated Area (ooo ha)	87	43
Gross Irrigated Area (ooo ha)	86.72	65

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Madhya Pradesh	Alirajpur	Alirajpur	Safe
2	Madhya Pradesh	Alirajpur	Jobat	Safe
3	Madhya Pradesh	Alirajpur	Bhabra	Semi-critical
4	Madhya Pradesh	Alirajpur	Katthiwada	Safe
5	Madhya Pradesh	Alirajpur	Sondwa	Semi-critical
6	Madhya Pradesh	Alirajpur	Udaigarh	Over Exploited

Farm Mechanisation
Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	850	6853
Power Tillers		185
Threshers/Cutters		2250

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	22	20

Plantation & Horticulture including Sericulture

Production Clusters

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

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)		2
Weavers population (No.)		180
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

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Custard Apple	0.35	6.48	3.20	5.60
Mango	3.79	48.46	2.10	4.20
Guava	0.45	8.49	1.40	2.50
Coconut			0.30	0.90
Brinjal	0.41	8.59		
Cauliflower	0.51	1.37		
Okra	1.89	35.67		
Tomato	0.52	29.33		

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

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	11	88
Waste Land (ooo ha)	35	42
Degraded Land (ooo ha)		19

Nurseries (No.)

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

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		85
Hatcheries (No.)	2	0

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1245
Rainfall - Actual (mm)Reservoirs (No.)	18
Cage Culture/ Bio-floc technology (No.)	4
Fish Seed Hatchery (No.)	1

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	2
Cold Storages (Capacity - 000 MT)	35
Storage Godowns (No.)	18
Storage Godowns (Capacity - 000 MT)	13
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	7
Market Yards [Nos] / Wholesale Market (No.)	2
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	3

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

Particulars	Status
Watershed Projects (No.)	24
Watershed Projects - Area treated (ooo ha)	19
Wadi Projects (No.)	12
Wadi Projects - Area of plantation (ooo ha)	7

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)		20.00
Pesticides Consumption (ooo kg)		0.10

Facilities Available

Particulars	Status
Seed Processing Units (No.)	1
Seed Processing Capacity (ooo kg)	1
Pack Houses (No.)	2
Food Parks (No.)	6
Food Quality Testing Labs	4

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	2000
Small Units (No.)	85
Medium Units (No.)	5
Udyog Aadhar Registrations (No.)	2190

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	2
Weavers Coop. Societies (No.)	3

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	143	1200
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		1800

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	120	25	5	15	2	167
Developed	18	0	1	2	0	21
Under Development	12	0	1	3	1	17
Planned	40	10	2	5	1	58
Gap	50	15	1	5	0	71

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)		1400.00
NRLM/SRLM (Rs. lakh)		2700.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)		600.00

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	66	5
No. of SHGs formed	428	6800
No. of SHGs credit linked (including repeat finance)	736	4900
Bank loan disbursed (Rs. lakh)	4297.03	3200.00
Average loan per SHG (Rs. lakh)		0.65
Percentage of women SHGs %		98.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	43	21
Consumer Stores (No.)	2	3
Housing Societies (No.)	2	3
Weavers (No.)	3	0
Marketing Societies (No.)	2	4
Labour Societies (No.)	0	6

Industrial Societies (No.)	5	1
Agro Processing Societies (No.)	0	2
Others (No.)	485	5
Total (No)%	542	45

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	26	52

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societ	Spreead	Sector	No. of Societ	Spreead
1	Madhya Pradesh	Alirajpur	Alirajpur		7			45	
2	Madhya Pradesh	Alirajpur	Bhabra		4			35	
3	Madhya Pradesh	Alirajpur	Jobat		4			30	
4	Madhya Pradesh	Alirajpur	Katthiwada		2			25	
5	Madhya Pradesh	Alirajpur	Sondwa		5			40	
6	Madhya Pradesh	Alirajpur	Udaigarh		4			64	

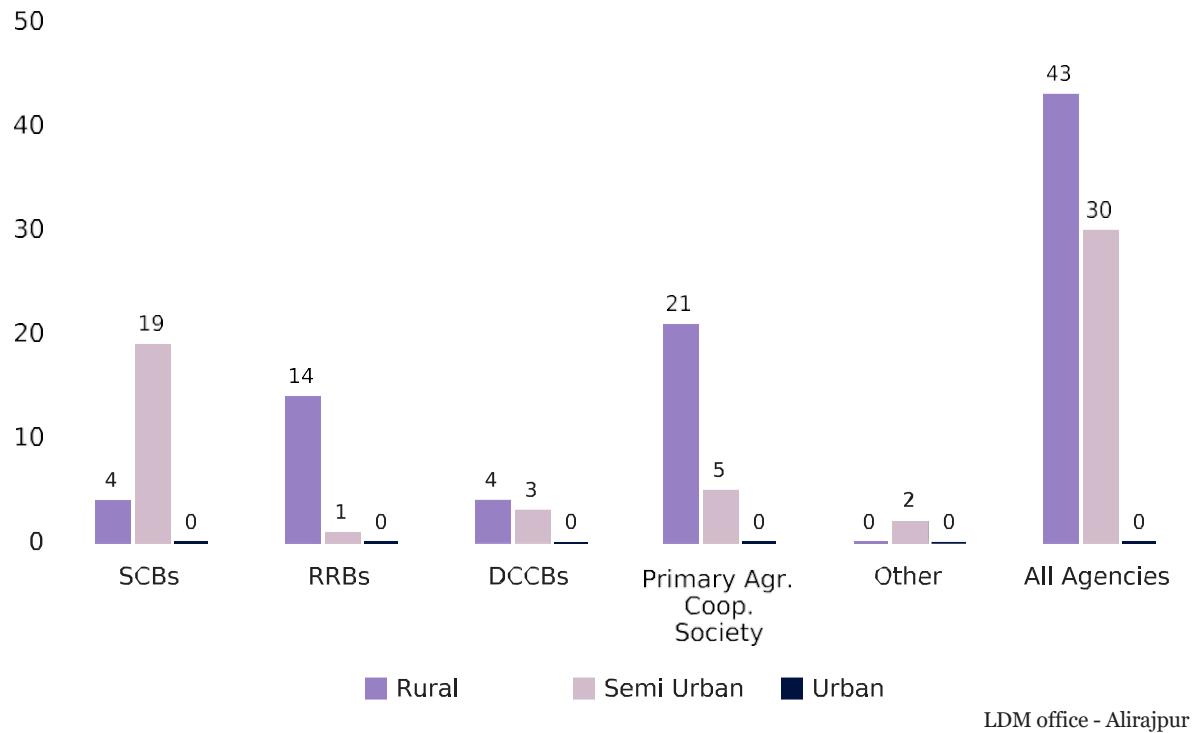
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	48	
2	Potential for formation of new MPACS	12	
3	PACS Computerisation	52	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	3	

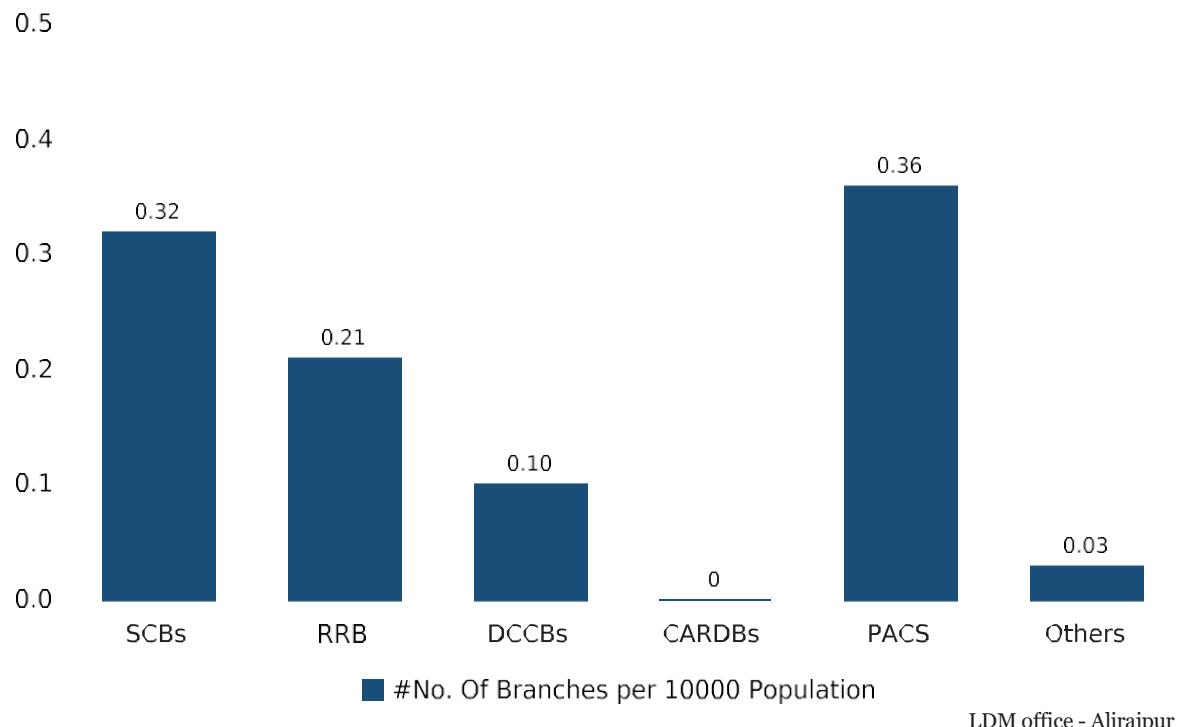
a	PACS sanctioned with warehousing facility & other related infrastructure	5	
7	PACS as Common Service Centres (CSCs)	12	
8	PACS as Kisan Samridhi Kendras (KSKs)	4	
10	Petrol/ Diesel distributorship/ dealership	1	
11	LPG distributorship	2	
12	PACS as Pani Samitis	6	
13	PM Kusum Scheme	8	
14	Societies engaged as Bank Mitras of DCCB	10	
15	Societies/ Bank Mitras provided with micro-ATMs	7	

Banking Profile

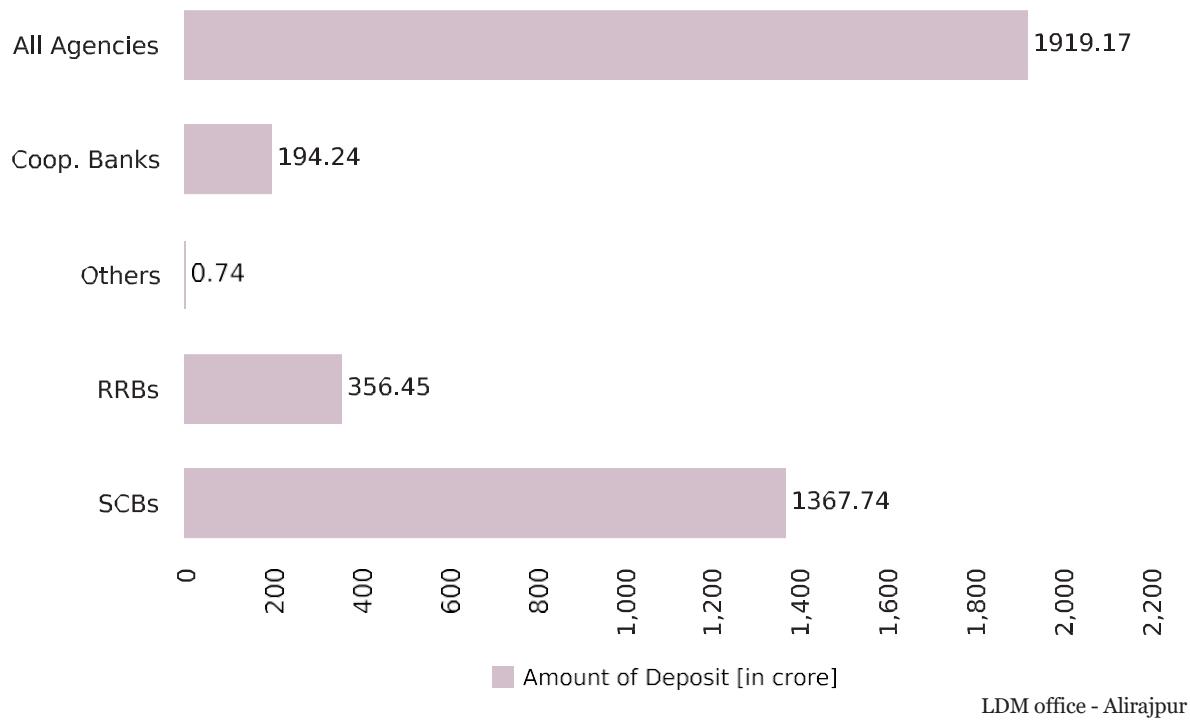
1. Agency wise - Number of branches in the district



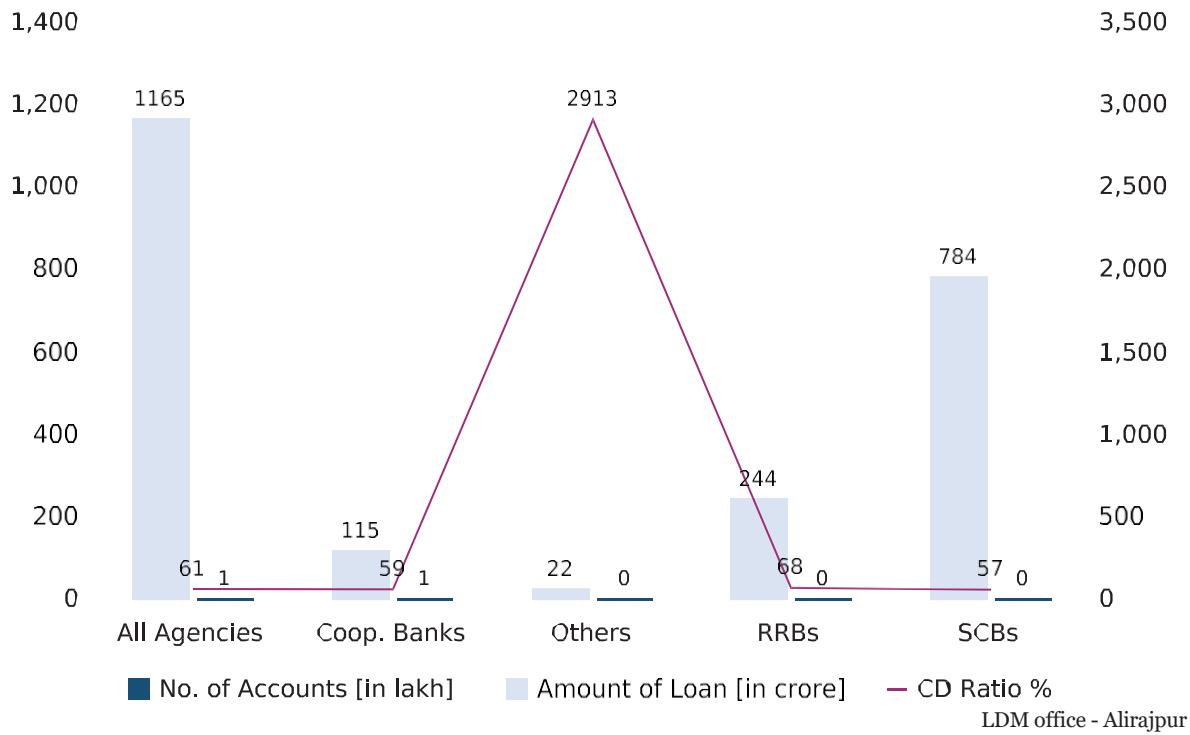
2. Branch Penetration



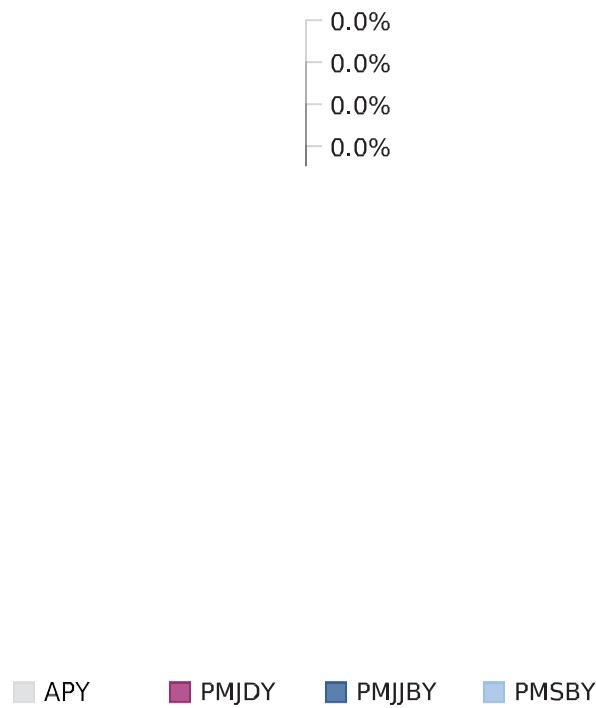
3. Agency wise - Deposit O/s



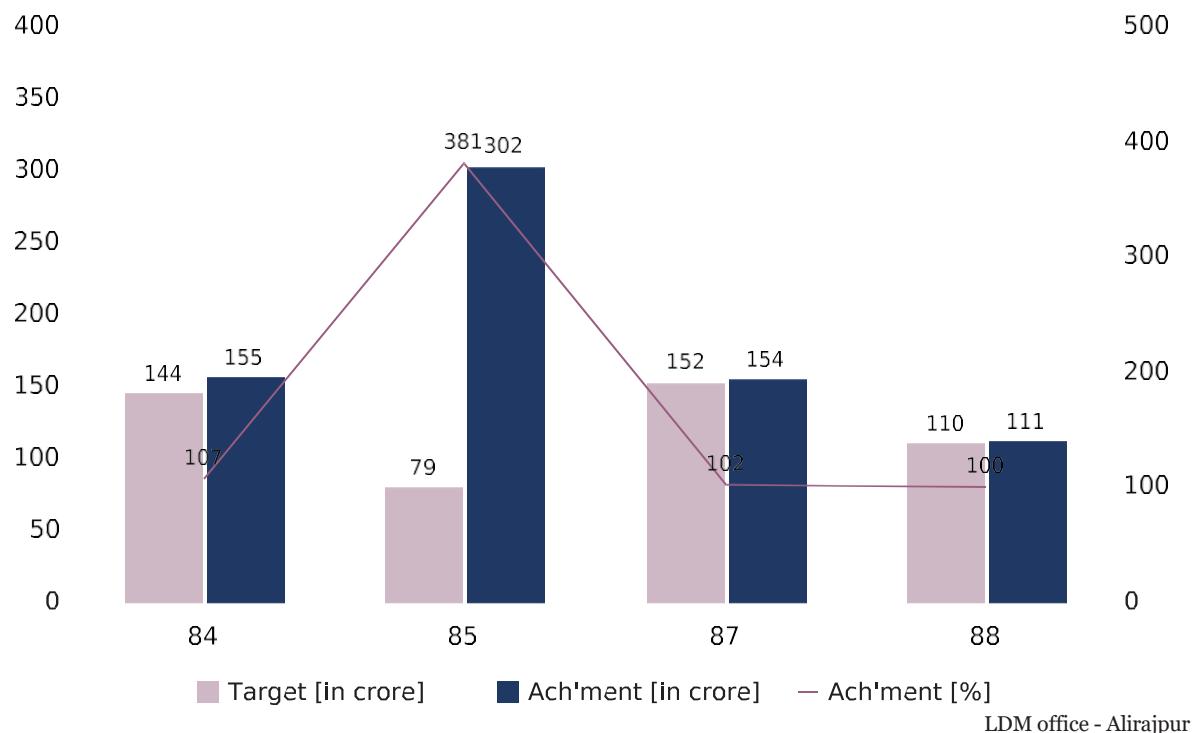
4. Agency wise - Loan O/s and CD ratio



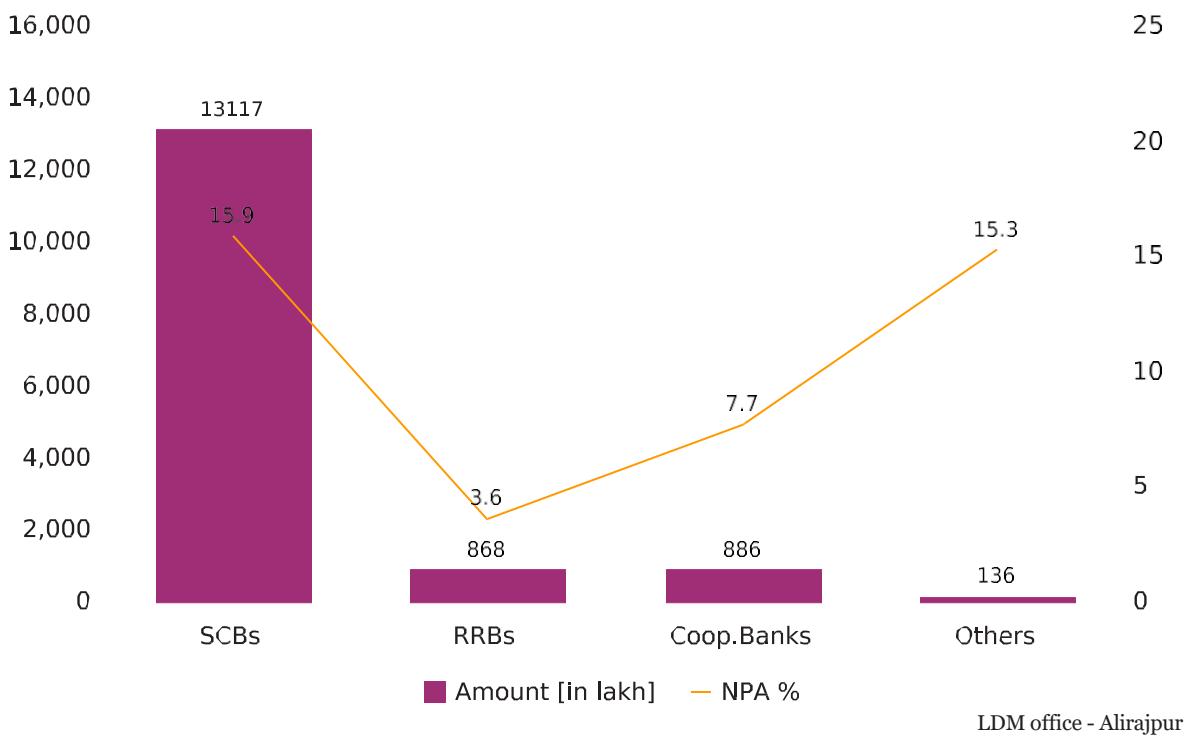
5. Performance under Financial Inclusion (No. of A/c)



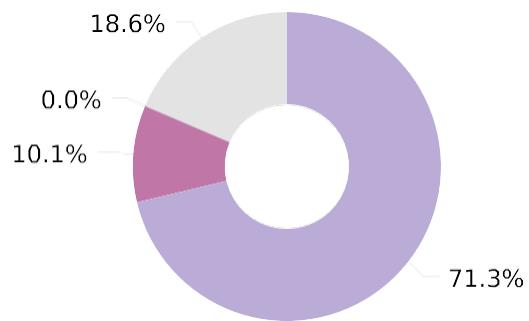
6. Sector-wise Performance under ACP



7. NPA position



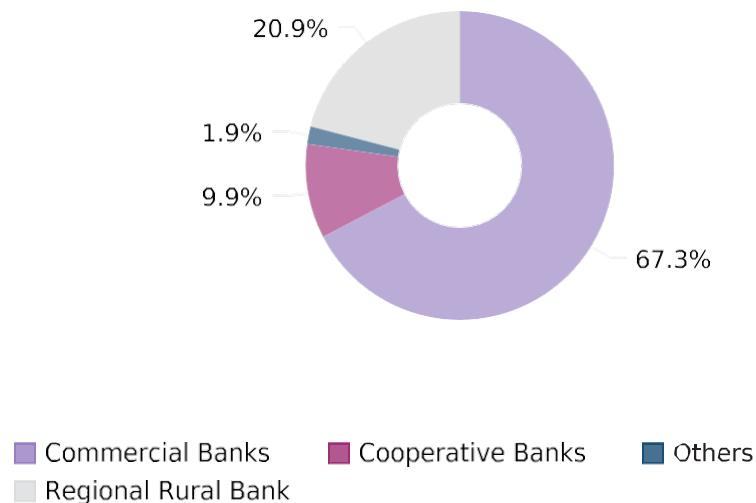
8. Agency wise - Share of Deposit O/s Year 2025-26



 Commercial Banks
  Cooperative Banks
  Others - Deposits
 Regional Rural Bank

LDM office - Alirajpur

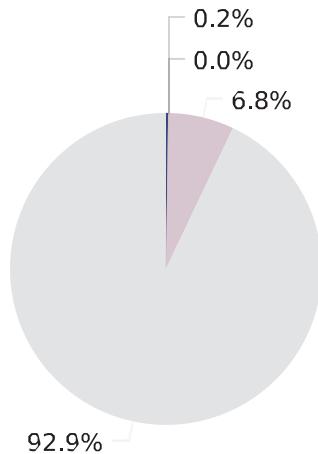
9. Agency wise - Share of Loan O/s Year 2025-26



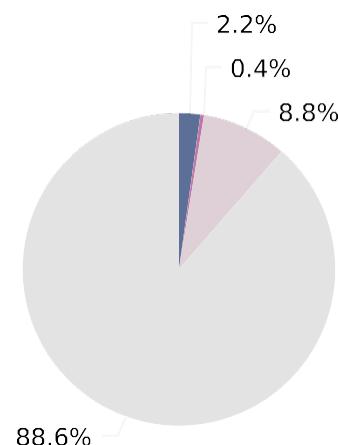
LDM office - Alirajpur

10. Agency wise - Share of NPA

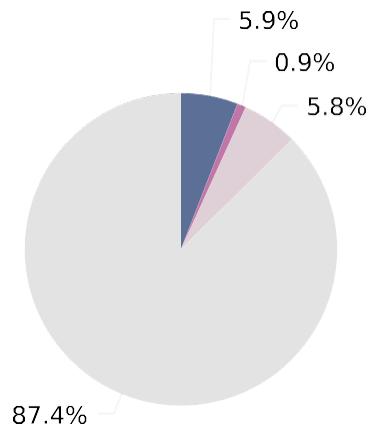
Year 2023-24



Year 2024-25



Year 2025-26



■ Coop. Banks ■ Others ■ RRBs
■ SCBs

Banking Profile

1. Network & Outreach

Label	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages
Commercial Banks	14	23	4	19	0		44		181
Regional Rural Bank	1	15	14	1	0		4975	86	
District Central Coop. Bank	1	7	4	3	0		0	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0		0	0	
Primary Agr. Coop. Society	26	26	21	5	0		0	0	
Others	2	2	0	2	0		503	1	
All Agencies	44	73	43	30	0		5522	268	

2. Deposits Outstanding

Label	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	561152	5666533	571445	0.9	61.1	112546.00	127184.00	136773.86	7.5	71.27

Regional Rural Bank	276179	278146	278947	0.3	29.8	31106.00	34667.00	35644.84	2.8	18.57
Cooperative Banks	84221	84752	85142	0.5	9.1	6245.00	18732.12	19424.44	3.7	10.12
Others	0	0	33	0	0.0	0.00	0.00	74.04	0.0	0.04
All Agencies	921552	929431	935567	0.7	100.0	149897.00	180583.12	191917.18	6.3	100.00

3. Loans & Advances Outstanding

Label	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	127465	131765	133530	1.3	100.0	91289.00	104784.01	116489.95	11.2	100.0
Commercial Banks	26155	32536	33509	3.0	25.1	60764.00	72065.56	78440.30	8.8	67.3
Cooperative Banks	87791	83254	83452	0.2	62.5	10851.00	10745.04	11516.64	7.2	9.9
Others	0	0	118	0.0	0.1	0.00	0.00	2157.06	0.0	1.8
Regional Rural Bank	13519	15975	16451	3.0	12.3	19674.00	21973.41	24375.95	10.9	20.9

4. CDR Ratio

Label	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	54.0	56.7	57.4

Regional Rural Bank	63.2	63.4	68.4
Cooperative Banks	173.8	57.4	59.3
Others	0.0	0.0	2913.4
All Agencies	60.9	58.0	60.7

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

Label	Cumulative up to			
	31/03/2025	PMJDY	PMSBY	PMJJBY
Commercial Banks	241312	341109	259833	23469
Regional Rural Bank	207523	339294	265446	12234
Cooperative Banks	0	125951	89968	0
Others	0	0	187	0
All Agencies	448835	806354	615434	35703

6. Performance on National Goals

Cooperative Banks	23775.96	2064	23775.96	2064	5752.18	49.9	0.00	0.0	624.12	54
Others	3719.71	172.4	2341.44	108.5	981.62	45.5	0.00	0.0	913.54	42.4
All Agencies	72157.07	61.9	45666.60	39.2	28858.62	24.8	0.00	0.0	29764.12	25.6

7. Agency-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	112624.00	93515.00	83.0	45280.00	43686.44	96.5	48587.00	72157.07	148.5	109.3
Commercial Banks	49264.00	42689.00	86.7	24109.00	18890.50	78.4	27039.00	30119.41	111.4	92.2
Cooperative Banks	42444.00	32762.00	77.2	10726.00	15254.11	142.2	9117.00	23775.96	260.8	160.1
Others	0.00	0.00	0	781.00	1457.61	186.6	1450.00	3719.71	256.5	147.7
Regional Rural Bank	20916.00	18064.00	86.4	9664.00	8084.22	83.7	10981.00	14541.99	132.4	100.8

8. Sector-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	22720.00	20328.00	89.5	16880.00	18634.62	110.4	14448.00	15498.95	107.3	102.4
Term Loan (Agri.)	14517.00	12696.00	87.5	7215.00	7171.11	99.4	7916.00	30167.65	381.1	189.3

Total Agri. Credit	37237.00	33024.00	88.7	24095.00	25805.73	107.1	22364.00	45666.60	204.2	133.3
MSME	8914.00	7516.00	84.3	10401.00	9828.44	94.5	15175.00	15424.02	101.6	93.5
Other Priority Sectors*	3113.00	2149.00	69.0	10784.00	8052.27	74.7	11048.00	11066.45	100.2	81.3
Total Priority Sector	49264.00	42689.00	86.7	45280.00	43686.44	96.5	48587.00	72157.07	148.5	110.6

9. NPA Position (Outstanding)

Label	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 [%]	
Commercial Banks	60764.00	8817.99	14.5	76222.00	9146.56	12.0	8245.00	13117.13	15.9	14.1
Regional Rural Bank	19674.00	649.52	3.3	21973.00	912.52	4.2	24376.00	867.65	3.6	3.7
Cooperative Banks	10851.00	21.10	0.2	11210.00	226.17	2.0	11517.00	885.50	7.7	3.3
Others	0.00	0.00	0.00	0.00	39.36	0.0	891.00	136.09	15.3	5.1
All Agencies	30525.00	670.62	2.2	33183.00	1178.05	3.6	36784.00	1889.24	5.1	3.6

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>) : The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.

Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.

Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.

Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.

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

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

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

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

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

iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.

Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.

Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.

Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.

Digital Technology for Credit Delivery & Interest Subvention:

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

ii. **AIF Interest Subvention Portal:** Automates claim processing under AIF scheme.

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 2023/24 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.

Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.

mSuwidha: Launched in 2023/24 to support microenterprises for women through skill development, credit linkage, and marketing.

LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.

Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

a) Strategic Industrial Growth and Investment:

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

b) M.P. MSME Development Policy 2021:

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

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

c) Mukhyamantri Udyam Kranti Yojana:

Mukhyamantri Udyam Kranti Yojana is another flagship scheme that facilitates collateral-free loans to promote self-employment and MSME expansion. Interest subvention under this scheme reduces borrowing costs, making projects more viable. In the FY 2024-25 year, approximately ₹ 378 crore in loans have been provided to 5,675 beneficiaries, thereby encouraging entrepreneurship across the state.

d) ODOP Initiatives:

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

e) Startup Policy 2025:

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

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

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

g) River-Linking and Micro-Irrigation:

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

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

h) Handloom and Handicraft Infrastructure:

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

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

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

i. Crop Diversification for DemandBased 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 202223. 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 2025-26, the Government has set a target to build 3,500 kilometres of new roads and 70 bridges to improve connectivity and infrastructure.

b. Over the next five years, the State plans to undertake the construction of 1 lakh kilometres 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 lastmile connectivity in rural areas.

ii. Irrigation

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

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

Co-operatives

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

b. Major financial support has also been extended through the Atal Krishi Jyoti Yojana (₹ 13,909 crore) and reimbursement of free electricity (₹ 5,299 crore) for agricultural use.

c. Additionally, ₹ 5,220 crore has been allocated under the Mukhya Mantri Kisan Kalyan Yojana, and ₹ 2,000 crore under the Pradhan Mantri Fasal Beema Yojana for crop insurance.

d. Further support includes ₹ 1,000 crore each under the Mukhya Mantri Fasal Upaarjan Sahayata Yojana and for bonus payments on MSP-based crop procurement.

e. ₹ 275 crore has been allocated under the National Agricultural Development Scheme, ₹ 230 crore for subsidies on tractors and farm equipment, and ₹ 183 crore under the National Mission on Edible Oils and Oilseeds.

f. Support for agricultural education and research includes ₹ 120 crore and ₹ 78 crore as block grants for Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur, and Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya, Gwalior, respectively.

g. Additionally, ₹ 75 crore has been provided under the self-financed pension scheme for Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur.

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

a. To boost rural infrastructure and housing, a provision of ₹ 355 crore has been made under the Chief Minister Housing Mission, aiming to improve access to housing for rural families.

b. ₹ 266 crore has been allocated for Rural Engineering Services to support technical works in villages, and ₹ 145 crore for the Block Development Office to strengthen local governance and administrative functions.

c. In terms of livelihood and community development, ₹ 150 crore has been earmarked under the Deendayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) for rural youth skill development. Additionally, three key schemes—Mukhya Mantri Majra Tola Road Yojana, Mukhya Mantri Vrindavan Gram Yojana, and Mukhya Mantri Samriddha Pariwar Yojana—have each received ₹ 100 crore to improve rural roads, holistic village development, and family welfare respectively.

d. Further support includes ₹ 63 crore for Rural Self Employment Training Institutes (RSETI) and ₹ 60 crore under the Additional Interest Payment Scheme for Women’s Self-Help Groups (2018), promoting self-employment and financial inclusion for rural women.

7. Govt Sponsored Programmes linked with Bank Credit

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

a) **Sant Ravidas Self Employment Scheme**- It aims at providing loans at low interest rates to the beneficiaries of Scheduled Castes category for establishing self-employment units. The TFO should be between 1 Lakh to 50 Lakh for manufacturing & from 1 Lakh to ₹ 25 Lakh for Service Sector.

Interest Subvention - 5% p.a. Interest subventions is provided subject to a maximum of 7 years.

Government of India Schemes

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

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

b) Mukhyamantri Vimukt, Ghumantu Aur Ardhghumantu Swarojgar Yojna

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

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

c) Chief Minister Yuva Udyami Yojana

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

Financial assistance from ₹ 10 lakh to ₹ 2 crore ;

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

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

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

d) Chief Minister Swarojgar Yojna Aim

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

Project Cost ₹ 50,000 to ₹ 10 lakh ;

Margin Money Assistance General Category 15% (Maximum ₹ 1 Lakh), BPL/ SC/ ST/ Women/ Minority/ Disabled/OBC (except creamy layer) 30% (Maximum ₹ 2 Lakh);

Interest Subvention 6% p.a. for women entrepreneurs and 5% p.a. for others for 7 years (maximum ₹ 25000 per annum)

e) Mukhyamantri Krishak Udyami

Yojna 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 selfemployment

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

Agriculture is the backbone of the economy in Madhya Pradesh contributing about one-quarter of the Gross State Domestic Product (GSDP) and serving as the primary source of employment for over 70% of the population accounting for approximately 60-75% of rural income. Alirajpur district falls in the Jhabua Hills Agro climatic zone. The nature of farming is traditional. Farming is not very profitable due to lack of timely and reasonable price based agricultural inputs low level of integrated farming lack of proper management of irrigation means agricultural diversification and infrastructure for market and technology transfer.

Agriculture is the means of livelihood for 68% of the population of Alirajpur district. The district has a majority of small/ marginal farmers (73 %) who own 79 % of agricultural land. Around 57% of geographical area is being used for cultivation. The district contributes around 0.57% to the states GDP in 2020-21.

The major crops of the district are maize soybean black gram cotton gram and wheat. The district has 105199 farmers of which 8410 farmers have been issued Kisan Credit Cards (KCC) in recent years. NABARD has facilitated the formation of 4 Farmer Producer Organizations (FPOs) in the district most of which have over 300 members and are performing well. There is a need to increase the Seed Replacement Rate (SRR) to enhance productivity The net cultivable area in the district is 188135 hectares and the total cultivable area is 258690 hectares out of which irrigation facilities are available in 86725 hectares which is only 33.52 percentage of the agriculturally useful area.

Alirajpur districts agricultural infrastructure includes 6 agro service centres 7 soil testing centres 2 approved nurseries and a Krishi Vigyan Kendra providing essential support to farmers. The presence of 3 Farmer Producer Organizations (FPOs) formed by NABARD indicates a strong foundation for collective farming and better market access with most having over 500 members actively engaged in various agribusiness activities. However gaps exist in processing infrastructure for specific sectors such as irrigation facility improved seed supply and there is a limited number of soil testing centres and approved nurseries. Additionally there is a need to increase the Seed Replacement Rate (SRR) to enhance productivity and crop resilience. Future planning should focus on expanding processing capacities improving access to high-quality inputs enhancing agro-service centres and encouraging sustainable farming practices to bridge these gaps and strengthen the agricultural value chain in the district.

Small farm holding is a major constraint in farming. Accordingly collective farming and shifting on horticulture based system may be more gainful for farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Capsicum/ Shimla Mirch	Hecta re	0.89	1	11	9.80	9.80
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hecta re	0.74	1	154	114.27	114.27
3	Annual Vegetables - Potato/ Aloo	Hecta re	0.89	1	12	10.68	10.68
4	Annual Vegetables - Tomato/ Tamatar_Hybrid	Hecta re	1.21	1	538	652.80	652.80
5	Cereals - Maize/ Makka_Hybrid	Hecta re	0.33	1	32753	10930.66	10930.66
6	Cereals - Pearl Millet/ Bajra/ Cumbu	Hecta re	0.22	1	6796	1519.80	1519.80
7	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	0.44	1	4979	2168.32	2168.32
8	Cereals - Sorghum/ Jowar	Hecta re	0.24	1	4280	1007.51	1007.51
9	Cereals - Wheat/ Gehu_Irrigated	Hecta re	0.39	1	18826	7322.37	7322.37
10	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed	Hecta re	0.29	1	17234	5034.23	5034.23
11	Fibre Crops - Cotton/ Kapaas	Hecta re	0.59	1	22682	13384.88	13384.88
12	Fruits - Guava/ Amrood	Hecta re	0.75	1	224	169.11	169.11
13	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla	Hecta re	0.42	1	72	30.00	30.00
14	Fruits - Lemon/ Nimboo	Hecta re	0.94	1	118	111.35	111.35
15	Fruits - Mango/ Aam	Hecta re	0.85	1	758	648.05	648.05
16	Fruits - Papaya/ Papita	Hecta re	0.84	1	30	25.31	25.31
17	Fruits - Pomegranate/ Anar	Hecta re	1.57	1	15	23.61	23.61
18	Oil Seeds - Groundnut/ Moongfali	Hecta re	0.37	1	13130	4860.98	4860.98
19	Oil Seeds - Soybean/ Soyabean	Hecta re	0.39	1	25972	10101.81	10101.81

20	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Hecta re	0.34	1	11649	3957.52	3957.52
21	Pulses - Mungbean/ Mung/ Moong/ Green Gram	Hecta re	0.26	1	1338	345.06	345.06
22	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Hecta re	0.35	1	1632	564.76	564.76
23	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Hecta re	0.28	1	14567	4091.59	4091.59
24	Spices & Condiments - Garlic/ Lahasun	Hecta re	0.86	1	372	318.84	318.84
25	Spices & Condiments - Ginger/ Adrak	Hecta re	1.48	1	156	231.36	231.36
Sub Total				178298	67634.67	67634.67	
Total				178298	67634.67	67634.67	
Post Harvest							6763.47
Maintenance							13526.93
Grand Total							87925.07

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district is drought prone and the average number of rainy days in the district is 35-45. The agricultural activities is dependent on rainfall and limited part is irrigated only. Therefore to ensure the increase in the productivity of various crops and the income of farmers it is necessary that other means of irrigation are used effectively.

Area under irrigation in the district is as below-

Total 86726 ha. area is irrigated. Out of which Canal- 816 ha. Wells- 38134 ha. Ponds- 15545 ha. Others- 32230 ha. area covers for irrigation.

There are 14 minor irrigation projects and 02 lift irrigation schemes in the district was financial supported by NABARD - Alirajpur and Jobat. A loan of Rs. 526.90/- crore under RIDF for Alirajpur lift Irrigation Project on Narmada river was sanctioned to the state government in June 2018. The project is completed and around 35000 hectares of agricultural land in the district will be irrigated through the project.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The net sown area in the district is 188135 hectares and net irrigated area is 86726 hectares. There is scope for expansion of irrigation in terms of rain water harvesting and artificial recharge. There is huge potential for expansion of area under micro irrigation especially in all blocks. The focus is also on increasing water use efficiency promoting rainwater harvesting and implementing micro-irrigation systems to maximize irrigation potential.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Bore Well-New-80 mtr with diameter 162-175 mm	No.	0.50	80	1200	603.48	482.76
2	Diesel Pump Sets--Alternator	No.	0.59	80	48	28.26	22.62
3	Diesel Pump Sets--Generator 10 KVA	No.	2.41	80	6	14.46	11.58
4	Diesel Pump Sets--Generator 5 KVA	No.	1.55	80	6	9.30	7.44
5	Drip Irrigation--1 Ha for spacing 10mx10m	No.	0.33	80	180	59.70	47.76
6	Drip Irrigation--1 Ha for spacing 2mx2m	No.	0.85	80	6	5.10	4.08
7	Electric Pump Sets--3 HP	No.	0.21	80	76	15.86	12.67
8	Lift Irrigation Schemes-Individual/ River Lift Points-1 ha.	No.	1.71	80	53	90.72	72.59
9	Solar PV Pump Sets (AC)--(Surface pump) 3 HP/DC 3 KWP	No.	2.92	80	6	17.52	14.04
10	Solar PV Pump Sets (AC)--3 HP AC 3KWP submersible	No.	3.09	80	6	18.54	14.82
11	Sprinkler Irrigation --HDPE	No.	0.70	80	120	83.46	66.78
13	Sprinkler Irrigation -Large volume-1 ha.	No.	0.41	80	30	12.24	9.78
14	Sprinkler Irrigation -Micro-1 ha.	No.	0.80	80	30	23.88	19.08
15	Sprinkler Irrigation -Mini-1 ha.	No.	1.11	80	12	13.32	10.68
16	Sprinkler Irrigation -Portable-1 ha.	No.	0.26	80	6	1.56	1.26
12	Sprinkler Irrigation --Steel	No.	0.90	80	60	53.94	43.14
17	Tube Well-Deep -80 mtr with diameter 162-175 mm	No.	1.81	80	600	1088.22	870.54
Total					2445	2139.56	1711.62

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The agricultural mechanization sector in Alirajpur district is less established with a poor presence of various types of machinery and equipment. The district has a total of agricultural implements (778808) which includes tractor (5364), power threshers (8279) and hand-operated sprayers (28342), Diesel Pump set (23914), Drip irrigation set (1058), Solar pump set (309), wooden plough (75909) which indicate a low level of mechanization. Other commonly used machinery includes cultivators electric pump sets seed drill and mouldboard ploughs. Low use of modern farm implement also a constraint farm productivity and higher labour dependency. The trend in Ground Level Credit (GLC) flow for agricultural mechanization shows a consistent increase indicating growing financial

support and investment in this sector.

The district has a weak network of custom hiring and agro-service centres along with low level of minor repair and service centres providing support for maintaining and servicing agricultural machinery. This infrastructure needs further extension in the district to provide access to farmers for equipment maintenance services and technical support.

Furthermore gaps exist in expanding the availability of advanced equipment like zero-till seed-cum-fertilizer drills laser land levellers and Combine Harvester which are limited in number. The main cause behind low farm implementation is undulating land and uneven topography in the district. Further low soil depth is also limiting factor for intensive use of modern farm implements. To address gaps planned initiatives focus on increasing the number of custom hiring centres and promoting awareness among farmers about adopting advanced mechanization techniques. Strengthening the availability of repair and service facilities and providing financial support for acquiring modern machinery will be crucial in bridging the mechanization gaps in the district and enhancing agricultural productivity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Other machinery--Mini Dal Mill (0.10 -0.15 TPH)	No.	2.89	80	18	52.02	41.58
2	Other machinery--Oil Extractor	No.	7.22	80	6	43.32	34.68
4	Other machinery-Other Machinery & Equipments-Chiesel Plough	No.	0.86	80	150	128.40	102.72
3	Other machinery--Trolley	No.	2.68	80	60	160.50	128.40
5	Seed Drill-Seed cum Fertilizer Drill-9-13 Tyne-double Box	No.	0.91	80	60	54.60	43.68
6	Thresher--8 to 15 Q per hr.	No.	3.75	80	6	22.50	18.00
7	Tractor--30 HP	No.	6.96	80	97	674.65	539.70
8	Tractor--35 HP	No.	8.03	80	30	240.78	192.60
9	Tractor--40 HP	No.	9.10	80	30	272.88	218.28
10	Tractor--45 HP	No.	10.70	80	30	321.00	256.80
11	Tractor--50HP	No.	12.84	80	26	333.84	267.08
Total				513		2304.49	1843.52

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture is an integral part of food and nutrition security and a crucial component of economic security. In Alirajpur district horticulture plays a vital role in the agricultural economy by enabling small and marginal farmers to increase their income through crop diversification. Horticultural crops have significant potential to optimally utilize barren undulating and wasteland which is otherwise minimally used. The area under horticulture has seen an increase compared to previous years reflecting a growing interest among farmers. Kathiwara and Alirajpur block is famous for good quality of mango production. There are two nurseries of Horticulture Department in the district. These are operated in semi-urban areas where grafted and seeded plants are available. Apart from this the forest department also operates nurseries for private entrepreneurs. NABARD has planted 5500 orchards in the district through NGOs under Tribal Development Fund and mango guava and lemon have been planted.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The districts horticulture department supports planting seeds information dissemination extension services and subsidies for major plantation crops and their post-harvest management. Under state government and NHB schemes polyhouses and shade nets have been developed to promote protected cultivation. However significant gaps remain including the lack of testing laboratories training centers for horticulture markets for flowers cold storage ripening chambers refrigerated vans and additional polyhouses. Addressing these gaps through targeted investments and strategic planning is essential for realizing the full potential of horticulture in the district.

Sericulture activity is very limited in the district but bee keeping is having large scope in the district. There is a need in for efficient market linkage market infrastructure credit linkage and processing of horticultural produce.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	High density plantation- Mango-5mx5m	ha	3.39	80	60	203.52	162.84
2	Nursery -Horticulture Nursery	No.	5.35	80	6	32.10	25.68
Sub Total					66	235.62	188.52
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	100 boxes	0.71	1	500	353.10	353.10
Sub Total					500	353.10	353.10
Total					566	588.72	541.62

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Alirajpur district has 681.35 sq km forest area (21.41 percent of the geographical area) which includes medium category Forest 207.29 sq km and open forest 474.06 square km. There is no dense forest area in the district.(Source: India Forest Status Report 20-21) Efforts are being made to conserve forests and plant trees in the Kathiawara and other blocks of the district. Conservation of forests is done by Joint Forest Management Committees (JFMC)/ Environment Development Committees

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 2 certified nurseries in the district. It is estimated that 1.5 to 2.5 lakh saplings are prepared in these in a year. Most of the forestry species such as neem sheesham tamarind Arjun bamboo Sagon and babool are grown in these. At present the department uses these saplings in its own tree plantation program and also makes them available to the village society.

Cultivable wasteland and fallow land (14478 hectares) can be converted into agroforestry area. The credit flow to this sector has been zero in the district in the last three years (SLBC data). Gaps remain in the comprehensive implementation of agroforestry and bamboo cultivation due to limited financial support and infrastructure.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Animal husbandry plays a crucial role in the social and economic development of Alirajpur district. With limited agricultural land and a rapidly growing population the development of the dairy sector helps reduce pressure on agriculture and provides rural communities with income opportunities without migrating to urban areas. It provides nutritious food to millions and generates employment especially for labourers small and marginal farmers women and their families.

Livestock especially dairy animals in the district can be considered as the growth engine for the economy and they are one of the sources that can be targeted to increase the income of farmers. According to 20th census the total cattle buffaloes and goat population in the district are 3.62 lakh 0.73 Lakh and 4,98lakhs respectively. Total population of livestock in the district is 9.35 lakhs. District complete its demand for milk from neighbouring districts.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Alirajpur district has average infrastructure for animal husbandry including 32 veterinary hospitals/dispensaries 2 veterinary polyclinics 30 artificial insemination centers 1 disease diagnosis centers and 6 dairy cooperative societies.

There are cattle markets in Alirajpur Jobat and Bhabra blocks in the district. Apart from Sanchi Dairy Amul Dairy of Gujarat also does milk collection work in the district. 6 cooperative milk committees have been formed in the district whose membership is 400. Sanchi Dairys chiller plant of 3000 litre capacity is installed in Ambua of Alirajpur

Under the Acharya Vidyasagar Scheme in the district cases are prepared by the Animal Husbandry Department and sent to the banks but there are limited targets under this scheme.

Traditionally farmers have been doing dairy farming along with farming. However due to unavailability of good breeds and lack of proper knowledge of animal management most of the farmers have not been able to do this activity commercially. There is lack of dairy processing facilities in the district. However there are gaps in comprehensive insurance coverage for valuable livestock which leads to occasional financial losses for farmers. There is a lack of awareness about silage among farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Chaff Cutter-Manual-one unit	No.	0.10	80	180	18.30	14.64
2	Crossbred Cattle Farming-- Cow (Crossbred)	1+1	1.93	80	90	173.34	138.66
3	Dairy Marketing Outlet/ Parlour--Mini Dairy Unit -10 Animals	No.	16.87	80	48	809.70	647.76
4	Dairy Marketing Outlet/ Parlour--Mini Dairy Unit-5 animals	No.	8.56	80	60	513.60	410.88
5	Indigenous Cattle Faming-- Cow Desi	1+1	1.61	80	30	48.18	38.52
Sub Total					408	1563.12	1250.46
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.21	1	300	63.54	63.54
2	Indigenous Cattle Farming_Others	Per Anim	0.18	1	780	137.70	137.70
Sub Total					1080	201.24	201.24
Total					1488	1764.36	1451.70

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector is particularly useful in providing an alternative or supplementary source of income for rural farmers and agricultural labourers. Poultry farming not only generates significant income with low investment in a short period but also provides excellent manure to enhance soil fertility. The districts dry climate is conducive to the growth of this activity. Besides providing nutritional security poultry farming offers supplementary income to unemployed rural poor. However the annual per capita availability of eggs from local production is 73 eggs which is average nutritional requirements.

The Agriculture Development Center has started a Kadaknath chicken hatchery in the district. There are possibilities of setting up a hatchery in the private sector. Kadaknath chicken is a local breed of Alirajpur district. Jhabua has received the "Geographical Indication" (GI) Tag for this. It has become a big brand due to its medicinal properties. The inclination of tribals towards poultry products is natural and its demand remains throughout the year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Poultry farming in the district is being done traditionally on a small scale by small entrepreneurs. Farm management is very important in commercial poultry farming for which knowledge and skills are required.

The Veterinary Department should inform about the activities of the department in the block level and district level bankers committee meetings so that flow of bank loan in animal/bird rearing sector can be ensured. As per Reserve Bank of India Circular No. RBI / 2018-19 / 112 dated February 04 2019 working capital can be provided under Kisan Credit Card for animal husbandry.

There is no arrangement for the supply of poultry feed in the district and it is supplied from Indore or other districts / neighbouring states.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 2000 Nos	2000	9.04	80	12	108.48	86.76
2	Poultry Hatchery	7500	5.35	80	6	32.10	25.68
3	Poultry transportation vehicle	No.	16.05	80	12	192.60	154.08
Sub Total					30	333.18	266.52
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	Per Bird	0.00	1	42000	89.88	89.88
2	Layer Farming_Others	Per Bird	0.01	1	9000	77.04	77.04
Sub Total					51000	166.92	166.92
Total					51030	500.10	433.44

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the last three years goat rearing has gained popularity in the district particularly for small-scale units. Traditionally goats have been more common with breeds like Barbari Jamnapari Sirohi and local varieties being reared by small farmers and marginalized communities. Total goat population in the district is 498099 while Sheep farming remains minimal with an estimated sheep population of just 1466 in the district.

The land under pastures in the district is about 1500 hectares. In the district farmers engaged in goat rearing allow their animals to roam freely in pastures for fodder. It is important that on one hand pastures be developed in the unused land for wasteland agriculture and on the other hand stall feeding be encouraged.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Goat Farming is popular among Tribale people and goat rearing is one of traditional business among them. Self Help Group also doing activity in goat rearing because they are familiar and it is easy to handle in small scale.

Marketing of livestock products like meat is unorganised and mostly are sold from small kiosks without due regard for hygiene.

Some farmers/entrepreneurs despite being interested do not move forward due to lack of technical knowledge in this field.

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-100+5	100+5	27.04	80	6	162.24	129.78
2	Goat - Rearing Unit-New Shed-10+1	10+1	1.19	80	120	143.16	114.54
3	Sheep - Rearing Unit-New Shed-10+1	10+1	1.07	80	12	12.84	10.26
Sub Total					138	318.24	254.58
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.03	1	6000	192.60	192.60
2	Sheep Farming_Others	Per Anim	0.03	1	1200	38.52	38.52
Sub Total					7200	231.12	231.12
Total					7338	549.36	485.70

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish demand in the district is rising due to population growth increasing income levels and heightened awareness of the nutritional benefits of fish. In the district 281 rural ponds of 792 hectares area and 101 irrigation reservoirs of 1862 hectares area are being used for fish farming. Most of the ponds are seasonal and these rural ponds dry up from October to December. The length of rivers in the district is 141 kilometres in which fish production is being promoted. There are 17 fishermen co-operative societies in the district with total 404 membership. The district supports a variety of fish including Catla Rohu Common Carp Grass Carp and Silver Carp.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In terms of infrastructure, Alirajpur has several medium and minor reservoirs that offer scope for aquaculture development, including cage culture. Fisheries cooperatives are active in the region and help manage fishing rights and distribution, although their operational capacity is limited. Government schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) provide financial and technical support, but their reach and implementation need strengthening.

To enhance the sector, there

is a pressing need for establishing fish seed farms and hatcheries to ensure the availability of quality fingerlings. Infrastructure for cold storage, ice plants, and fish processing units is also essential to reduce post-harvest losses and improve market value.

However, several gaps persist. Market access remains limited due to the absence of modern fish markets and transport facilities. Adoption of advanced technologies like biofloc systems and disease diagnostics is minimal.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Accessories for cage fish farming-Biofloc technology- Establish Biofloc 25 tanks 4 mt diameter x1.5 mt height	No.	26.75	80	6	160.50	128.40
2	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-Small RAS-1 tank of 100cub. mt. / tank of 10 ton/crop	No.	8.03	80	30	240.78	192.60

3	Pond construction--Construction of new grow out pond with input cost	ha	11.77	80	12	141.24	112.98
Sub Total				48		542.52	433.98
A.14 Working Capital - Fisheries							
1	Cage Culture_6 m * 4 m * 4 m	Cu. M	3.15	1	25	78.64	0.77
2	Fish Culture - Others_Others	Acre	1.71	1	6	10.26	0.12
3	Fish Seed Production_Fish Seed Production	Acre	0.86	1	6	5.16	0.06
Sub Total				37		94.06	0.95
Total				85		636.58	434.93

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

With evolving times farmers in the district have increasingly started using motorcycles for transportation although some still rely on bullock carts. Farmers prefer using their own motorcycles or small four-wheel vehicles for daily tasks in the village. This preference has led to a significant increase in sales of such vehicles in the district. Banks also favour financing these vehicles due to their registration with the Regional Transport Office which secures the loan amount. Efficient transportation helps farmers save time which can then be utilized for productive activities and allows them to transport their goods quickly and receive better prices for their products. Two-wheelers are widely used for tasks like transporting agricultural inputs selling milk and taking vegetables to the market. In Alirajpur Two wheeler are used extensively for carrying small agricultural inputs selling milk transporting vegetables to the market etc. Total 78775 two wheeler are registered in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Infrastructure for transportation includes the procurement and sale of draft animals and carts through local weekly markets and the Madhya Pradesh Livestock and Poultry Development Corporation. Bullock carts are available from local small industries. However the demand for bullocks is declining year by year due to the widespread availability of tractors which can be rented at a lower cost for agricultural and transportation activities. There is a need to address the decreasing demand for traditional draft animals and support the adoption of more modern transportation solutions to meet the evolving needs of the agricultural sector.

There are different agencies working in the district to supply two-wheelers. Banks and NBFC also provide loans to customers for two-wheelers. Since most of the farmers in the district are marginal and small category motorcycle has become the basis of their life.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Pickup Vehicles	No.	26.75	80	6	160.50	128.40
2	Animal Driven Carts- Conventional Bullock Cart-1	No.	0.58	80	30	17.52	13.98
3	Draught Animals -Bullocks-one pair	No.	0.54	80	60	32.10	25.68
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	26.75	80	30	802.50	642.00
5	Jewel Loans-Jewel Loans/ Gold Loans	No.	3.21	80	60	192.60	154.08
6	Pledge Loans-Against Pledge/Hypothecation of Agricultural Produce including Warehouse Receipts -200 MT	No.	53.50	80	60	3210.00	2568.00
7	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	1.07	80	60	64.20	51.36
Total				306		4479.42	3583.50

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Soil Fertility Challenges: Studies show that Alirajpur's soils are predominantly low in organic carbon, nitrogen, phosphorus, and sulphur, with widespread micronutrient deficiencies—especially zinc. **Soil Test-Based Nutrient Management:** Tailoring fertilizer use to soil needs is critical. **Organic Amendments:** Composting and green manuring can help restore organic matter. **Agroforestry & Crop Diversification:** These practices improve resilience and biodiversity. **Water-Efficient Irrigation:** Drip and sprinkler systems are vital due to groundwater stress.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Basic Soil Mapping: GIS-based fertility maps have been developed to guide fertilizer recommendations. **Community Awareness Initiatives:** Some programs promote water conservation and sustainable practices. **Rainwater Harvesting & Recharge Structures:** To combat groundwater depletion. **Watershed Management Projects:** Needed to stabilize water availability. **Training & Extension Services:** Especially for smallholders on sustainable techniques. **Cold Storage & Market Linkages:** To reduce post-harvest losses and improve income. **GAPS:- Infrastructure for Irrigation:** Limited access to efficient irrigation systems. **Access to Credit & Inputs:** Marginal farmers lack financial support for adopting sustainable technologies. **Monitoring & Policy Enforcement:** Weak implementation of groundwater regulations and soil health programs. **Basic Soil Mapping:** GIS-based fertility maps have been developed to guide fertilizer recommendations

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Storage houses and cold storage facilities reduce post-harvest losses and provide the farmer an opportunity to get a fair price for his produce throughout the year and there is no compulsion to sell it at an emergency low price. The districts income levels are below the state average underscoring the need for improved infrastructure to bolster food security and ensure fair market prices for agricultural products. Effective storage solutions are crucial for reducing post-harvest losses and enhancing farmers livelihoods.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The districts storage infrastructure includes both private and public facilities. However the lack of cold storage facilities poses a significant challenge particularly for preserving perishable goods. There is a need for additional investment in both general storage and cold storage infrastructure to address these gaps. Improved financing and development of these facilities are essential to support the agricultural sector minimize produce loss and enhance the economic stability of farmers.

To protect the horticultural crops and get their fair price there is a lack of adequate availability of cold storage. Efforts are required for this for which availability of loans needs to be ensured.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-Refrigerated Van-9MT	No.	27.82	80	6	166.92	133.56
2	Godown-Medium -3000 MT @ 6000 per MT	No.	192.60	80	6	1155.60	924.48
3	Godown-Small-50 MT @ 7000 per MT	No.	3.75	80	6	22.50	18.00
Total				18		1345.02	1076.04

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Alirajpur district is an agricultural based district located in “Jhabua Hills” agro-climatic zone. The land of the district is hilly uneven rocky and sloppy with shallow soil and low water holding capacity. Soil fertility is medium/low. The scope of various activities under land development and soil conservation are watershed forestry wadi plantation nursery polyhouse green house etc. According to soil test results deficiency of sulphur phosphorus and zinc has been found in most of the samples of the district. A total of 11286 Soil Health Cards were issued in the district.

As per MOLR records 140 mini watersheds have been developed in the district in which 123728 hectares of land has been treated.

In the Sondwa development block of the district Moraji watershed development program is being carried out with the financial support of NABARD in which soil and water conservation work is being done.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Following are some measures to solve the problem of wasteland:

- In situ soil and moisture conservation measures such as terracing bunding trenching vegetative barriers and drainage line treatments .
- Multipurpose Planting and sowing of trees shrubs grasses legumes and pasture land development.

There is a significant potential for providing services through private skilled farmer service centers including soil testing agricultural equipment rental and repair and integrated/precision farming consultations. However there are gaps in infrastructure and linkage support particularly in water resource management and advanced agricultural technologies. Planned improvements include enhancing soil testing facilities expanding water management systems and promoting fodder cultivation to address issues like waterlogging affecting soybean crops.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Biofertilizers -Azolla	No.	0.21	80	120	25.68	20.52
2	Fencing-Live Fencing	m.	0.01	80	150	1.02	0.78
3	Soil Conservation Activities/ Erosion Control activities- Land Leveling-avg slope 2	ha	0.31	80	1200	369.78	295.86
Total					1470	396.48	317.16

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In Alirajpur modern agricultural practices are increasingly integrating various activities such as tissue culture seed production and the use of bio-pesticides and organic fertilizers to boost productivity reduce costs and maintain environmental balance. Quality seeds and plant tissue culture techniques are vital for increasing productivity and ensuring consistent yields. The implementation of e-NAM (National Agriculture Market) aims to provide farmers with better market access and more selling options. Despite these advancements there are challenges in fully utilizing these technologies due to gaps in infrastructure and support systems.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The district has made strides in promoting seed production with significant efforts from the agriculture department to supply seeds and encourage the use of seed treatment materials. However there is a lack of scientific sorting grading facilities and quality testing machines which hinders the effective functioning of the e-NAM platform. Additionally technical expertise and internet access within the agriculture department are limited impacting the establishment of grading and assessing facilities. There is also a need for enhanced infrastructure to support organic composting and bio-pesticide production to improve soil health and productivity.

Organic farming is very beneficial for soil improvement but still the promotion of Nadep/Vermiculture is weak in the district. There is no vermi-compost hatchery in the district where specific improved species of earthworms (Eiseniafoetida red worms) can be produced.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio gas unit 3 cub. mtr.	No.	0.46	80	6	2.76	2.22
2	Compost/ Vermi Compost-Agro. Waste Compost-Bio gas unit 4 cub. mtr.	No.	0.48	80	6	2.88	2.34
3	Compost/ Vermi Compost-Agro. Waste Compost-Bio gas unit 6 cub. mtr.	No.	0.54	80	6	3.24	2.58

4	Compost/ Vermi Compost- Vermi Compost- Tetra Bag (8x6x2.5)cub ft	No.	0.06	80	180	10.62	8.46
5	Compost/ Vermi Compost- Vermi Hatchery-Tiny vermi compost unit 1.8 tonne	No.	0.30	80	6	1.80	1.44
Total				204	21.30	17.04	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

In Alirajpur post-harvest management and agricultural product processing play crucial roles in enhancing the value of agricultural products. These activities not only increase farmers income but also create employment opportunities and ensure consumers receive quality products at reasonable prices. The district currently relies on private storage facilities and warehouses under the Rural Storage Scheme. However there is a significant potential for expanding processing industries such as flour mills pulse mills oil mills and tomato pulp/ketchup units due to the availability of raw materials like wheat pulses and oilseeds. The main agricultural products are wheat soybean cotton maize gram pigeon pea lentil mango chilli brinjal etc. A steady increase has been observed in milk production in the district.

Under the Rural Godown Scheme of the Government of India sufficient warehouses have been built in the district. But there is a shortage of cold storage infrastructure in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are possibilities for processing horticultural crops in the district. Under the value addition of agricultural products there is a demand for flour mills pulse mills oil mills and units related to milk products in the district. The raw materials required for these industries like wheat soybean pulses are available in appropriate quantity. Urad soybean jowar maize wheat and gram are the main crops of the district.

Under PMFME Scheme processing of Sitaphal Safed Musli Mango and pulses is being promoted in Alirajpur district. At present in the absence of processing units raw materials are sold without price increase. Considering the agricultural produce infrastructure facilities there is a possibility of agro-based industrial units 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
C.01 Food & Agro Processing							
1	Bakery & Confectionery Unit-Biscuits C & Cakes-Term Loan	No.	12.84	80	6	77.04	61.62
2	Cottage Industry-Papad Pickle Chips Badi making-Term Loan	No.	3.85	80	420	1617.84	1294.26
3	Dairy Processing Unit-Sweets-Term Loan	No.	6.42	80	48	308.16	246.54
4	Dal/ Pulses Mill-Mini-Term Loan	No.	10.27	80	24	246.52	197.24
5	Feed Unit-Poultry Feed - Term Loan	No.	38.52	80	6	231.12	184.92
6	Oil Extraction-Oil Mill-Term Loan	No.	19.26	80	6	115.56	92.46
Total					510	2596.24	2077.04

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

A balanced and comprehensive development of agriculture can only be achieved through the integrated use of five key factors: effective management of agricultural costs technology transfer timely and easy access to institutional finance mitigation of crop risks through ancillary activities and advanced marketing of agricultural produce.

The activities which are continuously gaining importance in modern agriculture for increase in productivity reduction in cost and environmental balance include tissue culture agricultural bio-mechanics seed manufacturing use of organic fertilizers and organic pesticides use of vermis and manure etc. Organic farming is necessary to increase the fertility of the land and get more production.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agricultural institutions play a crucial role in implementing these strategies. Institutions such as primary cooperative societies agri-clinics agri-business centers microfinance institutions and farmer producer organizations are essential for the diversification and renewal of agricultural activities. There is an increasing need for support and extension services which can be significantly enhanced by establishing agri-clinics and agri-business centers led by graduates in agriculture-related fields.

Organic farming is very beneficial for land improvement but the promotion of Nadep/vermi culture is weak. There are no vermi compost hatcheries in the district to ensure the production of specific improved species of earthworms (*Eisenia foetida* - red earthworms).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers-Small	No.	26.75	80	6	160.50	128.40
2	Custom Service Units/ Custom Hiring Centers-Small	No.	26.75	80	48	1284.00	1027.20
3	Loans to Agri. Start-ups	No.	107.00	80	6	642.00	513.60
Total				60	2086.50	1669.20	

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

As of 31 March 2025, Alirajpur District had a total of 3842 registered MSME units. These enterprises collectively employed 14,560 individuals, indicating a modest but vital source of livelihood in the region. By 2026, this number is estimated to have grown to around 4,200–5,000 units, with employment figures crossing 15,000. This growth reflects increased awareness, policy support, and gradual industrial activity, particularly in agro-processing and mineral-based sectors.

3.2 Infrastructure and linkage support available, planned and gaps

To support industrial growth and entrepreneurship, Alirajpur District has several skill development institutions. These include government and private Industrial Training Institutes (ITIs), the Baroda Self Employment Development Institute, and a Polytechnic College. Additionally, SEDMAP (State Employment Development Mission) conducts various skill development programs aimed at enhancing the capabilities of local youth and aspiring entrepreneurs. These institutions play a crucial role in building a skilled workforce for MSMEs and improving employability in the district. The Central Government is actively promoting small-scale industries through schemes like the Pradhan Mantri Micro Food Processing Formalization Scheme (PMFME), which supports micro food processors with financial assistance, training, and formalization.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Micro	No.	33.00	75	300	9900.00	742500.00
Sub Total					300	9900.00	742500.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Micro	No.	5.50	75	275	1512.50	113437.50
Sub Total					275	1512.50	113437.50
II. Service Sector - Term Loan							

1	Service Sector - Term Loan-Micro	No.	16.50	75	360	5940.00	445500.00
2	Trading Units - Term Loan-Micro	No.	16.50	75	30	495.00	37125.00
Sub Total					390	6435.00	482625.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	16.50	75	270	4455.00	334125.00
2	Trading Units - Working Capital-Micro	No.	16.50	75	30	495.00	37125.00
Sub Total					300	4950.00	371250.00
Total					1265	22797.50	1709812.50

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports are essential for a country's economy influencing industrial growth and international competitiveness. India's Make in India initiative aims to enhance self-reliance and establish Brand India focusing on improving ease of doing business to become a global manufacturing hub. The Indian government supports this with the Production Linked Incentive (PLI) scheme allocating Rs. 1.97 lakh crore. Digital India and Skill India are also tied to export growth.

Since 1967 the Reserve Bank of India has provided export financing including Pre-shipment/packing credit and Post-shipment credit to support exporters with short-term working capital based on international standards.

In the past decade Madhya Pradesh has focused on becoming an industrial hub and investment destination. The state spans all 11 Agro-climatic zones in India and leads in producing soybeans pulses chickpeas and garlic. It ranks second in wheat maize and green peas and is a major producer of bananas oranges guavas mangoes and lemons contributing 40% to Indian organic agriculture. Madhya Pradesh horticultural productivity exceeds the national average. The state improved its Export Preparedness Index ranking from 12th in 2020 to 7th in 2021 due to advancements in the business environment exports and R&D infrastructure. Alirajpur has not any export zone , accordingly export is very limited in the district

4.1.2 Infrastructure and linkage support available, planned and gaps

Maize and Herbal Products: With proper value addition in forest product and branding, these can be positioned for export.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a fundamental right in the Indian Constitution. Through education, a person's personality develops and he can freely choose from various options and create his future. The male literacy rate in the country is higher (80.9 percentage) than the female literacy rate (64.63 percentage). The total literacy rate of Alirajpur district in 2011 was 44.45 percentage which is lower than the average literacy rate of Madhya Pradesh of 69.32 percentage.

The concept of education has become commercial today. The reason for this is that it has been directly linked to employment. The more sharpness of intelligence is required in professional education, the more money is required to study in a good college today, because modern education has become skill-oriented, in which the importance of technology and money has increased. Education has become more vocational and directly linked to employment, requiring significant financial resources to study in reputable institutions. The new provisions by the central government have expanded the scope of tax exemption on interest payments for education loans, making this facility accessible to immediate family members.

In Alirajpur, Madhya Pradesh, the primary objective of education loans is to provide financial assistance to meritorious students for pursuing education both within the country

and abroad. The emphasis is on ensuring that even students from economically weaker sections can avail loans from the banking system on affordable and easy terms, enabling them to continue their education.

For educational purposes, including vocational courses, a loan of up to Rs. 20 lakh for study for an individual is categorized under the priority sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

Planned Infrastructure and Support: The state government has several initiatives in place to further enhance the educational infrastructure in Alirajpur. These include the construction of new school buildings, upgrading existing facilities, and introducing advanced teaching aids and technologies.

Gaps in Infrastructure and Support: Despite the progress, there are still gaps that need to be addressed. Many schools, especially in rural areas, lack basic amenities such as clean drinking water, proper sanitation, and adequate classroom space. There is also a need for more trained teachers and better teacher-student ratios. Additionally, while the infrastructure for higher education is improving, there is still a significant gap in the availability of quality institutions for advanced studies within the district.

According to 2011 census, Alirajpur district is the most backward district of the country in the field of education, whose literacy rate is 44.45%. Therefore, there is an urgent need to work in this area.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is not only a fundamental human need but also plays a crucial role in creating employment and boosting the economy. 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. According to the 2011 Census, 6,248 families live in dilapidated houses, indicating that the housing sector in the district is underdeveloped. Essential building materials such as cement, steel, bricks, and wood are either imported from other districts or are only partially available locally. Given the high demand in this sector, there is a significant gap in the infrastructure required for its development. This gap needs to be addressed to ensure the growth and development of the housing sector.

The housing sector in Alirajpur reflects a growing need for both urban and rural development. The district has been working on expanding housing infrastructure to address the demands of its increasing population. Despite various initiatives there is still a significant number of families residing in inadequate or temporary housing conditions.

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojna (Grameen): Under the Prime Ministers Housing Scheme (Rural) a significant number of houses have been constructed in Alirajpur. This initiative aims to provide permanent housing to economically disadvantaged families in the rural areas of the district. The scheme focuses on ensuring that new homes have access to clean drinking water gas connections sanitation facilities and all-weather roads. Total 101447 units of houses are completed by September 2024 in the district (Source:- Pradhan Mantri Awas Yojana-Gramin Government of India (rhreporting.nic.in))

Bank Loans and Priority Sector: Housing sector bank loans are eligible for priority sector classification. According to revised guidelines loans for housing projects are available up to

Rs. 35 lakh in larger cities and Rs. 25 lakh in other areas. Additionally loans up to Rs. 10 lakh per unit are available for projects catering to weaker sections. Loans for repairing damaged residential units can be up to Rs. 6 lakh. Government agencies can obtain bank loans for constructing new housing units or for clearing and rehabilitating slum dwellers especially for units with a carpet area exceeding 60 square meters.

Insufficient Financial Assistance: There is a lack of adequate financial support for purchasing land or sites for housing.

Land Ownership Issues: In rural areas especially among socially and economically disadvantaged communities land ownership is often not clearly documented. This ambiguity creates difficulties in securing bank loans.

Need for Institutional Support: To make loan facilities accessible to these communities there is a need for a structured institutional arrangement involving banks financial institutions and state government or housing development authorities.

Addressing these issues is crucial for ensuring equitable and sustainable development in Alirajpur.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Rural Housing	No.	25.00	75	510	12750.00	9562.50
Total					510	12750.00	9562.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The infrastructure status in Alirajpur district reflects both progress and persistent gaps, especially in rural and tribal areas. Public investments have focused on improving road connectivity under schemes like Pradhan Mantri Gram Sadak Yojana (PMGSY), which has helped link remote villages to markets and services. Irrigation infrastructure has seen development through check dams and canal systems, though coverage remains limited and largely seasonal. Electrification has reached most villages, but power reliability and last-mile connectivity still pose challenges. Water supply infrastructure is expanding under the Jal Jeevan Mission, aiming to provide tap water to every household, though implementation varies across blocks. Health and education infrastructure have improved with new primary health centers and schools, but staffing and quality of services remain inconsistent. Digital infrastructure is growing, yet internet penetration and mobile connectivity are weak in interior regions. According to the Alirajpur Master Plan 2035 and recent government reports, the district is poised for further development, but requires targeted investments in cold storage, market yards, public transport, and skill development centers to fully unlock its economic potential

5.1.2 Infrastructure and linkage support available, planned and gaps

Alirajpur district has seen gradual improvements in infrastructure and linkage support, particularly through public schemes aimed at enhancing rural connectivity and basic services. Roads built under the Pradhan Mantri Gram Sadak Yojana have helped connect remote tribal villages to markets, schools, and health centers, while electrification efforts have reached most habitations, though power reliability remains a concern. Water supply infrastructure is expanding under the Jal Jeevan Mission, and primary health centers and schools are present, albeit often under-resourced. Agricultural linkages exist through mandis and procurement centers, supporting farmers during harvest seasons. Planned initiatives include cold storage facilities, agro-processing units, digital infrastructure expansion, skill development centers, and irrigation projects to boost productivity and livelihoods. However, significant gaps persist—many interior villages still lack all-weather roads and reliable transport, healthcare facilities face staffing shortages, and market access for local producers is limited. Financial inclusion remains weak, with many rural entrepreneurs unable to access formal credit or insurance. Additionally, poor coordination between departments and slow project execution hinder the full realization of infrastructure benefits. Addressing these gaps through targeted investments and better institutional convergence is essential for inclusive development in Alirajpur.

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

RIDF (Rural Infrastructure Development Fund) projects in Alirajpur district, beyond irrigation, rural roads, and bridges, have played a vital role in enhancing social and economic infrastructure in underserved tribal areas. Investments in rural health centers have improved access to basic healthcare, especially maternal and child services, reducing dependency on distant urban hospitals. Educational infrastructure—such as upgraded school buildings, hostels, and libraries—has helped boost enrollment and retention among tribal children. RIDF support for market yards and storage facilities has strengthened agricultural value chains, enabling farmers to store produce safely and access better prices. Additionally, projects in drinking water supply, sanitation, and renewable energy have improved living standards and environmental sustainability. These interventions collectively foster inclusive development, reduce migration, and empower local communities by bridging critical infrastructure gaps in Alirajpur.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The status of social infrastructure involving bank credit in Alirajpur district reflects a growing but under-leveraged potential. Public investments have led to the development of basic facilities such as schools, health centers, drinking water systems, and sanitation units, especially in tribal and remote areas. However, the role of bank credit in financing these assets—particularly through schemes like RIDF (Rural Infrastructure Development Fund)—remains limited due to low awareness, weak project preparation, and limited institutional capacity at the local level. Banks have supported infrastructure projects in education, health, and drinking water under priority sector lending, but uptake is constrained by challenges in documentation, viability assessment, and convergence with government programs. Strengthening credit flow for social infrastructure requires proactive engagement between banks, local bodies, and implementing agencies, along with capacity building to prepare bankable proposals and ensure timely execution. With targeted interventions, bank credit can become a powerful lever to bridge infrastructure gaps and improve quality of life in Alirajpur.

5.2.2 Infrastructure and linkage support available, planned and gaps

In Alirajpur district, social infrastructure involving bank credit has seen gradual development, though significant gaps remain. Available support includes basic facilities such as primary health centers, government schools, drinking water systems, and sanitation units, many of which have been financed through public schemes and limited bank involvement under priority sector lending. Banks have supported select projects—especially in education and health—through schemes like the Rural Infrastructure Development Fund (RIDF), but uptake is low due to limited awareness, weak project preparation, and challenges in meeting credit eligibility norms. Planned initiatives aim to expand infrastructure through convergence with government programs, including proposals for hostels, skill development centers, and community health facilities. However, gaps persist in terms of technical capacity to prepare bankable projects, lack of coordination between banks and implementing agencies, and poor monitoring mechanisms. Strengthening institutional linkages, building local capacity, and promoting awareness of credit-linked infrastructure schemes are essential to unlock the full potential of bank-supported social infrastructure in Alirajpur.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	10.00	80	6	60.00	48.00
2	Education-Schools	No.	500.00	80	6	3000.00	2400.00
Total					12	3060.00	2448.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The renewable energy sector in Alirajpur district is still in its early stages but holds significant potential due to Madhya Pradesh's broader push toward green energy. While Alirajpur itself has not yet emerged as a major hub for renewable energy generation, the state's Renewable Energy Policy 2025 sets ambitious goals that could benefit the district. Madhya Pradesh aims to meet 50% of its annual power demand through renewable sources by 2030, with phased targets of 20% by 2024 and 30% by 2027. The policy encourages investment in solar, wind, biomass, and small hydro projects, and offers incentives such as exemptions from electricity duty and wheeling charges for up to 10 years.

5.3.2 Infrastructure and linkage support available, planned and gaps

Alirajpur district, though not yet a major player in renewable energy, has the foundational potential to benefit from Madhya Pradesh's broader green energy push. Currently, available infrastructure includes limited deployment of solar street lighting, solar-powered water pumps for agriculture, and basic off-grid solar systems in select tribal villages. These initiatives have been supported by state programs and agencies like the Madhya Pradesh Urja Vikas Nigam (MPUVNL), which promotes decentralized renewable energy solutions. However, large-scale renewable energy infrastructure—such as grid-connected solar parks, biomass plants, or wind installations—is absent in the district. Despite these plans, several gaps persist. Technical capacity at the local level is low, and awareness among communities and local institutions about renewable energy benefits and financing options is limited. Access to bank credit for renewable energy projects is constrained by weak documentation and lack of bankable proposals. Moreover, grid infrastructure in remote areas is inadequate to support hybrid or grid-connected systems. Bridging these gaps will require coordinated efforts in capacity building, financial inclusion, and targeted infrastructure investments tailored to Alirajpur's geographic and socio-economic context.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home	No.	0.60	80	90	54.00	43.20
2	Solar Energy-Roof Top Solar PV System with Battery	No.	2.00	80	6	12.00	9.60
3	Solar Energy-Solar Pump Sets	No.	2.50	80	18	45.00	36.00
Total				114	111.00	88.80	

RIDF

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

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan	(₹ crore)
A	Closed Tranches	0	0.000000	0.0000	
B	Ongoing tranches	0	0.000000	0.0000	
	Total (A + B)	0	0.000000	0.0000	

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

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	0	0.000000	0.0000
B	Rural roads & bridges	0	0.000000	0.0000
C	Social Sector	0	0.000000	0.0000
	Total (A + B + C)	0	0.000000	0.0000

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	No of projects	Irrigation potential	ha	0
B	Rural roads	No of projects	Road length	km	0
C	Bridges	No of projects	Bridge Length	m	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Alirajpur, a tribal-dominated district in Madhya Pradesh, continues to rely heavily on informal credit sources. Despite near-universal bank account coverage, over 70% of rural households in Alirajpur still depend on informal lenders such as moneylenders, traders, and relatives for short-term borrowing. This trend is driven by limited access to formal credit, lack of documentation, and seasonal income patterns among tribal farmers and laborers. Informal loans are often used for urgent needs like crop inputs, health emergencies, and social obligations, but they come with high interest rates and no consumer protection.

6.2 Infrastructure and linkage support available, planned and gaps

The district has made progress in expanding formal financial infrastructure:

- Bank Branches: 38 branches across the district, mostly concentrated in urban and semi-urban areas.
- Business Correspondents (BCs): Active in remote villages, but coverage remains patchy.
- Self-Help Groups (SHGs): Over 2,500 SHGs are operational, with many linked to banks under the SHG–Bank Linkage Programme.
- Microfinance Institutions (MFIs): Limited presence, mostly through NBFC-MFIs offering group loans.

These structures are supported by schemes like PMJDY, MUDRA, and Financial Literacy Campaigns led by NABARD and local NGO. Despite these efforts, several gaps persist:

- Low credit absorption capacity due to lack of financial literacy and business planning.
- Limited reach of BCs and MFIs in tribal hamlets.
- Weak SHG credit linkage: Only 40% of SHGs have active bank accounts and credit history.
- Digital divide: Poor connectivity and low smartphone penetration hinder mobile banking adoption.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of SHGs -2nd Dose of Credit	No.	1.50	100	600	900.00	900.00

2	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	30	30.00	30.00
3	SHGs/ JLGs-Others-Third Dose	No.	2.00	100	120	240.00	240.00
Total				750		1170.00	1170.00

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.
2. From Kharif 2020, Pradhan Mantri Fasal Bima Yojana is not mandatory for all loanee farmers. But the Agriculture Department and the concerned bank should motivate the farmers for insurance protection.
3. The Agriculture Department and Krishi Vigyan Kendra are expected to establish demonstration farms of various crops in which the farmers of the district can change their farming methods and adopt modern methods.
4. Ensure that HYV seeds, fertilizers and pesticides are available to the farmers on time.
5. The pace of issuance of Soil health cards to be increased (presently only three such centres are working in the district) and after soil testing information about micro and secondary nutrients should be recorded in these cards.
6. The seed replacement rate is quite low and needs to be increased.
7. For loan recovery the administration especially the office of the Tehsildar and banks should work on the cases under RRC (Recovery Reference Cases). This will assist the banks in improving NPA (Non-Performing Asset) recovery. It will also increase the banks confidence and enable more loan distribution in the district.
8. There is a need to emphasize on integrated agriculture to increase the productivity of agriculture. There is need for motivating farmers to shift from traditional crops to cash crops – fruits, vegetables and medicinal plants.
9. Landless farmers, sharecroppers, tenant farmers and small and marginal farmers should be provided loans through joint liability groups.
10. The agricultural plan also includes the promotion of drones nano-urea and nano-DAP (Di-ammonium Phosphate). For this it is essential to make drones available for custom hiring for small and marginal farmers and ensure the availability of nano-urea and nano-DAP.

2. Water Resources

1. According to the Central Ground Water Report 2023, all blocks are in safe category in the district. It is necessary to promote micro-irrigation and other water conservation measures in all blocks as land is undulating. In order to prevent ground water from reaching semi-critical state in future, there is a need to develop cheap irrigation resources by developing integrated water storage infrastructure on Natural River and drain drainage system.

2. There is a need to implement rural electrification scheme, so that the cost of irrigation can be reduced. As an alternative, there is a need to promote solar pump set scheme widely. Special attention also needs to be paid to reliable electricity supply.
3. During the promotion of National Food Security Mission, special emphasis was given on adopting drip and sprinkler irrigation but there is still a need to focus more in this area.
4. A large number of small and marginal farmers should be given the benefit of small irrigation schemes through community irrigation schemes. There is a need to promote solar energy based pump sets for agricultural irrigation in the district. Agriculture Department, Horticulture Department, Krishi Vigyan Kendra and Renewable Energy Department need to make joint efforts.
5. It is necessary that state government sign an MOU with NABARD under the Micro Irrigation Fund (MIF). This will enable the state government to get loans from NABARD at concessional and low interest rates which can then be passed on to farmers to help prevent over-extraction of water.

3. Farm Mechanisation

1. Various agricultural tasks being performed with tractors require machine-operated small tools that can work in the smallest of fields with minimal energy. Efforts need to be made to popularize them in the district.
2. Issues related to mechanization in small-sized plots can be addressed through establishment of custom hiring centres by PACS and FPOs. PACS can avail assistance under PACS as MSC scheme of NABARD. Also benefit of interest subvention is available under AIF to both FPOs and PACS for establishment of such centres. This will ensure availability of farm equipments to farmers and will also provide additional source of income to PACS and FPOs.
3. Agricultural equipment shops and repair centres are limited in cities. To make the custom-hiring system successful, service centres providing farm equipment on rent should be established at cluster level with the help of farmer producer companies.
4. ICAR and some agricultural equipment industries have developed small implements and animal-driven machines according to the needs of different agro-climatic regions. To make these machines/technologies reach the farms, the state's agricultural engineering department should have better coordination with the farmers.
5. Primary agricultural credit societies should be converted into multi-service centres and through them, hubs of large agricultural equipment should be established in the region.

4. Plantation and Horticulture

1. There is no problem for marketing of fruits/flowers in the district. All the produce is sold in the local market but cold storage facility is not available for storage of fruits, vegetables, spices etc. produced in the district. There is lack of processing units in the district.

2. There are no departmental mobile units for promotion, propagation or training of horticulture. Production capacity of government nurseries needs to be increased. Nurseries should be established for quality planting materials in the field of horticulture.

3. The Horticulture Department needs to have regular discussions with banks to increase bank loan flow in the horticulture sector. The Horticulture Department can organize workshops for banks. The district has the largest area of mango. Necessary plans need to be implemented to develop these areas as clusters so that farmers can get reasonable prices.

4. There is a need to connect farmer producer organizations working in the district with horticultural crops so that farmers can earn more income. To promote horticulture in the district it is essential to establish cold storage, ripening chambers, refrigerated vans and dehydration units.

5. Forestry/ Waste Land Development

1. The forest department and banks should make farmers aware of the business aspects of agroforestry so that they adopt this program as an economic program. The forest department should identify areas under wasteland development and motivate farmers for this program. The forest department should inform about the work of the department in the block and district level bankers committee meetings so that the flow of bank loans in the forestry sector can be ensured.

2. No loan is being given by banks in this sector. Agro forestry, Farm forestry, Commercial forestry, Nursery development are the models for which loans can be given from banks. Land programmes should be developed with the objective of developing farmer participation, conducting field trials to provide location specific solutions to farmers etc.

3. Farmers and interested individuals should be provided opportunities to learn techniques of agro forestry, farm forestry and to optimize the use of land and water resources through institutions like Krishi Vigyan Kendras etc. Short term extension courses and lectures, forest fairs etc. should be organized to educate farmers and other stakeholders. Suitable programmes for this purpose should be publicized through mass media, audio visual aids and extension machinery.

4. Promoting bamboo plantation on private and government lands in rural areas under National Bamboo Mission. To increase productivity per unit area technology processing and multi-crop/high-density cropping systems should be popularized. Examples include farming in shade net houses and polyhouses.

6. Animal Husbandry - Dairy

1. There is a need to identify and adopt dairy clusters and encourage suitable businessmen for commercial dairy. Efforts are necessary to connect women associated with self-help groups with dairy activities.

2. Purchase of dairy animals should be done properly and attention should be paid to the quality of animals. All the problems arising in claims related to animal insurance should be understood and resolved on time.

3. There is a need to increase coordination between Sanchi Dairy, Animal Medical Department and Bank so that more and more dairy farmers can get the benefit of bank facilities.

4. The existing problems in the fodder seed production chain should be seriously considered and resolved. Some innovative measures are needed for this sector - like establishment of producer companies, arrangement of market with the help of private sector agencies etc. Measures like alternative sources of fodder such as Azolla production, straw processing, silage mark making etc. should be considered.

5. There is a need to popularise the scheme of Animal Husbandry Infrastructure Development Fund (AHIDF) in the district to both farmers and bankers. Animal Husbandry Department may coordinate for the same.

7. Animal Husbandry - Poultry

1. Poultry farming in the district is being done traditionally on a small scale by small entrepreneurs. Farm management is very important in commercial poultry farming which requires knowledge and skills. To achieve this, there is no institution in the district like the Government Poultry Farm located in Mhow (Indore) or Kukut Bhawan located in Bhopal.

2. The department lacks extension facilities for poultry farming. There is a need to encourage and finance poultry activities on a commercial level by banks. The controlling offices of banks should make specific plans for poultry development and issue instructions to their branches to implement them. Insurance companies are not interested in providing security cover to poultry farming units due to which bank loans are not being obtained.

3. There is a need to make efforts to establish hatcheries by encouraging private investment in the district.

8. Animal Husbandry - Sheep, Goat, Piggery

1. The district has huge potential under this activity. Government departments may provide good quality of goat breed in every development block. Efforts should be made to improve local breeds through crossbred goats and sheep.

2. Areas with less resources can be developed by promoting integrated agriculture/mixed cropping, small animals.

9. Fisheries

1. The rainfall, geographical location and soil in the district are such that there is a lack of perennial ponds.

2. There is neither a single feed mill nor a single cold storage in the entire district for fish sector. This creates difficulties in marketing of fish.

3. Timely supply of fish seeds in sufficient quantity should be ensured. Training and extension facilities should be provided to entrepreneurs / Fisheries activities should be promoted through schemes related to bank loans.

10. Construction of Storage and Marketing Infrastructure

1. To create a definitive impact in the construction of storage and marketing infrastructure in Alirajpur district, a set of targeted and integrated interventions is essential, especially considering the district's tribal population and agriculture-driven economy.

2. Establishment of Decentralized Storage Facilities

3. Development of Rural Market Yards and Collection Centers

4. Promotion of Mobile and Modular Infrastructure

5. Credit and Subsidy Linkages

6. Capacity Building and Institutional Support

7. Digital and Transport Connectivity

8. Convergence with Livelihood Missions and Tribal Development Programs

11. Land Development, Soil Conservation and Watershed Development

1. To create a definitive impact in land development, soil conservation, and watershed development in Alirajpur district, a series of integrated and context-sensitive interventions are essential:

2. Participatory Watershed Planning, Engaging local tribal communities in micro-watershed planning ensures that interventions align with traditional land use, cultural practices, and livelihood needs. Community ownership enhances sustainability and maintenance of assets like check dams, contour trenches, and farm ponds.

3. Soil Health Restoration, Given the widespread degradation and nutrient deficiency in Alirajpur's soils, critical steps include promoting organic amendments (compost, green manure), introducing leguminous cover crops, and implementing soil test-based fertilizer application. These measures improve productivity and reduce erosion.

4. Land Development for Marginal Farmers, Levelling, bunding, and reclamation of undulating and degraded lands—especially in tribal hamlets—can significantly boost cultivable area and water retention. Linking these efforts with MGNREGA ensures labor availability and wage support.

5. Water Harvesting & Recharge Structures, Construction of check dams, percolation tanks, and recharge pits in strategic locations enhances groundwater availability and supports irrigation. These structures should be designed using GIS-based hydrological mapping for maximum impact.

6. Agroforestry & Horticulture Promotion, Integrating fruit trees and timber species with crops stabilizes soil, diversifies income, and improves microclimate. Alirajpur's terrain is suitable for mango, custard apple, and bamboo-based agroforestry models.

7. Capacity Building & Extension Services, Training farmers and local youth in watershed techniques, soil conservation, and sustainable land use is vital. Mobile-based advisory services and field demonstrations can accelerate adoption.

8. Convergence of Schemes & Credit Access, Aligning watershed development with schemes like PMKSY (Per Drop More Crop), NABARD's WDF (Watershed Development Fund), and RIDF (Rural Infrastructure Development Fund) ensures financial and technical support. Facilitating access to credit for land improvement and irrigation assets through SHGs and cooperatives is equally important.

9. Monitoring & Impact Evaluation, Setting up community-led monitoring systems using simple indicators (soil moisture, crop yield, water table levels) helps track progress and refine strategies. Digital tools and remote sensing can support real-time evaluation.

12. Agriculture Infrastructure: Others

1. There is a lack of adequate cold storage infrastructural facilities in the district for the preservation of horticultural crops to ensure they receive a fair price. Efforts are needed in this regard including ensuring the availability of loans.

2. Construction of small check dams, mini watershed, adopting drip irrigation and sprinkler methods under micro irrigation make feasible agriculture and horticulture even on uneven land and sloppy land.

13. Food and Agro. Processing

1. One of the major obstacles to the development of this sector is the lack of awareness among the public, which can be addressed through workshops, print, audio and visual media.

2. Investment in industrial items is being affected due to lack of infrastructure facilities, marketing system. There is a need to develop markets to provide better facilities to small units and self-help groups for selling their products. The district does not have infrastructure for handling perishable agricultural produce (which includes fruits and vegetables). There is no support services such as Food Park with all the necessary infrastructure, quality testing laboratory, cold chain etc.

3. Mango is produced in abundance in the district. But there is a lack of processing activities. Since mango is produced in the highest quantity, a mango pulp making unit can be established.

4. There is a possibility of dal mills in the district in view of the production of urad, gram. Primary processing facility of cleaning, grading, weighing and packaging can be provided for good price in the market. Mature self-help groups should be encouraged to set up units under Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME).

14. Agri. Ancillary Activities: Others

1. To create a definitive impact in agricultural ancillary activities in Alirajpur district, a set of targeted interventions is needed to strengthen the rural economy and support smallholder farmers beyond core farming operations:
2. Strengthening Farmer Producer Organizations (FPOs)
3. Promotion of Agro-Processing Units
4. Development of Input Supply Chains
5. Expansion of Custom Hiring Centers (CHCs)
6. Promotion of Rural Agri-Entrepreneurship
7. Integration with Tribal Livelihoods
8. Digital Enablement and Market Intelligence
9. Credit and Insurance Linkages

15. Micro, Small and Medium Enterprises (MSME)

1. The District Industries Centre should identify non-agricultural activities that can be started in the district and plan to finance them with the help of banks.
2. Department should provide facilities for the sale of products of small units and self-help groups. Retail outlets can also be opened at some prominent places for the sale of products.
3. There is a lack of entrepreneurship in the district. The unavailability of trained artisans is a double blow to this. Hence, it is necessary to develop an integrated system of training, credit counselling, availability of institutional capital and monitoring.

16. Export Credit

1. To create a definitive impact in export credit for Alirajpur district, especially considering its tribal economy and emerging agri-based and handicraft sectors, the following critical interventions are essential:
2. Identification of Exportable Products
3. Capacity Building for Export Readiness
4. Strengthening Credit Linkages
5. Infrastructure for Processing and Packaging
6. Digital Enablement and Market Intelligence

7. Export Promotion Zones and Clusters
8. Institutional Coordination and Policy Support

17. Education

1. There is a shortage of teachers in every block of the district. Additionally there is a lack of professionally qualified teachers. Therefore there is an immediate need to establish sufficient teacher training institutions in the district and appoint teachers.
2. Seasonal migration is main constraint for education of children in the district.

18. Housing

1. To create a definitive impact in the housing sector in Alirajpur district, especially given its predominantly tribal and rural population, a set of targeted and inclusive interventions is essential:
2. Expansion and Convergence of Housing Schemes
3. Use of Locally Available Materials and Eco-Friendly Designs
4. Land Tenure and Legal Documentation Support
5. Credit Linkages and Financial Inclusion
6. Infrastructure Integration
7. Monitoring and Community Participation
8. Special Focus on Vulnerable Groups

19. Social Infrastructure

1. Efforts should be made to form Water User Associations (WUAs) in irrigation projects and make them function effectively so that the benefits of irrigation reach the community.
2. The concerned development departments may consider activities to support RIDF e.g. village knowledge centres, grading/certification mechanism; setting up of testing laboratories, industrial estates/centres, roof-top solar PV power plants on government buildings, animal husbandry, toilets in rural areas (pay and use), solid waste management; sanitation infrastructure.
3. The district has good potential for tourism development at Kathiwada block.

20. Renewable Energy

1. There is still significant potential for expanding solar energy capacity particularly in rural areas of the district where it can serve as a reliable source of power.

2. There is a need to promote biomass-based power projects and biogas plants especially in rural areas of the district. These projects not only provide renewable energy but also help in managing agricultural waste and improving local sanitation.

21. Informal Credit Delivery System

1. To create a definitive impact in strengthening the informal credit delivery system in Alirajpur district, a series of strategic and community-centric interventions are essential:

2. Formalization of Community-Based Lending Models
3. Financial Literacy and Credit Counseling
4. Integration with Formal Financial Institutions
5. Digitization of Informal Transactions
6. Interest Rate Regulation and Monitoring
7. Credit Guarantee and Risk Mitigation
8. Convergence with Livelihood and Social Schemes
9. Capacity Building of Local Institutions

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

1. The cooperative sector in Madhya Pradesh comprises a total of 54321 cooperatives, covering about 45563 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 5059 rural credit co-operatives (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 co-operative credit institutions (State Co-operative 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.
2. Madhya Pradesh State has three tier Short Term Co-operative Credit Structure (STCCS) comprising the Apex Bank (MPStCB), 38 DCCBs at middle and 4650 affiliated PACS in 55 districts as on 30 September 2025. NABARD conducts the Statutory Inspection of MPStCB and DCCBs under Section 35 (6) of the Banking Regulation Act, 1949. As per the statutory inspection report of banks with reference to financial position as on 31 March 2024, 11 DCCBs were non-compliant with Section 11 (1) of Banking Regulation Action 1949, (AACs), 26 DCCBs were in profit, 27 had positive net-worth, 14 had Gross Non Performing Assets (GNPA) below 15% and 16 had Net Non-Performing Assets (NPA) below 10%.
3. The State has a total of 54321 registered co-operative societies, covering about 45563 Non-Credit Cooperatives, which has 17 important cooperative sectors viz. Agricultural Credit Societies Non-Agricultural Credit Societies, Consumer Co-operative Stores and Milk Producers Co-operatives etc. Of these, 24797 societies are functional. The key observations include:
 4. Agricultural Co-operatives : 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.

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

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

7. 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.

8. Women's Cooperatives: Limited numbers (11844 total) suggest potential for growth in empowering women through cooperative initiatives.

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

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

11. Formation of New Multipurpose PACS

12. The plan aims to saturate the rural landscape with cooperative ecosystem through formation and strengthening of two lakh new Multipurpose PACS, Dairy and Fisheries cooperative societies over a period of five years, covering all the Panchayats/ villages in the country, thus strengthening the cooperative movement and deepening its reach up to the grassroots.

13. Implementation Strategy:

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

15. For Resource Persons(RPs): RP will be eligible for renumeration on the achievement of deliverables as given below.

16. Criteria for formation of new m-PACS:

17. Progress in MP

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

19. Adoption of Model Bye-laws by PACS

20. Other Initiatives for PACS- NABARD RO in close coordination with the State Cooperation Department is playing a proactive role in flagship projects like PACS computerisation and various initiatives under Sahkar se Samriddhi, viz., PACS as CSC, Jan Aushadi Kendras by PACS, Grain Storage etc. PACS in MP are already engaged in procurement, PDS business and fertilizer distribution in addition to the traditional credit business.

21. Centrally Sponsored Scheme for Computerization of Office of Registrar of Cooperative Societies in States/UTs
22. Status of PACS Computerisation
23. Progress as on 30 September 2025
24. In 2024, NABARD also facilitated:
 25. . Implementation of Comprehensive Turn Around Plan for Weak Rural Cooperative banks
 26. Implementation of Development Action Plan by Banks not covered under Turn Around Plan (TAP)
 27. Infusion of share capital by State Govt. in DCCBs which are not complying with Section 11(1) of Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

5. Status of Cooperatives in the District

1. The cooperative sector in Alirajpur comprises a total of 542 cooperatives covering 516 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 26 rural credit cooperatives (PACS). These primary societies have nearly 0.89 lakh members spread across 552 villages. Likewise long-term rural co-operative credit institutions cover zero State Co-operative Agriculture and Rural Development Banks (SCARDBs) and zero PCARDBs. It has a membership of nearly zero lakh members. Further there are 46 MSCS having their registered office in the district. Besides there are zero district level federations zero state level federations and zero national level federations operating in the district.
2. The cooperative sector in Alirajpur district is modest but holds significant potential for expansion, especially in agriculture, tribal livelihoods, and micro-enterprise development. According to the National Cooperative Database and state-level reports, Alirajpur has a number of registered cooperative societies, including dairy cooperatives, tribal livelihood cooperatives, and multipurpose rural cooperatives. These cooperatives primarily serve small farmers, artisans, and tribal communities by facilitating access to inputs, credit, and basic marketing support.
3. However, the overall penetration and impact of cooperatives in the district remain limited due to challenges such as weak institutional capacity, lack of professional management, and low awareness among rural populations. Many cooperatives operate at a small scale and struggle with financial sustainability, governance issues, and limited access to formal credit and markets. There is also a need for better integration with government schemes and digital platforms to enhance transparency and efficiency.
4. Despite these challenges, the cooperative model is well-suited to Alirajpur's socio-economic context. With targeted interventions—such as capacity building, digital enablement, and convergence with tribal development programs—the cooperative sector can be revitalized to play a transformative role in inclusive growth and rural empowerment.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agricultural/Horticultural production (Mango) vegetable marketing and forest produce animal husbandry especially poultry and goat rearing sector as elucidated in the chapter/s on Status and Prospects of Cooperatives. The distribution is not uniform in that Kathiwada Sondwa blocks as these blocks are covered by some society or the other. Therefore there is potential for creation of cooperative societies in above sectors in these blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
2. In agriculture, cooperatives can help small and marginal farmers pool resources for input procurement, shared machinery through custom hiring centers, and collective marketing of produce. This is especially relevant for crops like pulses, maize, and minor forest produce, where aggregation can improve bargaining power and reduce post-harvest losses. Similarly, dairy cooperatives can be formed to streamline milk collection, processing, and marketing, building on traditional livestock practices.
3. Handicrafts and forest-based enterprises also offer scope for artisan cooperatives, enabling tribal communities to access design support, bulk procurement of raw materials, and direct-to-market channels. Women-led Self-Help Groups (SHGs) can evolve into multipurpose cooperatives, expanding their activities from savings and credit to production, processing, and service delivery.
4. The cooperative model is also viable in sectors like housing, renewable energy (e.g., solar pump cooperatives), and informal credit delivery, where trust and shared responsibility are key. With targeted capacity building, access to credit, and convergence with schemes like DAY-NRLM, PMFME, and TRIFED, Alirajpur can harness cooperatives as engines of inclusive development and local entrepreneurship.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Tribal Development	TDF-76 (Wadi Vikas Karyakram Bhabhra) Orchard based Project under TDF is almost completed by Association for Water and Agriculture Management (AWAM) in Bhabhra Block and 500 families were benefited through the project. Mainly mango and citrus plants were planted. The project comprises holistic development of tribal families.	10 villages in Bhabhra block	Grant		500	<ul style="list-style-type: none"> i. The economic condition of the farmers is improving to some extent due to plantation based development programme. ii. Farmers whose orchards are 4-5 years old are selling their mango produce in the nearby market and earning extra income. iii. Due to good demand of Kesar mango in the market other farmers are also getting encouraged towards orchard. iv. There may be a decrease in the interest of farmers in migrating. v. Awareness has increased among

2	Tribal Development	TDF-84 (Wadi Vilas Karyakram Alirajpur) Orchard based Project under TDF is being done by NM Sadguru Foundation Dahod in Alirajpur Block and 500 families were benefited through the project. The project comprises holistic development of tribal families.	6 villages in Alirajpur block Grant	<p>i. The economic condition of the farmers is improving to some extent due to t plantation based development programme.</p> <p>ii. Farmers whose orchards are 4-5 years old are selling their mango produce in the nearby market and earning extra income.</p> <p>iii. Due to good demand of Kesar mango in the market other farmers are also getting encouraged towards orchard.</p> <p>iv. There may be a decrease in the interest of farmers in migrating.</p> <p>v. Awareness has increased among farmers.</p>
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3	Tribal Development	<p>TDF-97 (Wadi Vikas Karyakram Udaigarh) Orchard based Project under TDF is almost completed by Association for Water and Agriculture Management (AWAM) in Udaigarh Block and 500 families were benefitted through the project. The project comprises holistic development of tribal families</p> <p>8 villages in udaigarh block</p> <p>Grant</p>	<p>500</p> <ul style="list-style-type: none"> i. The economic condition of the farmers is improving to some extent due to plantation based development programme. ii. Farmers whose orchards are 4-5 years old are selling their mango produce in the nearby market and earning extra income. iii. Due to good demand of Kesar mango in the market other farmers are also getting encouraged towards orchard. iv. There may be a decrease in the interest of farmers in migrating. v. Awareness has increased among farmers.
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4	Watershed Development	Morari Watershed in Sondwa block sanctioned for CBP phase on 4 Sept 2022 for 100 hec	Sondwa	Grant	100 Farms ponds stone embankments bunding 7000 horticultural and forestry plantations etc. were carried out. Awareness about water harvesting developed among tribal farmers. Increase in cropping intensity deepening of wells increase in water holding capacity through check dams and other methods. Partial reduction in migration due to availability of employment in local area.
5	Collectivisation	FPO - Bhabhra	Bhabhra	Grant	310 Aggregation marketing etc
6	Collectivisation	FPO - Sondwa	Sondwa	Grant	300 Aggregation marketing etc
7	Women Empowerment	Ruralhaat- Barjhar	Barjhar	Grant	45 Haat for Marketing the produce

8	Collectivisation	FPO - Bhabhra	Project area TDF	Grant		300	Aggregation marketing etc
9	Infrastructure Development	RIDF project -33 like rural road bridges at various location	various locations	Financial support		5000	Infrastructure creation for connectivity

Success Stories

Success Story 1: Increase in income of tribal families at Bhabhara Block-Alirajpur



1	Scheme :	Tribal Development Fund - TDF Wadi Project MP-76
2	Project Implementation Agency	Association for Water and Agriculture Management (AWAM)
3	Duration of the Project:	7 years (2018-2025)
4	Beneficiary	500 tribal families
5	No. of beneficiaries	500
6	Community	Tribal families from 8 villages
7	State	Madhya Pradesh
8	District	Alirajpur
9	Block	Bhabra
10	Village	Bada Bhawata Chhoti Miriyawat Badi Miriyawat Jhiran Mayawat Kilana Javaniya Pehdava

1.1 Support Provided

Under the Tribal Development Fund (TDF) Wadi Project MP-76, implemented by the Association for Water and Agriculture Management (AWAM), 500 tribal families across eight villages in Bhabra block, Alirajpur district, received transformative support between 2018 and 2025. The project focused on:

- Establishing “Wadis” – small orchards combining fruit trees and intercrops.
- Water resource development: check dams, farm ponds, and irrigation systems.
- Capacity building through training in sustainable agriculture and horticulture.
- Health and sanitation awareness programs.
- Infrastructure support including fencing, compost pits, and vermicompost units.
- Women empowerment through SHGs and income-generating activities..

1.2 Pre-Implementation Status

Before the project began, tribal families in Bada Bhawata, Chhoti Miriyawat, Badi Miriyawat, Jhiran, Mayawat, Kilana, Javaniya, and Pehdava faced:

- Low agricultural productivity due to degraded land and lack of irrigation.
- High dependence on seasonal migration for income.
- Food insecurity and poor nutrition.
- Limited access to education, healthcare, and livelihood opportunities.
- Vulnerability to climate variability and erratic rainfall.

1.3 Challenges Faced

Implementing the project came with its own set of hurdles:

- Remote terrain and poor connectivity made logistics difficult.
- Initial resistance due to lack of awareness and trust.
- Land fragmentation and soil degradation required intensive restoration.
- Scarcity of water resources demanded innovative solutions.
- Mobilizing and training a large number of beneficiaries across multiple villages.

1.4 Impact

By 2025, the project had created a ripple of positive change:

- Over 500 Wadis established, enhancing food security and income.
- Improved irrigation led to year-round farming and reduced migration.
- Women-led SHGs flourished, promoting financial independence.
- Better nutrition and health outcomes among children and families.
- Ecological restoration through agroforestry and soil conservation.
- Strengthened community cohesion and self-reliance.

Success Stories

Success Story 2: Transformation through Wadi: The Story of Jogadiya Jhamara



1	Scheme	Tribal Development Fund - TDF Wadi Project MP-76
2	Project Implementation Agency :	AWAM (Action for Welfare and Awakening in the Margins)
3	Duration of the Project:	7 years (2018-2025)
4	Beneficiary	
5	No. of beneficiaries	10
6	Community	Tribal (Small Farmer)
7	State	Madhya Pradesh
8	District	Alirajpur
9	Block	Bhabhra
10	Village	Jhiran (Tad Faliya)

1.1 Support Provided

AWAM implemented a holistic development model tailored to the needs of these ten families:

- Creation of Wadis (orchards) with fruit trees like mango, guava, and lemon.
- Intercropping support with vegetables and pulses for year-round food security.
- Water conservation structures including farm ponds and drip irrigation.
- Training in organic farming, pest management, and soil health.
- Infrastructure: fencing, compost pits, and vermicompost units.
- Women empowerment through Self-Help Groups (SHGs).
- Health, hygiene, and nutrition awareness programs.

1.2 Pre-Implementation Status

Before the project, life in Tad Faliya was marked by:

- Subsistence farming with poor yields and degraded soil.
- Dependence on erratic monsoons and lack of irrigation.
- Seasonal migration for labor due to income instability.
- Malnutrition and limited access to healthcare.
- Low literacy and minimal exposure to modern agricultural practices.

1.3 Challenges Faced

Despite the small scale, the project faced significant hurdles:

- Initial skepticism and low awareness about the Wadi model.
- Difficult terrain and limited infrastructure.
- Acute water scarcity requiring innovative solutions.
- Mobilizing and training a small but scattered group.
- Restoring barren land to productive orchards.

1.4 Impact

By 2025, the ripple effects of the project were deeply felt:

- Each family now owns a thriving Wadi, ensuring food and income security.
- Water availability improved, enabling multi-season cropping.
- Women-led SHGs initiated savings and micro-enterprises.
- Children showed improved health and school attendance.
- Ecological restoration through agroforestry and organic practices.
- Stronger community bonds and reduced migration.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

According to the MP SAPCC, a total of ₹ 97,153.16 crore is needed to support the adaptation activities outlined in the plan. The largest allocation, ₹ 85,778 crore, is required for the Forest & Biodiversity sector. Other key sectors include Water Resources, which needs

₹ 1,234 crore; Agriculture, ₹ 1,748 crore; Horticulture, ₹ 1,889 crore; Animal Husbandry, ₹ 900 crore; Rural Development, ₹ 733 crore; and New & Renewable Energy, ₹ 798 crore

Any specific Climate Change initiative in the State by

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

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

a 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 climatesmart 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.

a 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 Rising Temperatures: Alirajpur has experienced a noticeable warming trend over the past 40 years. Data shows an increase in average annual temperatures with more frequent warmer months in recent decades. Changing Rainfall Patterns: Precipitation trends indicate variability with some years becoming wetter and others drier. This unpredictability affects agriculture and water availability.

Extreme Weather Events: The district is increasingly vulnerable to heatwaves and droughts which can impact crop yields water resources and public health.

b Agricultural Adaptation: Promoting climate-resilient crops and sustainable farming practices can help mitigate risks to food security. - Water Management: Rainwater harvesting and efficient irrigation systems are vital to counteract erratic rainfall and drought conditions. - Community Engagement: Raising awareness and involving local communities in climate initiatives can enhance resilience and sustainability.
- Renewable Energy: Encouraging solar and other renewable energy sources can reduce dependence on fossil fuels and lower emissions.

3.2 Any specific Climate Change initiative in the District by

a National Action Plan on Climate Change (NAPCC): This umbrella framework includes eight missions such as the National Solar Mission National Mission for Sustainable Agriculture and National Water Mission—all of which have programs that reach rural districts like Alirajpur.

National Adaptation Fund for Climate Change (NAFCC): Supports projects that help vulnerable communities adapt to climate change especially in agriculture and water management. National Mission on Sustainable Agriculture (NMSA): Promotes climate-resilient farming practices which are highly relevant for Alirajpur's agrarian economy.

a Alirajpur District has benefited from climate change initiatives under the National Innovations in Climate Resilient Agriculture (NICRA) a flagship program of the Indian Council of Agricultural Research (ICAR). - Technology Demonstration Component (TDC): Implemented through Krishi Vigyan Kendras (KVKs) including the one serving Alirajpur this component showcases climate-resilient technologies directly on farmers' fields - Drought-tolerant crop varieties suited to the region's agro-climatic conditions.

- Water-saving irrigation methods like drip and sprinkler systems.
- Soil moisture conservation through mulching and contour bunding.
- Livestock shelter and fodder banks to reduce climate stress on animals.

a State Action Plan on Climate Change (SAPCC) for Madhya Pradesh: This plan outlines district-level vulnerability assessments and adaptation strategies. While Alirajpur may not have a standalone initiative it is included in broader regional planning. Watershed Development Programs: These are often climate-linked and aim to improve water conservation and soil health in tribal and rural districts like Alirajpur.

a Watershed Development Projects. NABARD has supported watershed development in tribal districts to improve soil and water conservation.

- These projects enhance climate resilience by reducing runoff improving groundwater recharge and stabilizing agriculture. Tribal Development Fund (TDF)- Alirajpur being a tribal district is eligible for TDF-supported projects.
- These include agroforestry horticulture and livelihood diversification which help communities adapt to climate variability. Local NGOs and KVKs can collaborate with NABARD to propose district-specific climate projects. Farmer Producer Organizations (FPOs) can access green finance for sustainable agriculture and renewable energy. Skill-building and awareness programs can be funded to educate communities on climate risks and adaptive practices.

a . National Adaptation Fund for Climate Change (NAFCC)

- Implementing Agency: NABARD
- Scope: Supports projects that help vulnerable communities adapt to climate change.
- Relevance: Alirajpur being a tribal and drought-prone district qualifies for proposals under this fund especially for agriculture and water resilience NGO-Led Initiatives
- Organizations like BAIF Development Research Foundation PRADAN and Action for Social Advancement (ASA) have worked in tribal districts of Madhya Pradesh.

Potential for Geographical Indication (GI) in the district

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

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

3. Tribal Handicrafts and Art

- Bamboo and Cane Craft: Tribal communities in Alirajpur produce intricate bamboo items baskets and furniture using traditional techniques.
- Tribal Jewelry and Beadwork: Unique designs and materials used by Bhil and other tribal groups could qualify for GI due to cultural specificity.
- Traditional Textile Motifs: Though not widely commercialized tribal weaving patterns and natural dye techniques have heritage value.

4. Agricultural Products

- Maize and Minor Millets: Locally adapted varieties grown in Alirajpur's hilly terrain may have unique taste resilience or cultivation methods.
- Custard Apple (Sitaphal): The region produces high-quality custard apples which could be promoted for GI based on flavor and farming practices.
- Organic Forest Produce: Items like honey mahua flowers and medicinal herbs collected sustainably by tribal communities may qualify.

5. Cultural and Ecological Assets

- Tribal Festivals and Ritual Artifacts: Items associated with local festivals like Bhagoria could be considered for GI if they involve unique crafts or foods.
- Traditional Herbal Remedies: Indigenous knowledge systems and plant-based treatments used by tribal healers may have GI potential if documented and standardized.

PM Dhan Dhaanya Krishi Yojana

1 Potential under PM Dhan Dhanya Yojana in the District

A Objectives

a Prime Minister Dhan Dhaanya Krishi Yojana (PMDDKY) is a convergence-based flagship initiative of Govt. of India approved by Union Cabinet on 16 July 2025 and launched on 11 October 2025. It aimed at transforming 100 underperforming districts across India having low agricultural productivity, moderate cropping intensity, and limited access to institutional credit. Alirajpur district is one of the 100 districts in the country selected for the scheme. The key objectives of the scheme include a) Enhance agricultural productivity, b) Crop diversification and Increase in Crop Intensity, c) Promote sustainable agricultural practices, d) Augment postharvest storage and value addition, e) Improve irrigation facilities and f) Facilitate long term and short-term Credit.

B Coverage

a The scheme will be implemented through convergence and dedicated coverage of the 29 GoI schemes such as Pradhan Mantri Fasal Bima Yojana (PMFBY), Modified Interest Subvention Scheme (MISS), Formation and Promotion of 10000 new FPOs, National Mission on Natural Farming, Soil Health and Fertility, National Food Security and Nutrition Mission, Mission for Integrated Development of Horticulture (MIDH), National Mission on Edible Oils (NMEO), Digital Agriculture Mission, Increase in postharvest infrastructure using funds of: i. Agriculture Infrastructure Fund ii. Mission for Integrated Development of Horticulture (MIDH) iii. Pradhan Mantri Kisan Sampada Yojana (PMKSY), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana, Kisan Credit Card (KCC) to Fishers & Fish Farmers, Livestock Health and Disease Control Programme, Dairy Development, National Livestock Mission, Rashtriya Gokul Mission, Kisan Credit Card (KCC) to farmers in Animal Husbandry, Computerization of Primary Agriculture Cooperative Societies (PACS), Pradhan Mantri Krishi Sinchayee Yojana, Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Digital India Land Records Modernization Programme (DILRMP).

C Key Features

The key features of the scheme are as below:

- a)Duration and Budget: The scheme will be implemented for a period of 6 years with annual outlays of Rs. 24000 crore per year.
- b)Beneficiaries It will cover approx. 1.7 crore farmers, mainly small and marginal farmers.
- c)Convergence: The scheme will be implemented through convergence of 36 schemes which include KCC, PMFBY, AIF, NHM, CSS FPO etc.
- d)Expected Outcome: The scheme is expected to increase farmers income by 20-40%, reduce postharvest losses by 20%, generate rural employment and

e) Present status of the district: As on 31 March 2025 Alirajpur District is having CD ratio of 60.7% and per capita credit as 0.58 lakh. The cropping intensity of the district is 133. The major cropping pattern followed in the district is Maize, Wheat & Soyabean.

D Implementation

a At district level there is District Dhan Dhaanya Krishi Yojana Samiti headed by the district collector for preparing and implementation of District Agriculture & Allied Activities Plan. The District Agriculture & Allied Activities Plan to be the critical implementation strategy. It will conform to national priorities like crop diversification, conservation of water & soil health, self-sufficiency in agriculture and allied sectors, Operational Guidelines of Prime Minister Dhan Dhaanya Krishi Yojana expanding natural and organic farming and adoption of sustainable climate resilient agriculture while supporting farmer incomes and rural livelihoods etc.

A baseline survey will be conducted for each district which will include agricultural productivity of main crops, diagnostic analysis of reasons of low productivity, identification of postharvest infrastructure gaps, cold chain infrastructure gaps, productivity in fisheries and dairy, general soil health map, specific region wise gap in availability of seeds or planting materials, CD Ratio and level of priority sector lending in the district and identification of region sensitive for natural disaster. Based on baseline survey and diagnostic study a five-year outcome based agricultural and allied sector development plan would be prepared with targets for various schemes and action plan for district level officers. The targets would be shared with state level offices and NITI Aayog for monitoring. Monitoring and accountability mechanisms are embedded in the scheme, with monthly reviews by the District DDKY Samiti and progress tracking via a national dashboard maintained by NITI Aayog. A Central Nodal Officer (CNO) is designated to oversee implementation and ensure timely course correction.

Source(s)

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District administrative website Alirajpur
2. Soil & Climate	DDA-Alirajpur KVK-Alirajpur
3. Land Utilisation [Ha]	Land Use Classification in Madhya Pradesh (2021-2022) Govt of MP
4. Ground Water Scenario (No. of blocks)	Central Ground Water Board GoI Ministry of JalShakti
5. Distribution of Land Holding	Directorate of Economics and Statistics MP
6. Workers Profile [In 000]	Population Census 2011 GoI
7. Demographic Profile [In 000]	Population Census 2011 GoI
8. Households [In 000]	DISTRICT CENSUS HANDBOOK ALIRAJPUR 2011
9. Household Amenities [Nos. in 000 Households]	DISTRICT CENSUS HANDBOOK ALIRAJPUR 2011
10. Village-Level Infrastructure [Nos.]	DISTRICT CENSUS HANDBOOK ALIRAJPUR 2011
1.a Additional Information	District administrative website Alirajpur RBI Nabard data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Ayush Department
12. Infrastructure & Support Services For Agriculture [Nos.]	Dept of Agriculture and Farmer welfare Horticulture Dept.
13. Irrigation Coverage [000 Ha]	Water Resource Department
14. Infrastructure For Storage, Transport & Marketing	DRM- Bhopal District Transport Dept.
15. Processing Units	Dept of Agriculture and Farmer welfare Horticulture Dept.
16. Animal Population as per Census [Nos.]	Livestock census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Dept. of Animal Hus./Dir. of Eco. & Stat.
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dept. of Animal Hus./Dir. of Eco. & Stat.
Table 1: Status	Pradhan Mantri Fasal Bima Yojana
Table 8: Major Crops, Area, Production, Productivity	Agriculture Contingency Plan - Alirajpur District
Table 2: Irrigated Area, Cropping Intensity	Agriculture Contingency Plan - Alirajpur District
Table 3: Input Use Pattern	National Agriulyure Market (eNAMO - PIB
Table 4: Trend in procurement/ marketing	Enam Official Portal
Table 5: KCC Coverage	District Administration Aliprajpur - Agriculture Section
Table 6: Soil testing facilities	Soil Health Card portal - NIC
Table 7: Crop Insurance	Pradhan Mantri Fasal Bima Yojana
Table 1: Irrigated Area & Potential	Agriculture Contingency Plan for Alirajpur District

Table 2: Block level water exploitation status	Agriculture Contingency Plan for Alirajpur District
Table 1: Mechanisation in District	ICAR Mechanization Reports
Table 2: Service Centers	Directorate of Agriculture Engineering office
Table 1: Production Clusters	Department of Agriculture & Farmers Welfare MP Horticulture Mission
Table 2: Sericulture	Directorate of Sericulture MPTribal Livelihood Programs
Table 3: Weavers Clusters	Office of the Development Commissioner (Handlooms) Ministry of Textile
Table 4: High Tech Orchards	MP State Horticulture & Agroforestry Department MIDH Scheme Report
Table 5: Production and Productivity	District Agriculture Office Alirajpur MP AgriStatistics Handbook
Table 1: Area under Forest Cover & Waste Land	District Forest Department
Table 1: Processing Infrastructure	MSME report
Table 1: Poultry	DAHD
Table 1: Inland Fisheries Facilities	Dept of Fisheries Govt of India
Table 2: Marine Fisheries (No.)	National Fisheries Development Board (NFDB)
Table 1: Agri Storage Infrastructure	Ministry of Cooperation
Table 1: NABARDs interventions	NABARD TDF Water Resources Division Alirajpur
Table 1: Fertilizer Consumption	Statewise Fertilizer Consumption- DES India
Table 2: Facilities Available	MSME Alirajpur
Table 1: MSME units - Cumulative	MSME dashboard
Table 2: Traditional activities	Development Commission - Weavers Database

Table 3: Skill Development Trainings	Udyami portal
Table 4: Crop Identified for One District- One Product	Udyami portal
Table 1: Renewable Energy Potential	Madhya Pradesh Urja Vikas Nigam (MPUVNL) Ministry of New and Renewable Energy (MNRE) NSE Report
Table 1: Promotional Interventions	SHG Mapping and Bank Linkage
Table 2: Status of SHGs	NRLM Credit Mobilization Dashboard MoRD
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	Ministry of Cooperation- PACS overview 24-25
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National Coop Databse 24-25

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

Sources	
1	SLBC website
2	LDM office - Alirajpur
3	

Name and address of DDM

Name	Narendra R Mohite
Designation	DDM, NABARD
Address 1	Plot No. 94 Ramkrishna Nagar
Address 2	Behind Vardan Hospital
Post Office	Jhabua H.O
District	JHABUA
State	Madhya Pradesh
Pincode	457661
Telephone No.	9224383915
Mobile No.	9920125566
Email ID	jhabua@nabard.org



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☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

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Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



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☎: 080-26970500

✉: ho@nabfins.org

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☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABARD

Madhya Pradesh Regional Office

E-5, Arera Colony, Bittan Market Post Office
Ravishankar Nagar Post Box No. 513 Bhopal - 462016
Madhya Pradesh