



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Balotra District
Rajasthan Regional Office, Jaipur



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.



MISSION



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

Potential Linked Credit Plan

Year: 2026-27

District: Balotra

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

PLP Document Prepared by:

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PLP Document finalized by: NABARD,
Rajasthan Regional Office

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

Foreword

NABARD has always stood at the forefront of rural transformation, guided by its unwavering mandate of ensuring prosperity across India's villages. Each year, we prepare the Potential Linked Credit Plan (PLP) for every district of the country, adopting a participative and consultative approach that draws strength from the collective wisdom of farmers, financial institutions, State Governments, and development partners. The PLP is not just a document; it is a roadmap for action. It represents a scientific and structured assessment of credit potential, identifying opportunities, bridging critical infrastructure gaps, and setting the agenda for inclusive growth.

In tune with the changing times, NABARD has embraced digital innovation to reimagine the PLP. The new digital PLP is designed with a standardized structure, broader coverage, and harmonized data indices, ensuring accuracy, transparency, and timeliness. By minimizing manual interventions, we are building a data driven ecosystem that can guide evidence based planning. We firmly believe this Digital PLP will become a catalyst for rural empowerment and serve as a vital reference for every stakeholder in the rural economy.

For the year 2026–27, the PLP for District Balotra has projected a credit potential of Rs. 575913.63 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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

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Abbreviations

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

JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund

RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Balotra district is located in the western part of Rajasthan. Balotra district is bordered by Jaisalmer and Jodhpur to the north, Sanchore and Jalore to the south, Barmer to the west and Pali to the east.
Type of soil	The districts soil can be categorized into sandy loamy and gravely sandy soil types.
Primary occupation	A significant portion of the districts population depends on agriculture, handicrafts, small scale industries and employment in major industrial hub such as Balotra-Pachpadra.
Land holding structure	Small and marginal agricultural holdings (upto 2 hectares) constitute around 18 percent of the total land holdings.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The target for the Annual Credit Plan for FY 2024-25 was set at Rs. 381798 Lakh and the district has achieved Rs. 376043.65 Lakh of GLC, achieving 98.5 % of the target.

2. Investment credit in agriculture

Out of the total disbursement of Rs. 124938.85 Lakh towards agricultural sector during 2024-25, banks have disbursed Rs. 23122.46 lakh under investment credit (18.51 %). This indicates significant potential available for growth under investment credit in Agriculture.

3. Credit flow to MSMEs

Out of the total MSME target of Rs. 254244 Lakh, banks have successfully disbursed Rs. 246936.73 Lakh achieving 97.1% of the target. This indicates strong support for the MSME sector and reflects the banks' commitment to promoting entrepreneurship and economic growth in the district.

4. Other significant credit flow, if any

Out of the total Other Priority Sector target of Rs. 3003 Lakh, banks have disbursed Rs. 4168.07 Lakh achieving 138.8 % of the target. This indicates significant potential available for growth under Other Priority Sectors.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

A total credit potential of Rs. 575913.63 Lakh has been estimated for the priority sector for year 2026-27.

2. Projection for agriculture and its components

Credit potential of Rs. 164089.23 Lakh has been estimated for the agriculture sector for year 2026-27 out of which a potential of Rs. 127731.72 Lakh has been estimated for crop loan sector.

3. Projection for MSMEs

Credit potential of Rs. 380320 Lakh has been estimated for the MSMEs sector for year 2026-27.

4. Projection for other purposes

Credit potential of Rs. 31504.40 lakh has been estimated for the Other Priority Sector (OPS) for year 2026-27.

5. Developmental Initiatives

- 1 A Micro Enterprise Development Program for 30 SHG women on Sewing of Clothes with grant support of Rs. 1.5 Lakh has been implemented in Balotra block.
- 2 A Centre for Financial Literacy is being run at Samdari block with financial support for manpower and infrastructure under Financial Inclusion Fund.
- 3 NABARD is providing grant support to Regional Rural Banks and District Central Co-operative bank for adoption of latest banking technologies and financial inclusion penetration under Financial Inclusion Fund.
- 4 Regular workshops are being conducted in district for NGOs SHGs Bankers and farmers to sensitize about various GoI / State Govt. schemes and NABARD initiatives.

6. Thrust Areas

- 1 Establishing warehouses and cold storage facilities will help reduce post-harvest losses and ensure a steady supply of agricultural products.
- 2 Focusing on horticulture will diversify income sources for farmers, improve nutrition and increase market competitiveness.
- 3 Implementing integrated farming systems will optimize resource use enhance productivity and promote sustainability in agricultural practices.
- 4 Enhancing soil quality through sustainable practices will boost crop yields and ensure long-term agricultural viability in the region.
- 5 Providing accessible loans for allied agricultural activities will empower farmers to invest in agro processing and expand their operations enhancing overall productivity.
- 6 Emphasizing agro processing can help farmers add value to their products reducing waste and increasing profitability through diverse market opportunities.
- 7 Establishing agri-clinics can provide farmers with expert advice on best practices and crop management leading to improved yields and reduced losses.
- 8 Adoption of organic farming increases with rising health awareness and demand for eco-friendly products. It enhances soil quality promotes biodiversity and provides sustainable income for farmers.

7. Major Constraints and Suggested Action Points

- 1 The lack of adequate infrastructure such as storage facilities and processing units hinders the efficiency of agricultural supply chains and limits market access for farmers.

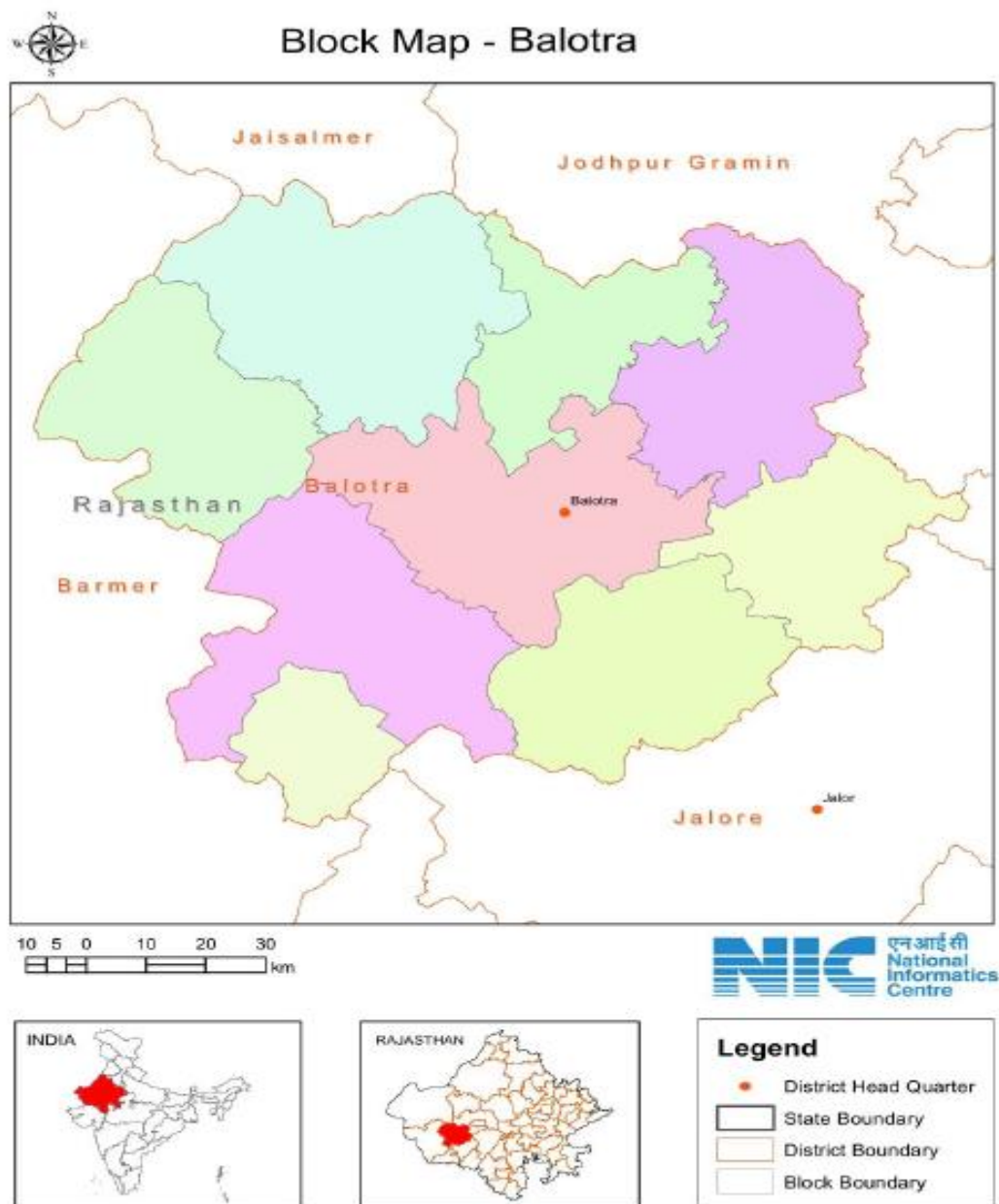
- 2 Many farmers struggle to secure loans and financial assistance for investments in allied activities which stifles growth potential and prevents the development of diversified income sources.
- 3 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities perpetuating unemployment.
- 4 There is a pressing need to establish infrastructure for agro-processing, promote horticulture, construct warehouses, improve land and minor irrigation systems, bolster small and micro industries, enhance animal husbandry and support related sectors.
- 5 The development of these areas is expected to generate new employment opportunities for rural youth thereby mitigating risks associated with agriculture.
- 6 The collective efforts of banks, government, departments, farmers and non-governmental organizations are anticipated to foster comprehensive development across the district.

8. Way Forward

- 1 The Government of India is actively striving to enhance farmers income, necessitating a strong emphasis on promoting integrated farming systems and advanced agricultural techniques in the district.
- 2 Realizing the estimated credit potential and translating it into tangible outcomes requires collaborative efforts from all stakeholders in the district including banks, government departments and related institutions.
- 3 Seamless provision of bank loans across various schemes sponsored by both Central and State Governments is essential to accelerate development efforts.

Part A

District Map

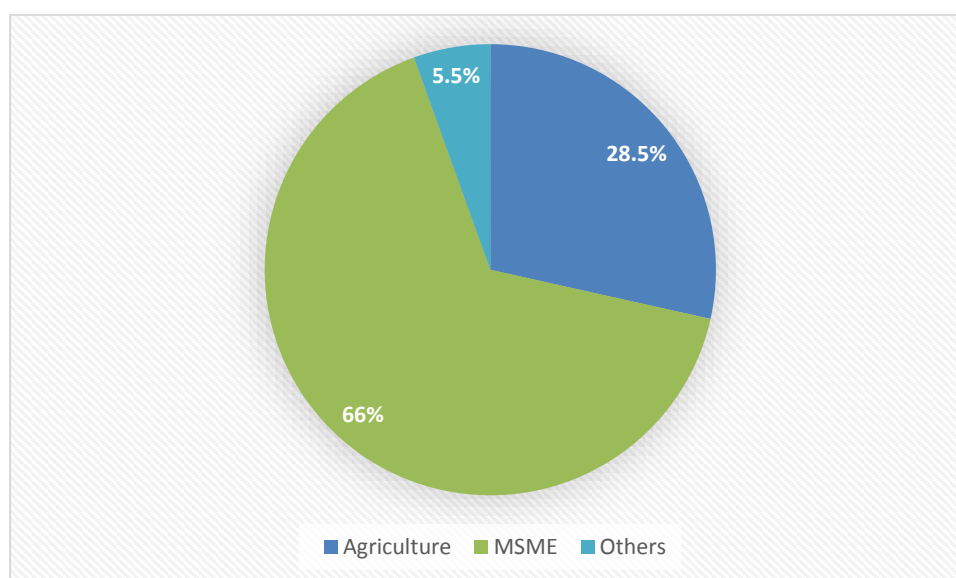


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	150378.86
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	127971.4
2	Term Loan for agriculture and allied activities	22407.46
B	Agriculture Infrastructure	1891.15
C	Ancillary activities	11819.22
I	Credit Potential for Agriculture A+B+C)	164089.23
II	Micro, Small and Medium Enterprises	380320
III	Export Credit	150
IV	Education	1102.5
V	Housing	2835
VI	Social Infrastructure	543.4
VII	Renewable energy	10287
VIII	Others	16586.5
	Total Priority Sector	575913.63



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

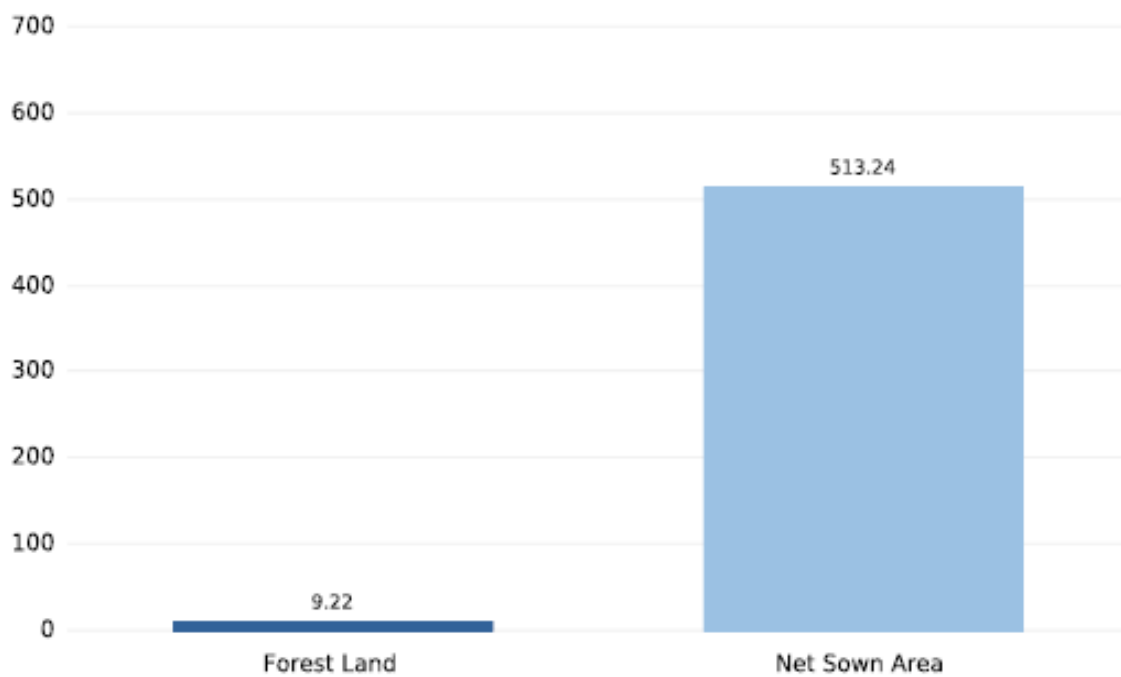
(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	127731.72
2	Water Resources	1227.34
3	Farm Mechanisation	2241.41
4	Plantation & Horticulture with Sericulture	8765.78
5	Forestry & Waste Land Development	609.21
6	Animal Husbandry - Dairy	1930.54
7	Animal Husbandry - Poultry	36
8	Animal Husbandry - Sheep, Goat, Piggery	6992.72
9	Fisheries	0
10	Farm Credit- Others	844.14
	Sub total	150378.86
B	Agriculture Infrastructure	
1	Construction of storage	209.73
2	Land development, Soil conservation, Wasteland development	1681.42
3	Agriculture Infrastructure - Others	0
	Sub total	1891.15
C	Ancillary activities	
1	Food & Agro. Processing	6972.12
2	Ancillary activities - Others	4847.1
	Sub Total	11819.22
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	136400
II	B Service Sector - Term Loan	106400
II	C Manufacturing Sector - WC	0
II	D Service Sector - WC	137520
II	E MSME - Others	
	Total MSME	380320
III	Export Credit	150
IV	Education	1102.5
V	Housing	2835
VI	Social Infrastructure	543.4
VII	Renewable energy	10287
VIII	Others	16586.5
	Total Priority Sector	575913.63

District Profile

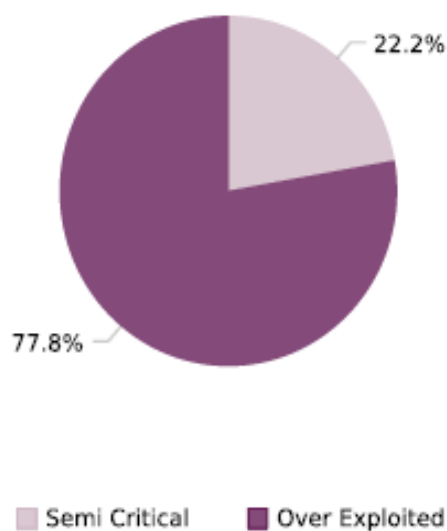
1. Land Utilisation ('000 hectares)

1. Land Utilisation ('000 hectares)



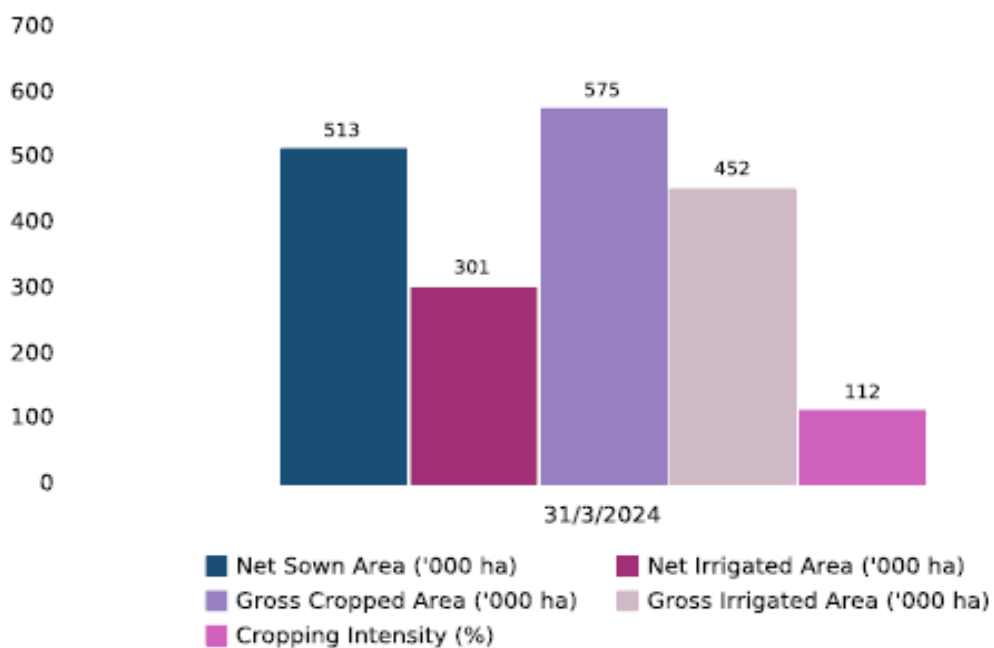
District Statistical Profile 2024

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

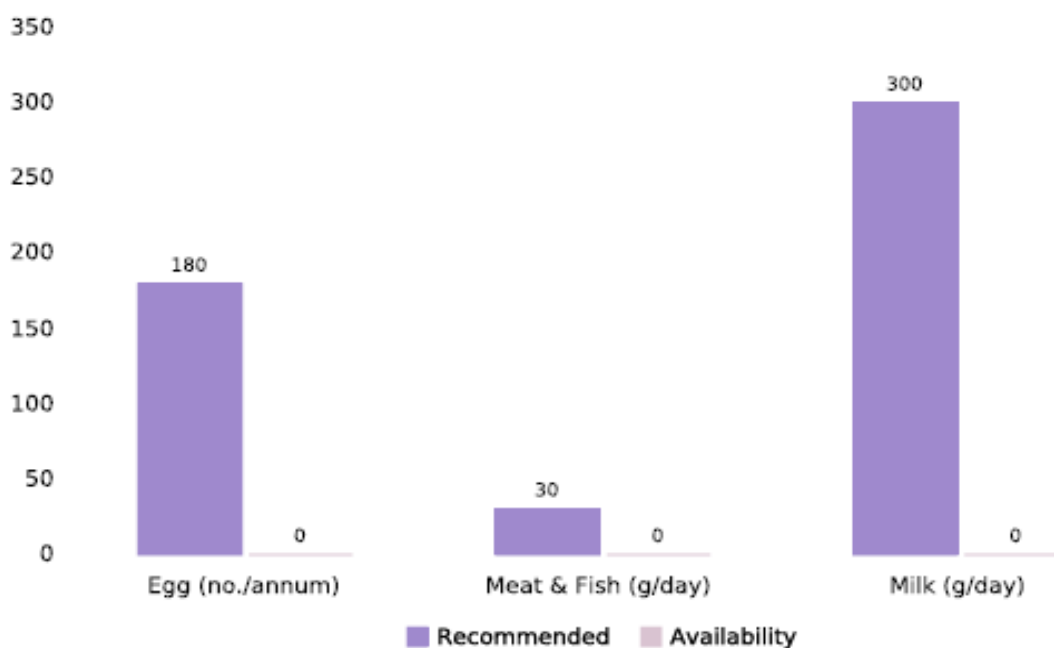


Dynamic Groud Water Resources Report 2023

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



4. Per-capita availability



Key Agricultural and Demographic Indicators

1. 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	High
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female
1	Population	1041.95	544.59	497.36
2	Scheduled Caste	160.40	83.67	76.73
3	Scheduled Tribe	80.76	41.76	39.00
4	Literate	613.07	400.81	212.26

3. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
2	Cattle - Indigenous	322993.00
5	Sheep - Indigenous	357241.00
6	Goat	997085.00
8	Pig - Indigenous	202.00
12	Poultry - Indigenous	9188.00

4. Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2025
Rainfall - Normal (mm)	318
Rainfall - Actual (mm)	563

5. Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1926.00	574.67
Net sown area ('000 ha)	1650.00	513.24
Cropping intensity (%)	11673.00	111.97

6. Procurement/ Marketing

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

8. KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	143132	150522
GLC through KCC (Rs. lakh)	93165.82	101816.39

9. Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	1

10. Crop Insurance

Particulars	31/03/2025
Crop Insurance Coverage (No.)	836897

11. Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Pearl Millet	312.66	170.00	543.72
Isabgol	12.10	9.68	800
Castor	11.38	13.16	1156.41
Moth Bean	94.50	55.13	583.39
Cumin	23.86	14.31	599.75
Pomegranate	11.76	19.41	1650.51

12. Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Balotra	Baltora	Over Exploited
2	Rajasthan	Balotra	Baytoo	Over Exploited
3	Rajasthan	Balotra	Gira	Over Exploited
4	Rajasthan	Balotra	Kalyanpur	Semi-critical
5	Rajasthan	Balotra	Panyla Kla.	Over Exploited
6	Rajasthan	Balotra	Patodi	Semi-critical
7	Rajasthan	Balotra	Samdari	Over Exploited
8	Rajasthan	Balotra	Sindhari	Over Exploited
9	Rajasthan	Balotra	Siwana	Over Exploited

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	6465
Small Units (No.)	55
Medium Units (No.)	2

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	4	1

Status of SHGs

Particulars	31/03/2024
No. of intensive blocks	9
No. of SHGs formed	6098
No. of SHGs credit linked (including repeat finance)	216
Bank loan disbursed (Rs. lakh)	566.44
Average loan per SHG (Rs. lakh)	2.62
Percentage of women SHGs %	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	13
Consumer Stores (No.)	5
Housing Societies (No.)	0
Weavers (No.)	1
Marketing Societies (No.)	2
Labour Societies (No.)	4
Industrial Societies (No.)	1
Agro Processing Societies (No.)	1
Others (No.)	4
Total (No.)%	31

Details of credit cooperative societies

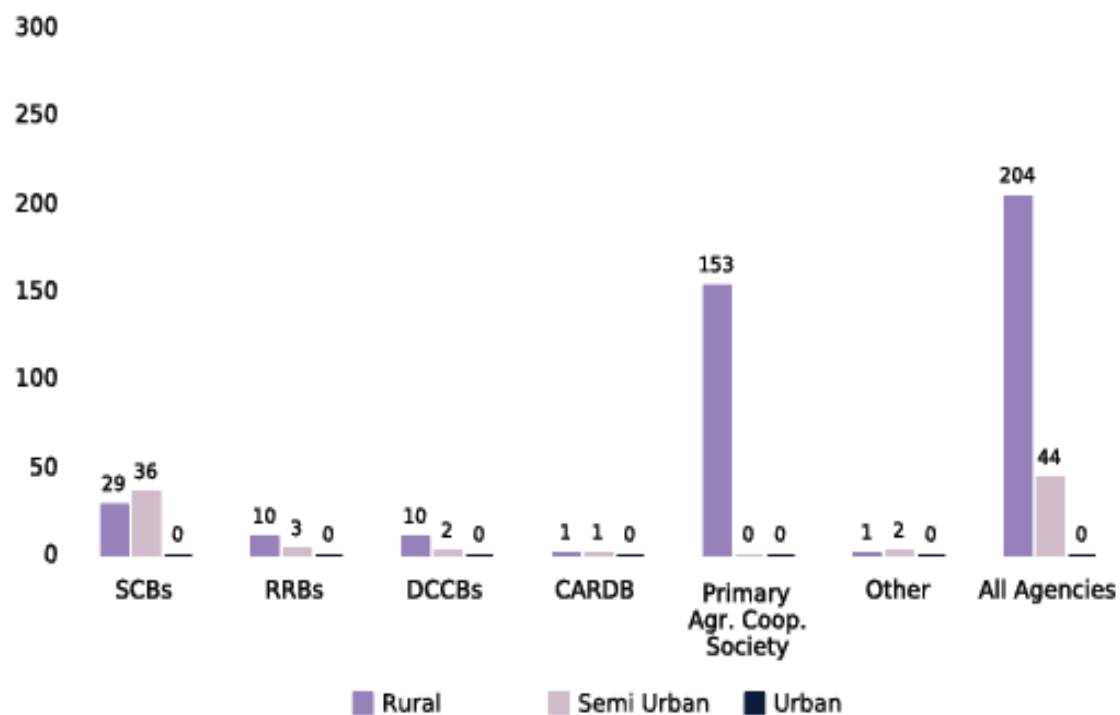
Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	153

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	153
3	PACS Computerisation	130
a	PACS sanctioned with warehousing facility & other related infrastructure	1
b	Capacity of the grain storage godowns sanctioned	500
7	PACS as Common Service Centres (CSCs)	94
8	PACS as Kisan Samridhi Kendras (KSKs)	20
14	Societies engaged as Bank Mitras of DCCB	149
15	Societies/ Bank Mitras provided with micro-ATMs	8
a	Membership in Multi State Cooperative Society on Seeds	118
b	Membership in Multi State Cooperative Society on Organic farming & products	51
c	Membership in Multi State Cooperative Society on Agri-exports	46

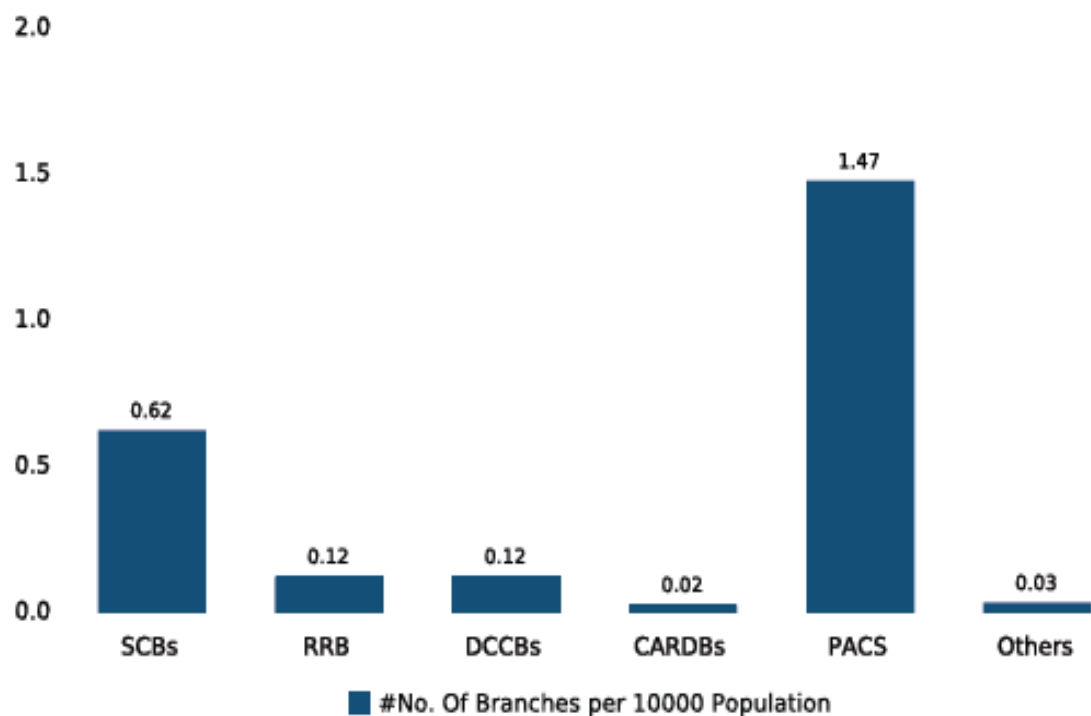
Banking Profile

1. Agency wise - Number of branches in the district



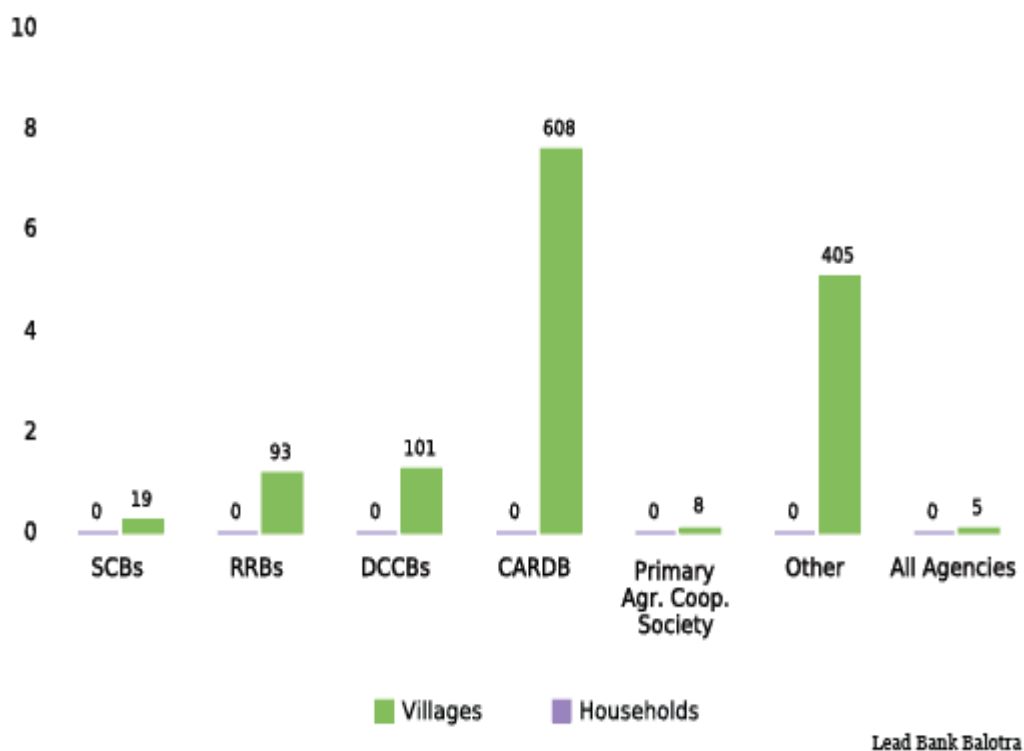
Lead Bank Balotra

2. Branch Penetration

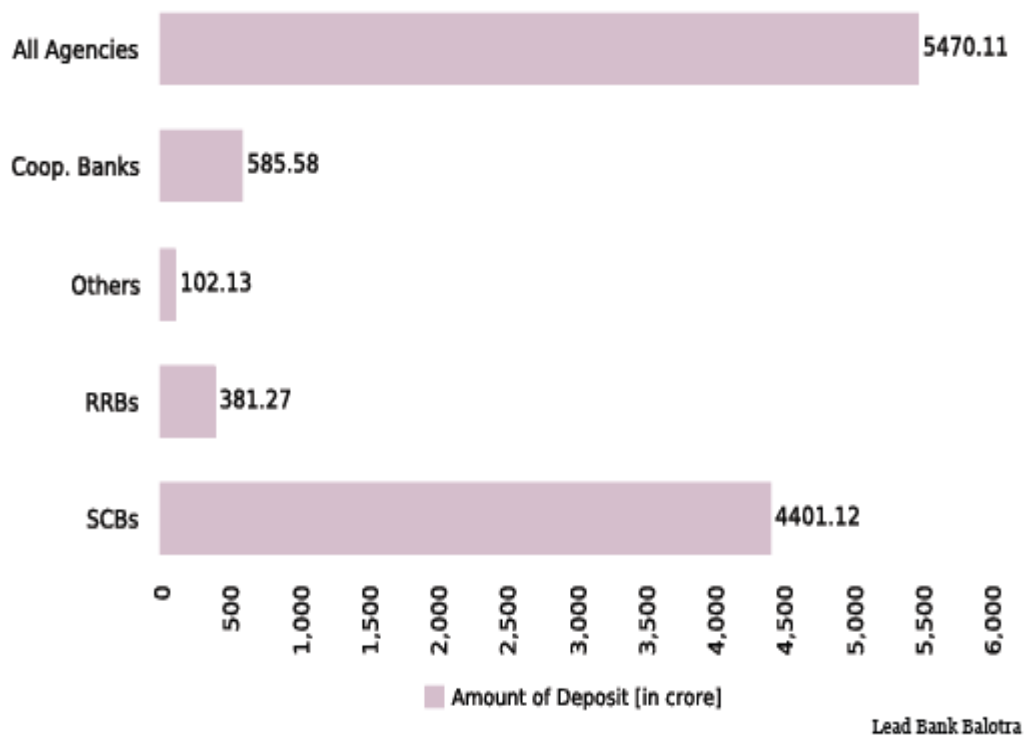


Lead Bank Balotra

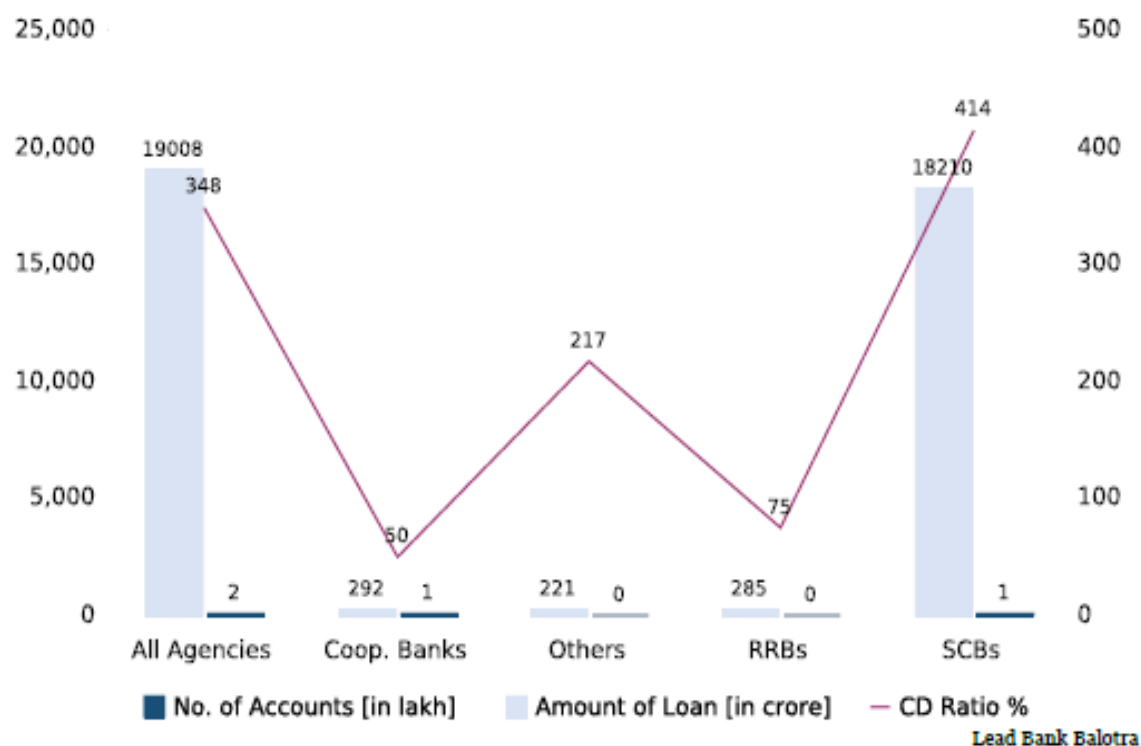
3. Agency wise - Per branch Outreach



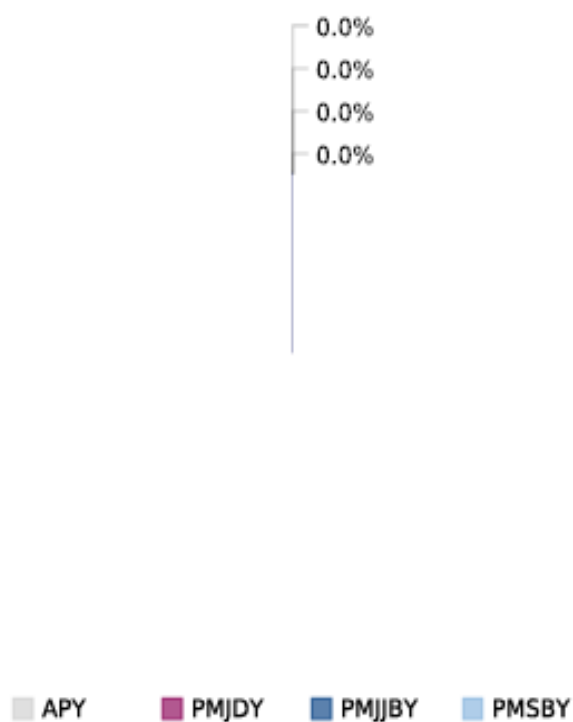
4. Agency wise - Deposit O/s



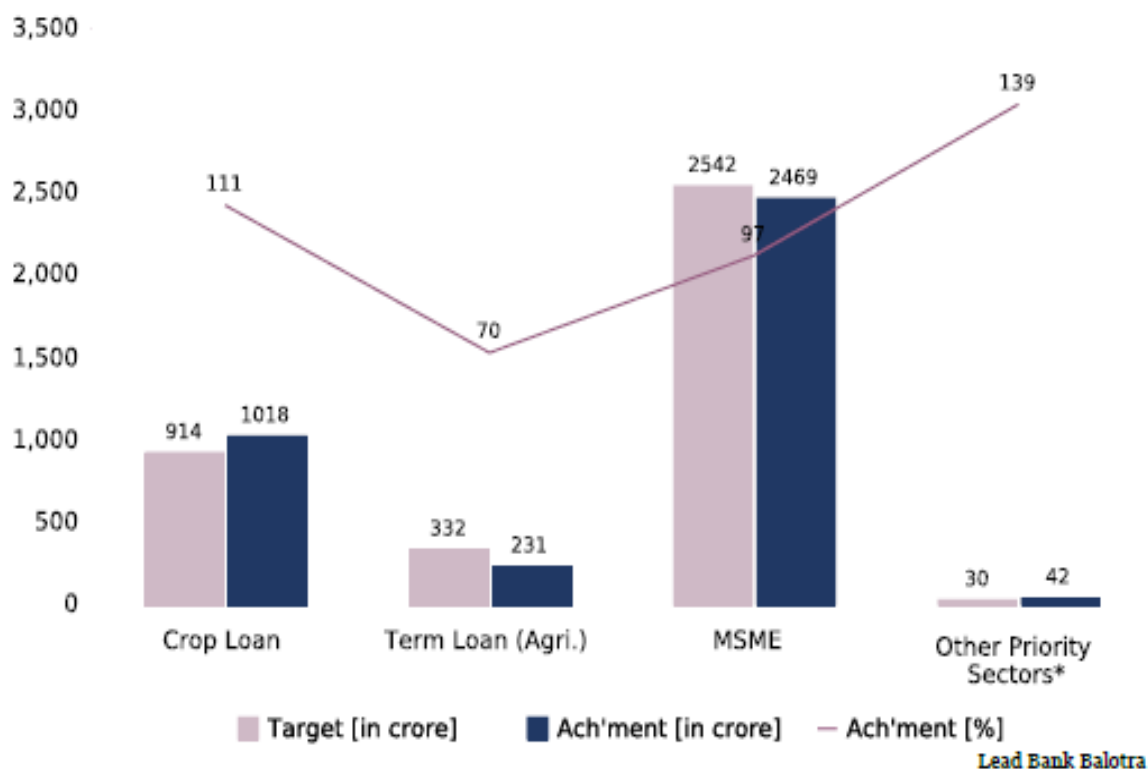
5. Agency wise - Loan O/s and CD ratio



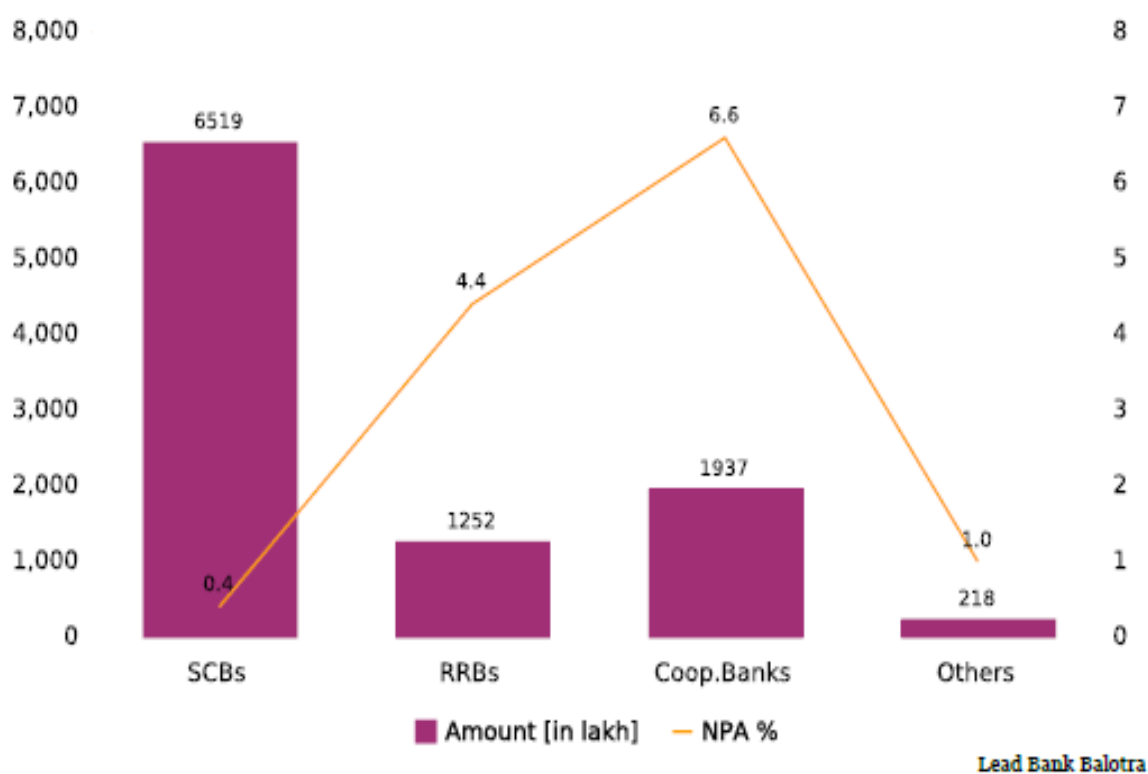
6. Performance under Financial Inclusion (No. of A/c)



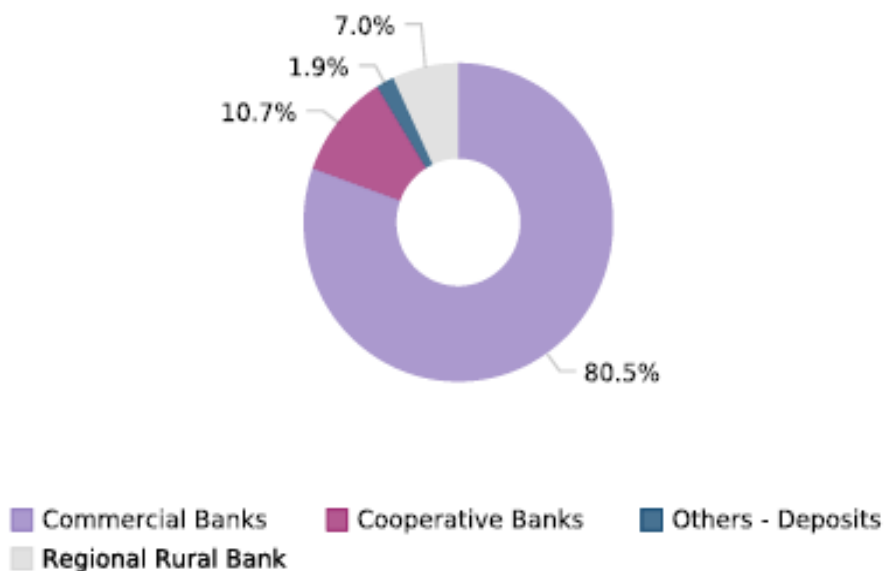
7. Sector-wise Performance under ACP



8. NPA position

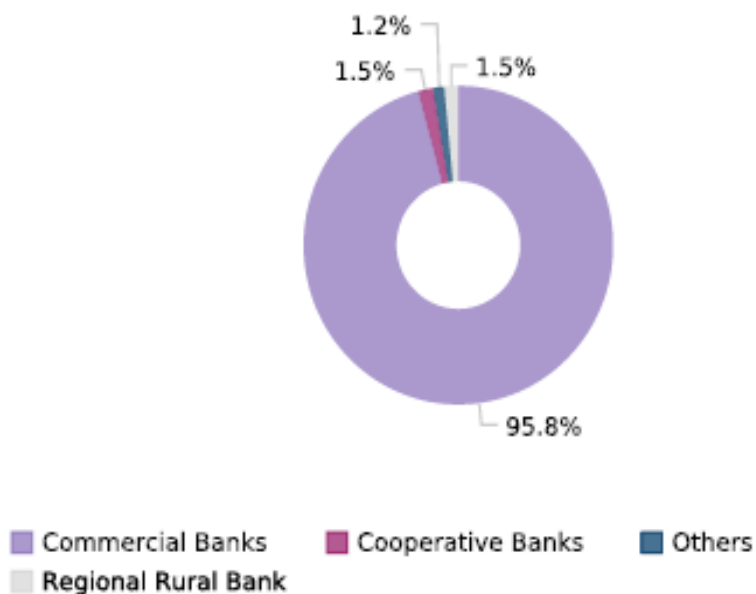


9. Agency wise - Share of Deposit O/s Year 2024-25

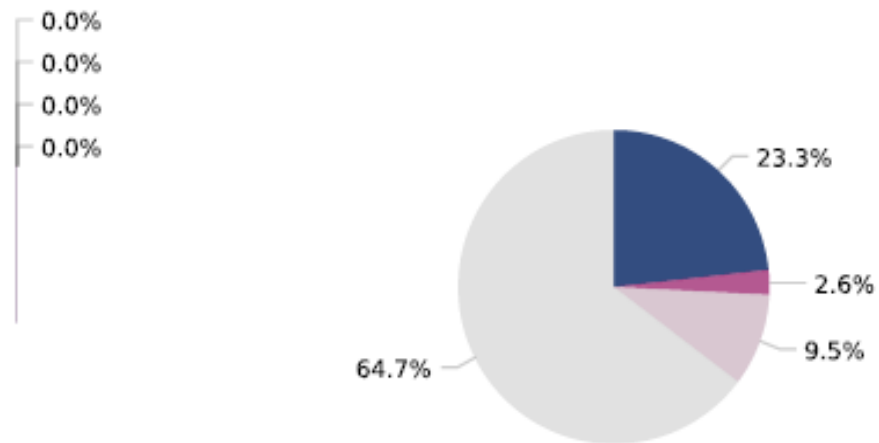
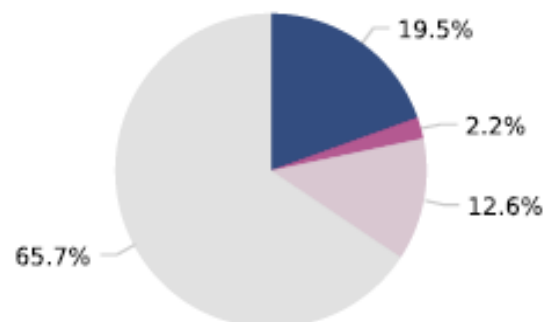


Lead Bank Balotra

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



Lead Bank Balotra

11. Agency wise - Share of NPA**Year 2022-23****Year 2023-24****Year 2024-25**

■ Coop.Banks ■ Others ■ RRBs
■ SCBs

Lead Bank Balotra

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated BCs/BFs	Per Branch Outreach Villages
		Total	Rural	Semi-urban		
Commercial Banks	19	65	29	36	220	19
Regional Rural Bank	1	13	10	3	100	93
District Central Coop. Bank	1	12	10	2	628	101
Coop. Agr. & Rural Dev. Bank	1	2	1	1	0	608
Primary Agr. Coop. Society	153	153	153	0	0	8
Others	2	3	1	2	0	405
All Agencies	177	248	204	44	948	5

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	2427671	1152818	1331504	15.5	81.3	800510.00	380430.38	440112.28	15.7	80.46
Regional Rural Bank	35625	14424	15462	7.2	0.9	87757.00	35484.04	38127.36	7.4	6.97



Cooperative Banks	659004	260919	277878	6.5	17.0	136477.00	54793.83	58557.96	6.9	10.71
Others	28801	10539	12436	18.0	0.8	23680.00	8642.09	10213.24	18.2	1.87
All Agencies	3151101	1438700	1637280	13.8	100.0	1048424.00	479350.34	547010.84	14.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	412171	154515	181027	17.2	100.0	977832.00	1615856.84	1900832.04	17.6	100.0
Commercial Banks	185007	84511	101819	20.5	56.2	770715.00	1540536.53	1820966.32	18.2	95.8
Cooperative Banks	184592	53745	62323	16.0	34.4	84332.00	31742.98	29234.17	-7.9	1.5
Others	11800	4564	5496	20.4	3.0	53003.00	16844.86	22131.75	31.4	1.2
Regional Rural Bank	30772	11695	11389	-2.6	6.3	69782.00	26732.47	28499.80	6.6	1.5

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	96.3	404.9	413.8
Regional Rural Bank	79.5	75.3	74.7
Cooperative Banks	61.8	57.9	49.9
Others	223.8	194.9	216.7
All Agencies	93.3	337.1	347.5

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	436149	282611	116762	37831
Regional Rural Bank	145542	12215	6515	1935
Cooperative Banks	0	2092	675	672
Others	738	739	555	586
All Agencies	582429	297657	124507	41024

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	1680700.91	92.3	73876.33	4.1	83569.16	4.6	0.00	0.0	43325.96	2.4
Regional Rural Bank	22729.45	79.8	19367.68	68.0	3476.94	12.2	0.00	0.0	3537.59	12.4
Cooperative Banks	25254.52	86.4	24137.34	82.6	6248.59	21.4	0.00	0.0	3055.54	10.5
Others	15058.80	68.0	3699.08	16.7	2753.52	12.4	0.00	0.0	288.33	1.3
All Agencies	1743743.68	91.7	121080.43	6.4	96048.21	5.1	0.00	0.0	50207.42	2.6

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	399596.00	573545.00	143.5	264413.00	312440.03	118.2	381798.00	376043.65	98.5	120.1
Commercial Banks	195270.00	397696.00	203.7	135390.00	237371.37	175.3	302322.00	300149.13	99.3	159.4
Cooperative Banks	134190.00	98882.00	73.7	53343.00	46491.45	87.2	38874.00	45198.97	116.3	92.4
Others	11933.00	19055.00	159.7	7927.00	5818.79	73.4	8086.00	8019.97	99.2	110.8
Regional Rural Bank	58203.00	57912.00	99.5	67753.00	22758.42	33.6	32516.00	22675.58	69.7	67.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	243133.00	272026.00	111.9	136770.00	93165.82	68.1	91393.00	101816.39	111.4	97.1
Term Loan (Agri.)	19928.00	37969.00	190.5	60217.00	13660.30	22.7	33158.00	23122.46	69.7	94.3
Total Agri. Credit	263061.00	309995.00	117.8	196987.00	106826.12	54.2	124551.00	124938.85	100.3	90.8
MSME	117503.00	250550.00	213.2	51673.00	202609.97	392.1	254244.00	246936.73	97.1	234.1
OPS	19032.00	13000.00	68.3	15753.00	3003.94	19.1	3003.00	4168.07	138.8	75.4
Total Priority Sector	399596.00	573545.00	143.5	264413.00	312440.03	118.2	381798.00	376043.65	98.5	120.1



9. NPA Position (Outstanding)

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0	1540536.53	3970.19	0.3	1820966.32	6519.28	0.4	0.2
Regional Rural Bank			0.0	26732.47	584.52	2.2	28499.80	1251.72	4.4	2.2
Cooperative Banks			0.0	31742.98	1427.04	4.5	29234.17	1937.41	6.6	3.7
Others			0.0	16844.86	156.68	0.9	22131.75	218.48	1.0	0.6
All Agencies			0.0	1615856.84	6138.43	0.4	1900832.04	9926.89	0.5	0.3

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

- Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.
- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.
- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 2016¹⁷ to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025²⁶ for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 2019²⁰ with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014¹⁵ with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013¹⁴ with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

CLIMATE CHANGE:

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

INSTITUTIONAL DEVELOPMENT:

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and

accountability.

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

NABARD's DIGITAL INITIATIVES

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.
- Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.
- Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.
- Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.

Digital Technology for Credit Delivery & Interest Subvention:

- eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 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 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural

trainees annually.

- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs.

5,000 to Rs. 9,000.

- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's

veterinary initiatives.

- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for FY 2022–23, supported by the Rajasthan Government.
- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva

and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.

- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

6. State Budget

6.1. Important Announcements

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

The state budget allocates ₹3,975.67 crore for the Department of Agriculture, with a significant emphasis on crop insurance and agricultural development. Of this, ₹2,300.00 crore from the state fund is dedicated to the Prime Minister's Crop Insurance Margin Scheme

and the Weather-Based Crop Insurance Margin Scheme. Additionally, ₹529.81 crore (including a state share of ₹209.92 crore) is provided for the National Food Security Mission. The National Mission on Agricultural Extension and Technology receives ₹174.02 crore, while ₹209.20 crore is earmarked for the National Agricultural Development Scheme. Further allocations include ₹61.88 crore for the Prime Minister's Agricultural Irrigation Scheme, ₹50.00 crore for the Prime Minister's Dhanya Krishi Yojana, ₹43.98 crore for the National Tikka Uttam Krishi Mission, and ₹42.08 crore for the Traditional Agriculture Development Scheme.

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

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

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

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

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

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

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

Further allocations include ₹385.00 crore for the Swachh Bharat Mission (Rural), ₹296.84

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Balotra district has a predominantly rural population, with 93% of residents living in villages and agriculture serving as the primary livelihood. Key Kharif crops include Bajra, Guar, and Moth, while Rabi crops feature Cumin and Isabgol. The district receives an average annual rainfall of 318 mm, primarily from the southwest monsoon during July and August. However, climate change is leading to increased rainfall but fewer rainy days, which poses challenges for farmers.

In the 2024-25 fiscal year, the district set a target of Rs. 913.93 crores for crop loans and Rs. 331.58 crores for term loans. The achievement was Rs. 1018.16 crores in crop loans and Rs. 231.22 crores in term loans. The combined target for both categories was Rs. 1245.51 crores, with total achievements reaching Rs. 1249.39 crores.

Further details on crop areas and production can be found in the district profile, highlighting the agricultural dynamics and the importance of adaptation in the face of changing conditions.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Farmers in Balotra district benefit from interest subsidies through the Government of India's Interest Subvention Scheme, which allows for short term crop loans up to Rs. 3 lakhs at an effective interest rate of 4% per annum. Initially, loans are offered at 7%, but a 3% rebate for prompt repayment reduces this rate. Further, the Rajasthan government provides additional support through its interest subsidy/ waiver scheme. It provides an additional 4% subvention on crop loans up to Rs. 1.50 lakhs.

The Central Sector Scheme (CSS) aims to establish 10,000 new Farmers Producer Organizations (FPOs) nationwide, enhancing agricultural quality and boosting farmers' incomes. This initiative is actively being implemented across all the 9 blocks of Balotra district.

Under the Pradhan Mantri Kisan Samman Nidhi Yojana (PMKisan), small and marginal farmer families with up to 2 hectares of land receive annual assistance of Rs. 6,000, disbursed in three equal instalments directly to their bank accounts.

Short term agricultural loans in the district are primarily facilitated through 153 Gram Seva Sahakari Samitis, along with 13 branches of Regional Rural Banks and 65 branches of Commercial Banks serving farmers.

Considering the district's geographical size, it is essential to establish soil testing labs at the block level to enhance agricultural support.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. 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 - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_unIrrigated___Pre- Kharif Kharif Rabi	Hectare	0.27	1	59000	16098.15	16098.15
2	Cereals - Pearl Millet/ Bajra/ Cumbu_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.28	1	146000	40617.20	40617.20
3	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.45	1	200	90.96	90.96
4	Medicinal And Aromatic Plants - Isabgol_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.37	1	24000	8910.96	8910.96
5	Oil Seeds - Castor/ Aeranda/ Rande/ Ricinus_Unirrigated___Pre- Kharif Kharif Rabi	Hectare	0.26	1	8550	2241.41	2241.41
6	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.49	1	50	24.55	24.55
7	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.19	1	210	40.91	40.91
8	Pulses - Moth Beans/ Moth Ki Dal/ Mataka_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.21	1	55000	11770.00	11770.00
9	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.27	1	450	120.42	120.42
10	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.51	1	36010	18340.61	18340.61
Sub Total					329470	98255.17	98255.17

Post Harvest			9825.52
Maintenance			19651.03
Total			127731.72
Grand Total	329470	98255.17	127731.72

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

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

A. Major irrigation schemes - whose Cultivable Command Area (CCA) is more than 10000 hectares.

B. Medium irrigation scheme - whose Cultivable Command Area is between 2000 to 10000 hectares.

C. Minor irrigation scheme - whose irrigated area is less than 2000 hectares.

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

Water resources in Balotra district are divided into two categories: (1) surface water resources and (2) groundwater resources. Water is essential for enhancing agricultural production and supporting economic and social development. Proper moisture conservation is crucial for successful crop growth. In Balotra district, irrigation primarily relies on wells and tube wells, as there is only one river, the Luni, which does not flow year-round. During the monsoon season, it collects water that can be used for irrigation for a limited time.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

In the district, groundwater is the major source for irrigation. The groundwater extraction in Balotra stands at 132%, indicating excessive exploitation of groundwater resources. Out of the nine blocks in the district, two blocks fall under the "semi critical" category and seven blocks fall under "over exploited" category. The region faces issues regarding the quality of water resources, with some areas having highly saline groundwater, unfit for drinking purposes.

There is a need to promote micro irrigation programs in the district through investment in rainwater harvesting structures such as diggies, tanks, check dams, and ponds.

Drip irrigation and sprinkler irrigation save 20 to 30% water and increase productivity by 1025%. Therefore, there is a need to promote these activities.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation-- 3m*3mlateral size12mm-1ha model	ha	0.54	90	1500	812.30	731.09
2	Solar PV Pump Sets (DC)-- submersible pump set 7.5 HP	No.	0.46	90	240	109.92	98.89
3	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	1500	441.55	397.36
Total					3240	1363.77	1227.34

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization involves using machinery and equipment to replace traditional farming methods. With the global population projected to reach 1 billion by 2050, ensuring food security and nutrition is a major challenge, particularly in developing countries like India. While investments and new technologies have improved agricultural productivity, they are not enough to meet future demands. Thus, mechanization is essential for enhancing output.

Mechanization offers financial and social benefits, reducing fertilizer and seed usage by 15-20% and labor costs by 20-30%. It also increases crop density by 5-20% and overall productivity by 10-15%. However, India's mechanization level remains low, at only 40-50%, compared to over 90% in developed countries. Common machinery includes tractors and combine harvesters, which save time and labor while boosting production.

In many districts, farmers utilize both new and second-hand tractors. The rising demand for agricultural labor, coupled with shortages and rising costs, creates opportunities for mechanization. Financial institutions, including banks and private lenders, provide loans for this purpose. The Indian government supports mechanization through initiatives like the National Mission on Sustainable Agriculture. Although many farmers opt to rent tractors, the increasing need for irrigation drives up demand for machinery, with institutional loans playing a vital role in this transition.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Sub-Mission on Agricultural Mechanization (SMAM) is being implemented in all the states to promote the use of agricultural mechanization and to increase the ratio of agricultural power to cultivable unit area to 2 kW / hectare. Initiatives of Rajasthan Government:

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

In the district, 82% of farmers practice largescale farming, while 18% are engaged in small and marginal farming. The average farm size is 7.98 hectares. Agriculture in the district primarily relies on rainfall, and the main sources of irrigation are the Narmada canal, tube

wells, and wells.

Namo Drone Didi Scheme: The Namu Drone Didi Scheme is a government initiative under the DAY-NRLM aimed at empowering rural women through drone technology in agriculture. It provides 80% subsidy (up to Rs. 8 lakh) and low-interest loans to 15,000 Women Self-Help Groups for purchasing drones. Selected members receive 15-day training in drone operation and agricultural applications. The scheme promotes precision farming, income generation, and digital empowerment in rural India.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	190	132.17	118.94
2	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	190	914.85	823.39
3	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	190	1443.43	1299.08
Total					570	2490.45	2241.41

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

India's diverse climate and soil create ideal conditions for large-scale horticultural production, making horticulture the largest sub-sector of Indian agriculture. It spans 26.22 million hectares, accounting for over 18% of the total agricultural area.

In arid regions, horticultural crops can achieve high productivity through drip irrigation. Major crops in the district include pomegranates, ber, amla and date palms. Despite rising demand and shifts in land use, horticultural development has not met expectations in the district. This highlights the need for strategic, time-bound programs aimed at commercializing horticulture. There has been some progress in cultivating pomegranates and date palms, which may significantly boost farmers' incomes. With effective planning and targeted efforts, the potential for horticulture in the district remains promising, especially with the implementation of irrigation techniques that enhance productivity in arid conditions.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

It is essential to inspire and encourage farmers to adopt scientific and commercial methods through comprehensive programs aimed at the systematic development of horticultural and

orchard activities.

Promoting low tunnel vegetable cultivation is crucial to ensure year-round vegetable availability and enhance farmers' incomes.

Establishing processing units for pomegranate and date palm through collaboration between government and private sectors is necessary for value addition.

Government nurseries should be established to provide high-quality plants, improving the overall quality of horticultural crops.

Banks need to increase loan availability for this sector and simplify financial support processes to facilitate farmers' participation in these activities.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	81	91.02	81.91
2	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	50	49.20	44.30
3	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	8180	8402.50	7562.25
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	90	89.55	80.64
5	Nursery --Nursery raising	ha	17.44	90	30	523.24	470.87
6	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	13	584.22	525.81
Sub Total					8444	9739.73	8765.78
Total					8444	9739.73	8765.78

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The term "forest" defines land over 1 hectare with more than 10% tree canopy cover, distinguished by its origin, ownership, land use, and legal status. Forests represent the largest local environmental systems on Earth, supporting significant biodiversity.

Forestry encompasses the science and art of cultivating and managing forest resources for ecological and human benefit. Forests are vital for conserving biodiversity, serving as gene pools for food and medicinal crops.

According to the 17th India State of Forest Report-2021 (ISFR-2021), India's forest area

increased by 0.22%, from 712,249 square kilometers to 713,789 square kilometers, accounting for about 1.8% of the world's total forest cover. The Rajasthan State Forest Policy 2023 aims to achieve 20% tree cover in the state to maintain ecological balance while fostering socio-economic development.

Given Rajasthan's predominantly desert landscape, arid climate, low rainfall, and challenges like biological pressure and termite infestations, enhancing forest cover is a top priority. Community participation and focused forest initiatives are essential for improving natural forest status.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There is a significant amount of barren and fallow land in the district. Therefore, encouragement and assistance should be provided to farmers to invest in forests that provide economic benefits. Encroachments on common grazing lands should be removed to facilitate its development, and banks should be encouraged to distribute loans in the forestry sector.

Forest development schemes:

Apart from the State Government and Government of India, financial support is being received from NABARD and Japan International Cooperation Agency (JICA), Japan for forest development.

- i. Rajasthan Forestry and Biodiversity Project Phase-2 is being funded by Japan International Cooperation Agency (JICA).
- ii. Rajasthan Compensatory Afforestation Fund Management and Planning Authority (CAMPA).
- iv. The Compensatory Afforestation Fund Act, 2016 and Compensatory Afforestation Fund Rules, 2018, enforced by the Government of India from 30th September 2018.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Khejdi plant-5m*5m	ha	1.11	90	270	298.98	269.10
2	Plantation--Neem-5m*5m	ha	0.45	90	180	80.28	72.27
3	Plantation--Rohida plant-8m*5m	ha	1.10	90	270	297.54	267.84
Total					720	676.80	609.21

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming contributes around 5% to India's national economy, directly employing over

80 million farmers. As the world's largest milk producer, India accounted for 24.64% of global milk production in 2021-22. From 2014-15 to 2022-23, milk production increased by 58%, reaching 230.58 million tonnes (MT), with a compound annual growth rate (CAGR) of 5.85%. Per capita milk availability in India was 444 grams per day in 2021-22, surpassing the global average of 394 grams.

Dairy farming serves as a supplementary income source for small and marginal farmers. In Balotra district, the dairy sector is growing at a robust CAGR of 11.47%, with milk availability at 593 grams per person per day. However, climate change poses significant challenges in the district, leading to rising temperatures, reduced rainfall, altered crop patterns, and decreased dairy productivity. These changes adversely affect food supply, fodder availability, water resources, and livelihoods in the region.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

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

2.1.6.3 Assessment of Potential for the Financial Year 2026-27 (in 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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	350	1037.80	934.01
2	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	330	151.84	136.63
3	Indigenous Graded Cattle Farming-- Rathil/Tharparkar/Gir/Sahiwal	1+1	2.73	90	350	955.45	859.90
Sub Total					1030	2145.09	1930.54
Total					1030	2145.09	1930.54

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry farming business in the district is insignificant. The main reasons include predominantly vegetarian dietary preferences of the population and the unsuitability of the district's climate. Summers in the district are excessively hot, and winters are extremely cold, further compounded by a lack of training facilities at the district level. Progress in business activities in the district is negligible, and basic facilities are also unavailable.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Due to lack of infrastructure and extreme weather conditions of the district, projection of very few poultry feed units has been done. Credit facilities are inadequate for small/medium poultry entrepreneurs. Lack of adequate insurance cover and inadequate veterinary services for the poultry sector is also a constraint.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	13	40.02	36.00
Sub Total					13	40.02	36.00
Total					13	40.02	36.00

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Balotra district is highly significant for sheep and goat farming. The primary sheep breeds are Marwari and Jaisalmeri, while the main goat breed is Marwari. The rural population actively engages in sheep and goat rearing alongside dairy farming. This practice is often referred to as the farmer's ATM due to its capacity to provide immediate cash when needed.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

a) National Livestock Mission: NLM encompasses various components, including breed improvement, fodder and feed development, health care, and insurance for livestock. It promotes the use of advanced technologies and practices to enhance productivity and income, while also emphasizing the importance of sustainable practices to protect the

environment.

Entrepreneurs can receive up to 50% subsidy (maximum 50.00 lakh) for setting up a unit for breed development in small ruminant animals. Self-help groups and cooperative farmers' organizations are also eligible.

b) Animal Husbandry Infrastructure Development (AHIDF): AHIDF provides financial support for various infrastructure projects, including the establishment of dairy processing units, feed manufacturing plants, meat processing facilities, and other essential amenities. By facilitating access to modern technology and infrastructure, the fund aims to strengthen the supply chain and promote value addition in animal products.

Interest subvention of 3% is provided to all eligible entities. The eligible institution shall submit the proposal along with complete DPR through Udyami Mitra portal developed by SIDBI for sanction of 3% interest subvention for loans upto 90% of the TFO for 8 years. The credit guarantee coverage for eligible entities falling under MSME will be 25% of the loan after the bank signs a MoU with the Credit Guarantee Trust set up for AHIDF by NABARD.

2.1.8.3 Assessment of Potential for the Financial Year 2026-27 (in 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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	750	2527.90	2275.09
2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	750	4975.50	4477.95
Sub Total					1500	7503.40	6753.04
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	8000	119.84	119.84
2	Sheep Farming_Others	Per Anim	0.01	1	8000	119.84	119.84
Sub Total					16000	239.68	239.68
Total					17500	7743.08	6992.72

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Due to limited water availability in the district, fisheries poses significant challenges. With much of the area being desert, the credit potential for this activity has not been evaluated.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Mechanized farming can ensure efficiency in agriculture, but given the land holding pattern, it is imperative to rely on traditional agricultural mechanization as farmers do not have the means to mechanize their fields.

Farmers need transportation facilities to take their produce to cold storages, rural godowns, or mandis. There is a high demand for Agri-produce transport vehicles among farmers for better mobility, along with better income levels and rural infrastructure.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Banks should provide information to farmers about various schemes (like gold cards, indirect agricultural loans, Finance to FPOs etc.) through various platforms and aim to maximize financial inclusion.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	105	898.80	719.04
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	9	96.30	77.04
3	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	9	53.46	48.06
Total					123	1048.56	844.14

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently, farmers primarily focus on crop production, which can lead to income volatility and job insecurity. In this context, integrating various agricultural ventures can not only increase farmers' earnings but also create new employment opportunities within their households.

The Integrated Farming System (IFS) is defined as utilizing the principles of minimal competition and maximum complementarity by combining two or more components, enhanced by advanced agricultural management tools. Its goals include sustainable, environmentally friendly development that boosts agricultural income, improves family nutrition, and provides ecological services. Research shows that diversified farming systems

can generate income that is double or more than that of mono-enterprise systems. Therefore, a scientifically designed IFS is essential for achieving these diverse objectives while adhering to the principles of minimal competition and maximum complementarity.

The benefits of IFS include:

- Enhancing soil fertility and productivity by recycling organic residues, leading to sustainable agricultural income growth.
- Meeting the energy and wood needs of rural families through integrated systems, while also satisfying the construction sector's wood demand at lower costs.
- Increasing food production to meet the growing demands of a rising population.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The main components of an Integrated Farming System (IFS) include crops, livestock, poultry, and trees. Crops can involve intercropping and multi-tier cropping systems, while the livestock components may include dairy animals, goats, sheep, and poultry. Tree components often consist of fruits, timber, fuelwood, and fodder. When selecting an IFS model, key factors such as soil type, rainfall patterns, and the length of the cropping season must be considered.

There are 10 farmer producer organizations operating under various schemes, enabling many progressive farmers to benefit from integrated farming systems. These initiatives support sustainable agricultural practices and enhance the livelihoods of local farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agriculture has transformed from a traditional livelihood into a commercial activity. While production has surged through modern technology and scientific methods, the development of infrastructure for collecting and marketing agricultural produce has not kept pace. As a result, farmers often struggle to secure fair prices for their goods, frequently falling prey to exploitative intermediaries.

To ensure that agricultural and rural development programs effectively benefit producers, it is vital to establish adequate market facilities and guarantee fair pricing for their products. Storage facilities are foundational to any economic activity, and market yards (Mandis) are crucial for selling grains, fruits, and vegetables. These markets foster competition among buyers, helping to ensure fair prices and protect farmers from trader exploitation.

In the district, it is essential to develop scientific storage facilities to safeguard farmers' produce from losses and deterioration, as well as to ensure access to necessary loans. Such measures will help create a more equitable and sustainable agricultural landscape.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Balotra district has a agricultural produce market at Balotra. However, the current shortage of warehouses in the district limits farmers' ability to store their goods, leading to situations where they cannot obtain fair market prices. Addressing this gap is essential for enhancing farmers' income and ensuring a more sustainable agricultural economy in the region.

To support farmers, banks should finance the development of storage facilities and warehouses. Proper storage prevents farmers from being forced to sell their produce immediately, enabling them to secure fair prices.

Warehouse Infrastructure Fund under NABARD: Government of India, through NABARD,

had set up a separate fund called Warehouse Infrastructure Fund (WIF) with a corpus of Rs. 5,000 crore during 2013-14, with a further corpus of Rs. 5,000 crore in 2014-15. The primary objective of WIF was to provide credit to public and private sectors for creation and augmentation of decentralized modern scientific storage in the country. A loan of Rs. 341.61 crore has been sanctioned under WIF for construction of warehouses at 11 locations for additional scientific storage capacity of 4.78 lakh metric tonnes in Rajasthan. The cumulative disbursement so far is Rs. 251.09 crore.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Godown	No.	18.73	80	26	262.21	209.73
Total					26	262.21	209.73

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development is essential for maintaining soil fertility and enhancing productivity. Despite its importance, land development activities often receive insufficient attention in agricultural initiatives. In Balotra district, several key land development initiatives aim to boost land productivity, including land improvement, leveling, canal construction, bunding, soil conservation, diggi construction, integrated watershed development, and vermicomposting.

To address the issue of cultivable wasteland in the district, activities like field bunding for soil enhancement, soil stabilization, windbreak development, and pond construction can be implemented. In areas with irrigation from wells, prioritizing field bunding and using HDPE/PVC piping can help stabilize soil.

Given the district's vast land and its susceptibility to degradation, there is significant potential for land reclamation, vermicomposting, and bunding activities. By focusing on these initiatives, the district can improve its agricultural viability and promote sustainable land management practices.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department is actively implementing land development projects focused on enhancing agricultural sustainability. Key initiatives include afforestation, the construction of dams, ponds, and reservoirs, as well as rainwater harvesting techniques.

In addition to these infrastructure projects, efforts are made to train local farmers in

effective crop planting techniques. Demonstrations are conducted to showcase best practices, and farmers are provided with various types of plants and agricultural machinery at subsidized rates. These initiatives aim to empower local farmers, improve land productivity, and promote sustainable agricultural practices in the district.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.0ha	No.	10.92	90	22	240.35	216.28
2	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	575	1627.94	1465.14
Total					597	1868.29	1681.42

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Modern agriculture is focusing on activities such as tissue culture, agricultural biomechanics, seed production, and using organic fertilizers and pesticides to increase productivity and reduce costs while maintaining environmental balance. Quality seeds can increase productivity by about 25 percent. Seed production ensures benefits such as seed availability, adequate germination capacity, fixed yield quantity, and species and weed control.

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

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Under the National Program for Organic Farming, grants are available for composting fruit and vegetable waste, bio-fertilizers, bio-pesticides, and investment in soil testing laboratories.
- There is a lack of provision for certification of organic products to promote organic

farming.

- Cooperative societies and Self-Help Groups are expected to educate their members and other farmers about the benefits of these fertilizers and increase their income.
- There should be arrangements for the certification of organic production, with the Agricultural Department (Soil Conservation Division) taking the lead.
- Organic farming should be promoted, and farmers should be encouraged to make vermicompost from crop residues and cow dung.

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Technical and managerial roles are essential for boosting crop production and creating additional employment opportunities in the agro and food processing sectors. Both the Government of India and state governments prioritize the advancement of the Agro/Food Processing industry. Initiatives such as agricultural export zones, food parks, and contract farming are actively promoted to develop this sector in India.

However, despite the significant investment potential in agriculture and food processing, actual implementation and operations have not fully tapped into the available opportunities. Challenges in production, post-harvest management, processing, and marketing remain underdeveloped, even with substantial agricultural output in the district. Notable crops such as pearl millet, cumin, and isabgol are produced in large quantities, highlighting a strategic opportunity to establish local processing industries.

Such initiatives would enhance employment prospects and ensure fair returns for farmers, ultimately contributing to a more robust agricultural economy.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Government of India is supporting the sector by liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural Exchange (Trade Portal by APEDA), Agricultural Infrastructure Fund and various schemes. Major schemes of Government of India are as under:

i. The Pradhan Mantri Kisan Sampada Yojana is a 6520 crore scheme that includes subschemes for various aspects of food processing and preservation, such as Mega Food Parks, Integrated Cold Chain and Preservation Infrastructure, and Food Safety and Quality Assurance Infrastructure.

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

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	214.00	80	167	8715.15	6972.12
Total					167	8715.15	6972.12

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As agricultural activities diversify, the demand for support and extension services is on the rise. Agri Clinics and Agri Business Centers are essential, offering farmers vital information on cropping techniques, modern technologies, pest management, market trends, and pricing, along with veterinary services. These resources can greatly improve crop and livestock productivity. Additionally, Agri Business Centers supply agricultural inputs, rental equipment, and other essential services.

The Vaidyanathan Committee's recommendations are being implemented at the state level, establishing a three-tier structure for Primary Agricultural Cooperative Societies (PACS) linked to the District Cooperative Bank. These societies facilitate annual loan approvals for agricultural and priority sector loans, allowing members to diversify their businesses with funds from various financial institutions.

Formation and promotion of Self-Help Groups and Joint Liability Groups is vital. These groups can connect small landholders and landless farmers, enabling them to act collectively and access bank loans, which helps secure fair prices for their crops.

There is considerable potential for Agri Clinics and Agri Business Centers in the district. These initiatives not only foster self-employment but also empower farmers with knowledge of new agricultural practices and technologies.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agri Clinic and Agri Business Center Scheme: ACABC scheme, implemented by the Ministry of Agriculture and Farmers Welfare, aims to enhance agricultural productivity and create self-employment for agricultural graduates. NABARD serves as the subsidy channeling agency. Key objectives include providing extension services tailored to local needs, supporting agricultural development, and creating job opportunities for graduates and diploma holders.

Agri-Clinics offer expert advice on Soil health, Harvesting methods, Plant protection, Crop insurance and Animal clinical services. **Agri-Business Centers** are commercial units run by trained experts, providing maintenance, equipment hiring, product sales, and post-harvesting management. The scheme includes financial assistance and credit subsidies. **New Agricultural Marketing Infrastructure Sub-Scheme (AMI):** The AMI sub-scheme, part of the Integrated Scheme for Agricultural Marketing (ISAM), promotes new credit-linked projects with subsidies of 25% to 33.33%. Extended until March 31, 2027, it aims to reduce middlemen and post-harvest losses, strengthening agricultural marketing infrastructure.

Objectives include developing robust marketing systems, promoting innovative technologies, enhancing direct marketing, increasing storage capacity, and supporting integrated value chains. Training is provided to raise awareness of best practices in agricultural marketing.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	45	963.00	866.70
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	45	481.50	385.20
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	2	428.00	342.40
4	Loan to PACS/ FSS/ LAMPS	No.	107.00	80	38	4066.00	3252.80
Total					130	5938.50	4847.10

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Pursuant to the Micro, Small and Medium Enterprises Development Act, 2006, and as per Notification S.O. 1364(E) issued by the Ministry of Micro, Small and Medium Enterprises, Government of India, the classification criteria for MSMEs have been revised with effect from 1 April 2025.

Under the revised framework, an enterprise shall be classified as a Micro, Small, or Medium Enterprise based on a composite criterion comprising investment in plant and machinery or equipment, and annual turnover. Specifically, a Micro Enterprise is defined as one with investment not exceeding Rs. 2.5 crore and turnover not exceeding Rs. 10 crore. A Small Enterprise is one with investment not exceeding Rs. 25 crore and turnover not exceeding Rs. 100 crore. A Medium Enterprise is defined as one with investment not exceeding Rs. 125 crore and turnover not exceeding Rs. 500 crore.

Both conditions must be satisfied concurrently for an enterprise to qualify under a particular category. Enterprises exceeding either threshold shall be reclassified into the next higher category, while downgrading shall only occur if both investment and turnover fall below the respective limits of the lower category.

These revised norms are intended to enhance the inclusivity and competitiveness of the MSME sector, enabling broader access to government support schemes and facilitating sustainable growth.

There are approx. 6500 MSME units in the district, majority of which lying under micro category (approx. 6450). There was credit flow of Rs. 2469.36 Crore under MSME which was 65.66% of total GLC flow in the district during 2024-25.

3.2 Infrastructure and linkage support available, planned and gaps

Government Schemes and Initiatives:

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

iv. Rajasthan Handicraft Policy 2022: Under the policy, provision has been made for organizing handicraft week every year, state level awards, 100% interest reimbursement on loan etc.

v. Stand up India Scheme: The Stand Up India Scheme, launched by the Government of India in April 2016, aims to promote entrepreneurship among women and members of Scheduled Castes (SC) and Scheduled Tribes (ST). Under the scheme, each bank branch is encouraged to provide loans ranging from Rs. 10 lakh to Rs. 1 crore to at least one SC/ST borrower and one woman borrower for setting up a greenfield enterprise in manufacturing, services,

vi. Rural Self Employment Training Institute sponsored by State Bank of India is functioning in the district which organizes training for unemployed youth in various trades. In view of agriculture based economy in Barmer, there is a need to organize training on agriculture, animal husbandry, horticulture.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	43	107500.00	86000.00
2	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	63	63000.00	50400.00
Sub Total					106	170500.00	136400.00
II. Service Sector - Term Loan							
1	Trading Units - Term Loan-Micro	No.	40.00	80	2050	82000.00	65600.00
2	Trading Units - Term Loan-Small	No.	300.00	80	170	51000.00	40800.00
Sub Total					2220	133000.00	106400.00
II. Service Sector - WC							
1	Trading Units - Working Capital-Micro	No.	40.00	80	2010	80400.00	64320.00
2	Trading Units - Working Capital-Small	No.	300.00	80	305	91500.00	73200.00
Sub Total					2315	171900.00	137520.00
Total					4641	475400.00	380320.00

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 crucial to a country's economy, driving growth and influencing the industrial landscape. For sustained export growth, a high growth rate, a favorable balance of trade, and robust foreign exchange reserves are essential. Competing on the international stage requires high quality products, competitive pricing, and effective packaging. Recognizing this, the government prioritizes export growth alongside various exporting agencies. Heavy reliance on imports can harm the economy, making initiatives like the Make in India campaign vital for fostering self-reliance and promoting the Indian brand. The Reserve Bank of India introduced the export financing scheme in 1967, designed to provide short term working capital to exporters at international interest rates. This scheme includes 'Pre shipment/Packing Credit' and 'Post shipment Credit,' facilitating smoother export operations. To streamline the export process, the government has simplified documentation requirements; exporters now need only three documents: the Bill of Lading or Airway Bill, the Commercial Invoice cum Packing List, and the Shipping Bill/Export Bill.

Export credit up to Rs. 50 crore reckon under priority sector credit.

GLC flow under Export Sector was Nil in district during 2024-25.

4.1.2 Infrastructure and linkage support available, planned and gaps

The Government of Rajasthan has introduced the Rajasthan Investment Promotion Scheme (RIPS) 2024 as a strategic initiative to catalyze industrial growth, attract private investment, and strengthen the state's position as a leading investment destination in India. The scheme forms a key component of the State's economic development agenda, with an emphasis on green growth, export promotion, and capability development.

Unveiled ahead of the Rising Rajasthan Global Investors Summit 2024, RIPS 2024 reflects the states commitment to fostering an inclusive, innovation driven, and investor friendly industrial ecosystem. Key Objectives are:

- a. To promote investments in sunrise, thrust, and priority sectors.
- b. To provide targeted financial and nonfinancial incentives to both new and existing enterprises.
- c. To encourage industrial diversification through support for high tech, clean energy, and value added service sectors.
- d. To enhance the ease of doing business through streamlined processes and sector specific facilitation.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	2	100.00	75.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	2	100.00	75.00
Total					4	200.00	150.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The Education Loan Scheme aims to offer financial support from banks to deserving and meritorious students pursuing higher education, both in India and abroad. The primary goal is to ensure that every qualified student has access to affordable financial assistance, enabling them to further their studies. Loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI. Investing in vocational education is particularly important, as it directly contributes to the nations and states progress. Educated citizens are invaluable assets, enhancing the country's overall development. Consequently, the credit potential assessment for this subsector has been increased, reflecting its significance in supporting educational advancement and fostering a skilled workforce. By prioritizing education loans, banks play a vital role in empowering students and bolstering the economy.

GLC flow under Education sector was Rs. 108.73 Lakh in the district during 2024-25.

4.2.2 Infrastructure and linkage support available, planned and gaps

i. Schemes like the Central Sector Scheme of Scholarships for College and University Students (CSSS) aimed at the economically weaker section (EWS) and fee waiver in IITs are being implemented to bring excluded students into the fold of education.

ii. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

iii. Measures to increase awareness about educational loans is required.

iv. Special provisions may be made by the governments for literacy and continuing education, primary education, technical education, university and higher education. The Government of India has launched the RISE (Revival Infrastructure and Education) scheme in 2018. The scheme aims to boost investment in research and related infrastructure in premier academic institutions with an outlay of Rs. 1 lakh crore.

v. The infrastructure required for education is available to some extent. The demand for loans for professional courses is also increasing in the district.

vi. Banks insist on third party guarantee in education loans. However, as per RBI rules (Circular No. RPCD.PLNFS.BC.NO.83/06.12.05/200001 dated 28.04.2001), third party guarantee is not necessary for education loans up to Rs. 4 lakh.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	20.00	90	105	1225.00	1102.50
Total					105	1225.00	1102.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental necessity and remains a top priority for individuals, governments, and societies. Adequate housing goes beyond mere shelter; it encompasses access to essential services such as water, sanitation, clean energy, electricity, health care, education, and livelihoods. To ensure comprehensive housing development, it is vital to integrate these services through collaborative planning and coordinated efforts among all stakeholders.

The Ministry of Rural Development has articulated a vision for rural housing that emphasizes "adequate and affordable housing for all." This vision aims to foster sustainable and inclusive housing solutions in rural areas by leveraging government support, community participation under the Panchayati Raj system, self-help initiatives, and public private partnerships. However, a significant gap persists between the demand for housing units and the availability of affordable housing finance, which remains a critical policy challenge in India. The housing sector is among the fastestgrowing industries in the country, driven by a large population, increasing income levels, and rapid urbanization. Addressing these issues is essential for promoting housing accessibility and ensuring that all citizens have the opportunity to secure adequate living conditions. GLC flow under Housing sector was Rs. 2422.99 Lakh in the district during 2024-25.

4.3.2 Infrastructure and linkage support available, planned and gaps

All the 9 blocks of the district are gradually urbanizing. Along with this, housing construction activities have seen a boom. There has also been a boom in the demand for housing construction loans.

The major problems in the housing sector are increase in the cost of land and construction, lack of microfinance measures and limited reach of existing measures, inadequacy of financial assistance given for purchase of housing site.

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

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

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

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

(Rs. lakh)

Sr. No.	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	140	3150.00	2835.00
Total					140	3150.00	2835.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In a developing country such as India infrastructure development predominantly relies on public investment with minimal involvement from the private sector due to high initial costs substantial risks and escalating capital expenses. Enhancing basic amenities is crucial to improving living standards in rural areas. Both the Central and State Governments have adopted policies aimed at augmenting public and private investments to bolster the development of essential facilities. This initiative aims to expand access to infrastructure such as roads, clean drinking water, healthcare, education, energy and housing in rural regions. Although Rajasthan covers 10.4 percent of the total area of the country, its surface water resources constitute only 1.7 percent of the national total. This disparity results in a persistent water crisis in the state. Effective water management and conservation are crucial necessitating the implementation of enhanced irrigation water supply and conservation projects to address the scarcity of water in Rajasthan. The net irrigated area in the state covered 88.21 lakh hectares out of a net sown area of 180.32 lakh hectares resulting in an irrigation intensity of 48.92 [Source: RBIs Statistical Handbook on Indian States 2022-23].

5.1.2 Infrastructure and linkage support available, planned and gaps

A comprehensive summary has been provided in the chapter, categorically for diverse infrastructure projects sanctioned in the district viz. irrigation, agriculture, rural roads, bridges, social sector etc.

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

A comprehensive summary has been provided in the chapter, categorically for projects sanctioned in the district for construction of Veterinary Hospitals, sub-centres for animal health, improvement of education infrastructure, construction and upgradation of PHC and CHC for human health services etc.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Rajasthan the largest state in India covering an area of 3.42 Lakh square kilometers, currently boasts an extensive road network totalling 278813 kilometers. Over the past 10 years NABARD has approved multiple road construction projects under the "Rural Infrastructure Development Fund (RIDF)" in Rajasthan. Approximately 70% of these projects have been completed with the remaining projects currently underway.

5.2.2 Infrastructure and linkage support available, planned and gaps

In line with the Government of India's goal to double farmers incomes and the Reserve Bank of India's directive to allocate up to 12 percent of total credit flow to small and

marginal farmers the blockwise financial assessment for the year 2026-27 is detailed in Annexure1. Intervention and proactive action are needed in the following areas: 1. Bankers are required to prioritize fulfilling the obligations for financing the infrastructure related activities.

2. The participation of beneficiaries particularly women in drinking water and sanitation and water supply schemes can be ensured.

3. Village water and sanitation committees can be established and efforts can be made to build and enhance their capacity.

4. The schemes success depends on ensuring the involvement of all rural families in various Government of India initiatives like Samagra Shiksha Abhiyan, Swachh Bharat Mission and National Rural Drinking Water Programme.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Schools	No.	100.00	80	1	100.00	80.00
2	Healthcare-Hospital	No.	100.00	80	1	100.00	80.00
3	Healthcare-Pathological Lab	No.	60.00	80	5	300.00	240.00
4	Healthcare-Veterinary Clinic	No.	50.00	80	3	150.00	120.00
5	Sanitation-Pay & Use Toilets	No.	2.00	80	9	18.00	14.40
6	Sanitation-Toilets	No.	0.25	80	45	11.25	9.00
Total					64	679.25	543.40

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Amidst the current energy crisis the imperative lies in harnessing unconventional and renewable sources of energy. Nature provides abundant resources such as solar energy, wind energy and other known and undiscovered sources. The key is to utilize these resources effectively. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate the risk of environmental pollution. The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like solar energy is gaining popularity in the district due to its sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. The Government of India has aimed to establish 40000 MW of Rooftop Solar Projects (RTPs) including installations on residential rooftops by 2026. According to assessments by the National Institute of Wind Energy (NIWE) and the Ministry of New and Renewable Energy (MNRE) Government of India the states wind energy potential is estimated to be approximately

18770 MW at a hub height of 100 meters.

5.3.2 Infrastructure and linkage support available, planned and gaps

Electricity availability has risen significantly increasing from an average of 6-8 hours per day to 20-22 hours per day in rural areas and from 10-12 hours per day to 23-24 hours per day in urban areas. The per capita electricity availability in the state has also seen an increase rising from 785 kWh in 2012-13 to 1301.7 kWh in 2021-22. [Source: RBI Handbook of Statistics on Indian States 2021-22].

India receives a solar energy potential of 5000 trillion kWh/m² annually averaging 4-7 kWh/m² daily which significantly surpasses the country's total energy consumption. Rajasthan experiences 300-330 clear sunny days annually with 6-7 kWh/m²/day of solar radiation ranking among the highest globally. The Government of Rajasthan introduced the "Policy for Promotion of Electricity Generation from Non-Conventional Energy Sources" in 1999 to encourage electricity generation from biomass sources. This policy has been periodically amended to meet evolving requirements. In 2010 the Government of Rajasthan released the "Policy for Promotion of Electricity Generation from Biomass 2010" (Policy-2010). The primary sources of energy include mustard husk and Prosopis juliflora. Annually 5766511 tonnes of surplus residue are generated from mustard husk, rice stalks, guar stalks, Prosopis juliflora wood, cotton stalks and other sources.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery	No.	6.00	90	1450	10500.00	9450.00
2	Solar Energy-Solar Pump Sets	No.	6.00	90	155	930.00	837.00
Total					1605	11430.00	10287.00

RIDF

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

(Rs. crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	152	963.330000	374.6928
B	Ongoing tranches	347	475.590000	382.2924
	Total (A + B)	499	1438.920000	756.9852

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

(Rs. crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	17	1.451500	1.3790
B	Rural roads & bridges	432	497.753700	396.0525
C	Social Sector	102	268.884100	130.2167
	Total (A + B + C)	551	768.089300	527.6482

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	18	Construction of Veterinary hospitals and Sub-centres for animal health.	18	333
2	Education - Strengthening of Schools	79	Improvement of Education Infrastructure in district	79	3576
3	Medical and Health - Construction and upgradation of PHC and CHC	22	Construction and upgradation of PHC and CHC for human health services.	22	4597
4	Rural Drinking Water Supply (PHED)	1	Ummedsagar Dhawa Samdari Khandap Part-III Package-IV	1	18715

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the extensive presence of banks in rural areas many vulnerable groups such as small and marginal farmers, agricultural labourers, rural artisans, small traders and individuals from scheduled castes and tribes still rely on informal credit sources for their consumption and production needs.

Self-help groups empower individuals to save deposit their funds in banks and access loans. This collaboration benefits both the groups and the banks. The Self Help Group Bank Linkage (SHGBLP) program has evolved into a comprehensive initiative recognized for enhancing financial economic and social capital in rural areas nationwide. It has proven to be an effective strategy for microcredit distribution and promoting financial inclusion globally.

Joint Liability Groups (JLGs) are small groups of individuals typically farmers or rural entrepreneurs who come together to share financial responsibility for loans. Each member guarantees the repayment of the loan reducing the risk for lenders and facilitating access to credit for those who might not qualify individually. JLGs encourage collective decision-making enhance savings habits and foster a sense of community among members. By pooling resources they can invest in better agricultural practices machinery or small businesses. This model not only promotes financial inclusion but also strengthens social bonds and empowers marginalized groups making it a valuable tool for economic development in rural areas.

6.2 Infrastructure and linkage support available, planned and gaps

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

1. LEDP for the farm sector accommodates 60120 participants in batches with a minimum of 30 women while the nonfarm sector supports 6090 participants in batches with a minimum of 30 women. The Cluster Based Livelihood Linked Training Program offers grants based on project requirements.
2. MEDP an entrepreneurship program for mature groups offers a maximum grant amount of Rs. 150000. The training lasts for 15 days with a minimum participation requirement of 30 individuals. The quality of selfhelp groups especially those supported by formal institutions needs significant improvement. To enhance their effectiveness its vital to accelerate the credit linkage process by involving more NGOs and banks as SelfHelp Promoting Institutions (SHPIs). This approach will help strengthen these groups and improve financial inclusion in underserved areas.

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:

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.00	100	1500	1060.00	1060.00
2	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	2100	2100.00	2100.00
3	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	300.00	100	40	12000.00	12000.00
4	SHGs/ JLGs-Others	No.	1.50	100	951	1426.50	1426.50
Total					4591	16586.50	16586.50

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Excessive use of chemical fertilizers and medicines is adversely affecting the fertility of the land. It is necessary to increase the rate of seed replacement in various crops.
2. Ensuring the timely availability of quality seeds in adequate quantity at reasonable rates so that productivity can be increased.
3. There is a lack of arrangements for safe storage of fertilizers seeds and produced crops at the village level due to which farmers have to sell the crop at low prices as soon as it is produced due to which they do not get a fair price for their produce. Banks should provide loans to as many farmers as possible to build warehouses under the Agricultural Marketing Infrastructure scheme of the Government of India.
4. Small and marginal landless farmers play an important role in crop production but many small and marginal landless farmers are deprived of crop loan facility. There is a need to increase agricultural production and productivity by providing crop loan to such farmers through joint liability group.
5. Banks should promote loan scheme on warehouse receipt so that farmers can get fair price for their production.
6. Promote climate friendly smart agriculture system.
7. Efforts should be increased by agricultural universities KVKs and farmer producer organizations to promote integrated agriculture system.
8. Promotion of FPOs to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).
9. The concept of Seed Village should be replicated through various means in the state.
10. There is a need to promote crop diversification.
11. Banks can explore the possibility of cluster mode for financing IFS model.
12. Publicity should be done to issue more soil testing cards to the farmers.
13. Organic farming has good potential but it needs to be integrated with bank loans and the concerned department.
14. The government should work to set up vermicompost units at the panchayat level allowing organic waste to be transformed into valuable nutrients within the village.

2. Water Resources

1. Promote drip and sprinkler irrigation.
2. Institutional finance should be made available for the construction of rainwater harvesting structures.

3. While estimating the loan requirement all the investment items like inlet pitching pipe line (PVC & HDPE) and diesel pumpset (optional) etc. should be taken into consideration.
4. Water harvesting and soil conservation programmes need to be implemented through NGOs or through private public partnership so that maximum area can be covered.
5. Organic farming has good potential but it needs to be integrated with bank loans and the concerned department.

3. Farm Mechanisation

1. Custom hiring Centres may be established at Gram Panchayat level with the help of Panchayati Raj Department and FPOs.
2. Agriculture Department should support PACS and FPOs in setting up of Custom Hiring Centres.
3. There is a need of establishing agriclinics and agribusiness centers in the district.
4. There is a need to promote improved seeds rotavators crop grading solar dryers drills etc. among farmers.
5. Banks should make it easier for farmers to obtain loans for new and used tractors allowing them to avoid the high-interest loans from private companies and banks.

4. Plantation and Horticulture

1. A standardized spray schedule for pomegranate and other horticultural crops should be developed and widely shared in the district. This will help reduce costs for farmers ensure that the fruits are free from residues and meet export standards.
2. The Horticulture Department and KVKs should collaborate to improve farmers technical skills in producing export-quality pomegranates.
3. In addition to post-harvest management there should be a focus on adopting value-added technologies. Contract farming for medicinal plants can provide farmers with on-site marketing opportunities ensuring they receive a fair price.
4. Efforts should be made to set up processing units for pomegranates amla and other horticultural crops to utilize local raw materials. Additionally banks need to provide term loans to support this initiative.

5. Banks should offer financial support for establishing units that convert fruit and vegetable waste into compost.
6. Horticulture department should focus on ensuring the timely availability of high-quality planting materials. To meet demand an adequate number of nurseries should be established in the district.
7. The absence of processing units is hindering the development of horticulture in the district. Therefore the government should incentivize private sector entrepreneurs to establish these units by offering special concessions.
8. The government should work to set up vermicompost units at the panchayat level allowing organic waste to be transformed into valuable nutrients within the village.

5. Forestry/ Waste Land Development

1. Promoting farm forestry models in the district is crucial to mitigate desertification. This initiative will not only support environmental sustainability but also enable farmers to increase their income through complementary activities.
2. Non-governmental organizations should collaborate with government departments and banks to promote forest development in line with the National Forest Policy.

6. Animal Husbandry - Dairy

1. Dairy is set to play a key role in animal husbandry and in doubling farmers' income. In arid and semi-arid regions more than 50 % of farmers' income comes from animal husbandry. Thus it is crucial to adopt an integrated approach to animal husbandry.
2. Climate change has a detrimental effect on animal productivity and reproductive health. To address this issue indigenous breeds should be promoted which are resistant to disease and naturally equipped to cope with the challenges of climate change.
4. Milk collection centers should be established at the block level featuring proper facilities for milk collection and the installation of bulk milk coolers.
5. It is essential to raise awareness among farmers and bank employees in the district about the National Livestock Mission National Gokul Mission and dairy processing initiatives.

7. Animal Husbandry - Poultry

1. Climate change negatively impacts the productivity and reproductive health of animals. To address this native bird breeds should be promoted that are disease-resistant and naturally capable of withstanding the effects of climate change.
2. To double farmers' income, small and marginal farmers may engage in activities such as backyard poultry farming. This approach can provide an effective way to enhance their earnings.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Sheep and goat rearing is expected to play a significant role in doubling farmers' income. In arid and semi-arid regions over 50 % of farmers income is derived from animal

husbandry making it essential to adopt an integrated model for animal husbandry.

2. Marketing linkages for goats can be established with major markets like Mumbai and Surat allowing goat rearers to obtain better prices.

9. Fisheries

1. Due to limited water availability in the district fisheries poses significant challenges. With much of the area being desert the credit potential for this activity has not been evaluated.

10. Construction of Storage and Marketing Infrastructure

1. Financing for different aspects of agricultural produce aggregation is not provided simultaneously or in parallel. Additionally small farmers often have limited marketable surplus making aggregation essential.

2. A directory of all available warehouses in the district should be created and shared with farmers. Additionally extensive awareness programs should be conducted at the block level to highlight the importance of scientific storage and the advantages of primary processing.

3. Banks should provide financing to individual entrepreneurs and small farmers for constructing warehouses within the cooperative sector.

4. The government should establish adequate market yards and warehouses in the district allowing farmers to store their produce and sell their crops at the right time for a fair price.

11. Land Development, Soil Conservation and Watershed Development

1. Banks should provide financial support to farmers for land development activities including land leveling reclamation drainage soil conservation and watershed management.

2. Government departments should encourage farmers to seek bank loans by offering timely technical assistance. The Land and Water Conservation Department should work to enhance the effectiveness of this initiative.

12. Agriculture Infrastructure: Others

1. The Government of India announced the Agriculture Infrastructure Fund in August 2020 allocating Rs. 1 lakh crore for the next 10 years. This fund offers a 3 interest relief to agricultural entrepreneurs village service cooperative societies and farmer producer organizations on bank loans for post-harvest management activities. This scheme should be actively promoted and loan accounts should be linked to it.

2. Bankers require regular training on various agro-processing schemes and aspects related to it.

13. Food and Agro. Processing

1. Banks should give priority to lending for food and agro-processing activities.

2. All scheduled commercial banks regional rural banks small finance banks and state cooperative banks are eligible for concessional refinance on PM-FME loans. Banks should

leverage this opportunity effectively.

14. Agri. Ancillary Activities: Others

1. Processing activities enhance value and minimize post-harvest losses. They also boost income and generate employment opportunities.
2. As activities diversify the demand for support and extension services continues to increase each year. Therefore it's crucial to establish Agri Clinics and Agri Business Centers led by agriculture graduates or those from related fields such as horticulture animal husbandry veterinary medicine forestry dairy poultry and fisheries.
3. Climate change is anticipated to decrease productivity in both agricultural and non-agricultural sectors. In this context Agri Business Centers can strengthen extension services by offering high-quality guidance.

15. Micro, Small and Medium Enterprises (MSME)

1. The District Industries Center should identify potential activities in the non-agricultural sector and establish appropriate arrangements for training rural entrepreneurs providing extension services supplying raw materials and marketing manufactured goods.
2. To create new employment opportunities in the district banks should enhance direct lending to micro small and medium enterprises in the manufacturing and service sectors alongside government-sponsored schemes.
3. Banks should support entrepreneurs by leveraging the credit guarantee scheme.
4. Uninterrupted power supply should be ensured to the industries established in the rural and urban areas of the district.

16. Export Credit

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. Dedicated bank branches should be established to support export activities.
3. A user-friendly guide should be provided to beneficiaries to help them understand the policies schemes and regulations of the banks.

17. Education

1. Efforts should be made to increase awareness about educational loans.
2. The process for obtaining education loans should be streamlined and decision-making should be decentralized.

18. Housing

1. Attention is needed to address issues like the challenges farmers face in securing loans for building houses on agricultural land and the lengthy process of converting land use from agricultural to non-agricultural. This will help farmer families obtain housing loans more easily.

2. Arrangements should be made for online applications to approve house maps along with establishing a fixed timeframe for processing these requests. This will help in timely disbursement of loans.

19. Social Infrastructure

1. Banks should provide financing to entrepreneurs for establishing schools drinking water facilities and sanitation services including the construction or refurbishment of household toilets and improvements to water access at the household level.

2. Banks should provide financing for healthcare facilities including private clinics and pathological labs.

20. Renewable Energy

1. Banks should promote and provide financing to households under the PM Surya Ghar Muft Bijli Yojana.

2. Banks should explore opportunities to finance captive and other solar projects under the PM-KUSUM scheme.

21. Informal Credit Delivery System

1. The District Central Cooperative Bank should diversify its operations into the non-agricultural sector by developing a specific action plan.

2. Banks should prioritize increasing credit flow for activities related to rural industrialization specifically targeting entrepreneurs trained by RSETI.

3. Banks should establish a control and reporting system to ensure that pending loan applications are processed within the specified time limits.

4. Banks in the district are reluctant to lend to self-help groups and joint liability groups. They should follow the Reserve Bank of Indias guidelines for lending under the Pradhan Mantri Jan Dhan Yojana as well as for self-help and joint liability groups.

5. Banks should offer training on Self Help Groups (SHGs) and Joint Liability Groups (JLGs) to branch managers and field staff. All banks in the district should actively cooperate in credit linkages for SHGs and JLGs.

6. Rajeevika should organize at least one credit camp every month in collaboration with all banks and district administration.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in Rajasthan has witnessed significant expansion and diversification, comprising a total of 41,483 cooperative societies. These include non-credit cooperative societies such as dairy, fishery, poultry, housing, labour, consumer, weavers, marketing, and industrial societies, as well as credit cooperatives such as PACS, LAMPS, and FSS. Collectively, these cooperatives serve a vast network of nearly 111.85 lakh members, indicating their deep-rooted presence in the socio-economic fabric of the state.

The top five cooperative sectors by number of societies are:

1. Dairy Cooperatives – 18,859 societies (45.46%)
2. Primary Agricultural Credit Societies (PACS) – 7,851 societies (18.93%)
3. Women Welfare Cooperatives – 4,706 societies (11.34%)
4. Credit & Thrift Societies – 1,873 societies (4.52%)
5. Agro Processing/Industrial Cooperatives – 1,340 societies (3.23%)

2. These five sectors alone account for over 83% of the total cooperative institutions in Rajasthan. To strengthen the outreach and functioning of cooperatives, the GoI/ State Government has launched several key initiatives, including:

Digitalization of Primary Agricultural Credit Societies (PACS): In line with national efforts, PACS in Rajasthan are being computerized to enhance transparency, efficiency, and service delivery at the grassroots level.

Promotion of Women Led Cooperatives: Special emphasis has been placed on empowering women through Women Welfare Cooperative Societies, with over 11% of total societies falling under this category.

Strengthening Dairy Cooperatives: Rajasthan, with the highest share of dairy cooperatives, has seen increased investment in milk collection centres, chilling infrastructure, and quality testing labs to boost rural livelihoods and dairy output.

Support for Industrial and Agro Processing Cooperatives: New policies have encouraged the development of processing units, value addition, and market linkages, particularly in agro based cooperatives.

Youth and Tribal Engagement: Schemes have been introduced to encourage youth and marginalized communities, including SC/ST and tribal groups, to form or join cooperatives in sectors such as agriculture, handicrafts, and bee farming. "

3. Moreover, Rajasthan's cooperative ecosystem includes long-term rural credit institutions such as 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 36 Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). The state is also home to 73 Multistate Cooperative Societies (MSCS), along with 3 district level federations, 18 state level federations, and 19 national level federations, ensuring coordination and capacity building across various tiers.

These efforts collectively reflect Rajasthan's commitment to revitalizing and modernizing its cooperative sector, aiming for greater inclusivity, economic empowerment, and rural development through cooperative principles.

4. As per the 2024-25 Budget announcement, the Rajasthan Cooperative Gopal Credit Card Loan Scheme has been launched to provide financial support to livestock rearers. Modeled on the lines of the Kisan Credit Card, this scheme aims to benefit around 5 lakh gopalak (live stock rearing) families in its first phase.

The scheme enables easy access to loans through the cooperative sector, helping gopalaks meet their working capital needs related to animal husbandry and dairy activities.

By offering structured credit via cooperative institutions, the scheme is expected to enhance rural livelihoods, promote livestock based income, and strengthen the dairy economy in the state.

5. Under the Sahakar Kisan Kalyan Yojana, the Rajasthan Government aims to make cooperative credit more accessible and affordable for farmers. Loans are provided through Primary Cooperative Land Development Banks and Central Cooperative Banks for both agricultural and non-agricultural purposes.

To encourage timely repayment, the scheme offers attractive interest subsidies:

- 7% subsidy on agricultural loans.
- 5% subsidy on non-agricultural loans.

As a result, farmers effectively pay only 4% interest on agricultural loans and 3.5% on non-agricultural loans.

These loans can be used for various developmental activities such as drip irrigation, land levelling, tube well deepening, greenhouse setup, solar installations, vermicompost production, silkworm rearing, and beekeeping.

A budget provision of Rs. 39.75 crore has been made for interest subsidies under this scheme, aimed at reducing the financial burden on farmers and promoting sustainable agricultural practices.

5. Status of Cooperatives in the District

1. Balotra district has a good network profile of cooperative societies covering all the 9 blocks of the district.

2. The district has 12 branches of The Barmer Central Cooperative Bank Ltd. and 2 branches of the Balotra Primary Land Development Bank operating. Additionally, there are a total of 153 Primary Agricultural Cooperative Societies (PACS) functioning across all the 9 development blocks of the district.

3. Besides PACS, 31 non credit societies in the district belongs to various sectors viz. Dairy, Women Welfare, Housing, Labour, Marketing, Handloom Textile & Weavers etc.

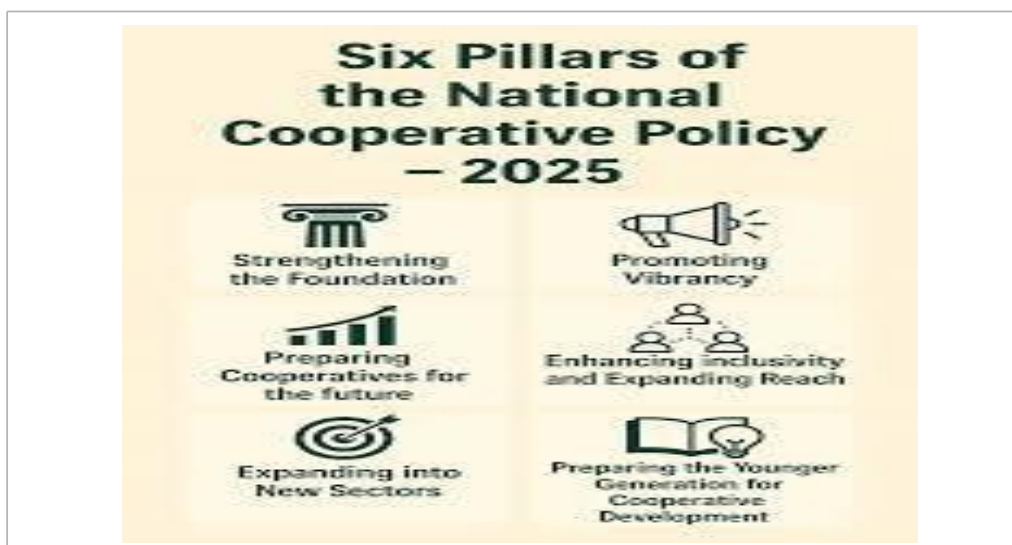
6. Potential for formation of cooperatives

1. There is good potential for cooperative activity in the district, as the distribution of the operational area of cooperative societies in the district is not uniform, and some gram panchayats are underserved in the district. Therefore, there is potential for the formation of credit cooperative societies in all the development blocks, which can promote economic activities.
2. Further there is requirement for strengthening of existing cooperative societies in the district as there are large number of societies which are not active.
3. Balotra district is actively implementing the Ministry of Cooperatives (MoC) flagship scheme, aimed at establishing 2 lakh cooperative societies at the Gram Panchayat level across the country. This scheme is designed to bolster grassroots cooperative infrastructure, promote self reliance, and empower rural communities.

Under this initiative, Balotra district is working towards:

- a. Expanding the cooperative network uniformly in every Gram Panchayat.
 - b. Setting up Primary Agriculture Credit Societies in all Gram Panchayats
 - c. Setting up Dairy Cooperative Societies in all Gram Panchayats.
 - d. Enhancing participation of farmers and rural entrepreneurs in cooperative ventures.
4. This focused implementation of the MoC scheme will help bridge existing gaps, revitalize the cooperative sector, and ensure inclusive socioeconomic growth in Balotra district.

Title : National Cooperative Policy 2025 "Sahkar se Samriddhi"



"The National Cooperative Policy 2025, launched by the Ministry of Cooperation, aims to revitalize India's cooperative sector and align it with the national development goals under the vision of Sahkar se Samriddhi (Prosperity through Cooperation). With over 8.44 lakh cooperatives and 30 crore members, India holds the largest cooperative network globally.

Key Objectives are:

Triple the cooperative sectors contribution to GDP by 2034

Establish one cooperative in every village and five model cooperative villages per tehsil

Create two lakh new Primary Agricultural Credit Societies (PACS) by February 2026

Ensure inclusive participation of 50 crore citizens by 2047

The policy envisions cooperatives as a key pillar of India's socioeconomic transformation, fostering self-reliance, employment, and inclusive growth. It lays the foundation for a modern, tech enabled, and community driven cooperative ecosystem aligned with the goals of Viksit Bharat @2047."

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	Awareness Creation	Organizing visit of Block Level Bankers Committee to SHGs	Balotra District	Conduct of one day programme.	Nil	30	Developing a better understanding of BLBC members regarding SHG formation operations credit needs and its impact on livelihoods.
2	Banking Technology	Support to Regional Rural Bank for adoption of micro ATMs at its branches	Balotra District	Grant support of 80 percent of cost of equipment.	Nil	100	Better technology adoption by the bank customers and access to payment channels to rural households.
3	Climate Change	Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities	Bhimgoda and Pariharo ki Dhani sites of Siwana block of Balotra District	NAFCC Projects	Nil	10000	Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities

4	Financial Inclusion	Centre for Financial Literacy	Samdari block of Balotra District	Grant support for establishment of Centre for Financial Literacy with sufficient staff through CRISIL Foundation.	Nil	50000	CFLs have been started with an aim to encourage people to make a household budget and record financial transactions. Promote use of savings bank accounts and other deposit accounts. Protect people from fraud mis-selling and Ponzi schemes. Promote awareness of social security schemes. Encourage people to borrow from formal financial institutions. Promote the use of electronic payment systems. Encourage people for social security schemes.
5	Institution Development	PACS Computerisation	Balotra District	Grant (funded 90 percent by GoI and 10 percent by NABARD) of Rs. 3.91 Lakh to each PACS for computerization of its operations.	Nil	100000	Hardware support. Software support. Integration with national PACS portal. Digital transactions accounting and monitoring of PACS.
6	Promotional Activity	Capacity building workshop for SHG members	Balotra District	Conduct of workshops with NABARD support	Nil	100	Capacity building of SHG members for livelihood activities bank linkage marketing activities.

		and leaders - 2 workshops in a year.					
7	Promotional Activity	Capacity building workshop for NGO staff.	Balotra District	Conduct of workshop with NABARD support	Nil	35	Capacity building of NGO staff for developmental initiatives.
8	Sensitisation	Sensitisation workshop of Bankers about Financial Inclusion Fund activities of NABARD and Govt. schemes.	Balotra District	Organization of workshops with NABARD support	Nil	40	Capacity building of bankers on govt. scheme and convergence.
9	Women Empowerment	Micro Enterprise Development Programme on Sewing of Clothes	Balotra District	Grant support of Rs. 1.50 lakhs for capacity building 30 SHG members.	Nil	30	Development of enterprise for SHG women.

Success Story



5. Block	Baltora
6. Village	Mungra
Title	Enterprise Development for Rural SHG women through market demand based production
Scheme	Micro Enterprise Development Programme (MEDP)
Project Implementing Agency	Roshni Sansthan
Duration of the project	15 days
Beneficiary	Rural SHG Women
1. No. of beneficiaries	30
3. State	Rajasthan
4. District	Balotra

1.1 Support provided

•NABARD has sanctioned a Micro Enterprise Development Programme covering 30 participants of Mungra Village of Balotra block of Balotra District.

•30 rural SHG women were identified for training on sewing of clothes.

1.2 Pre-implementation status

•Balotra block has significant potential for sewing of clothes activity.

•Identified rural SHG women were not having any secondary source of income.

•The SHGs were mainly focussed on small savings among themselves.

- Suitable trainers were identified for the training programme.

1.3 Challenges faced

- Low income and poverty.
- Hesitation among SHG women to take up any activity.
- Social stigma attached with engagement of women in any activity and stepping out of their house.

1.4 Impact

Self-confidence has been infused in the women.

- Enhancement of monthly income from nil to 9000/- per month for part time activity.

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.

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 incentivize the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs.

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

1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars:

- (i) Accelerating Green Lending across sectors,
- (ii) Playing a broader Market Making Role,
- (iii) Internal Green Transformation of NABARD, and
- (iv) Strategic Resource Mobilization.

This strategic initiative not only reinforces NABARD’s commitment to environmental stewardship but also positions it as a pivotal player in India’s transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part

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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

b. The cement industry being a major source of CO₂ emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

Barmer District (Balotra being part of erstwhile district) lies on 21st rank (relatively low vulnerability) out of 33 districts, based on socioeconomic vulnerability as per Rajasthan State Action Plan on Climate Change 2022. SAPCC 2022 had recommended improvement in literacy rate, female literacy rate, reduction in the number of marginal cultivators/workers, promotion of household industries, improvement of female engagement in household industries and reduction in proportion of households living in dilapidated housing conditions to address socioeconomic vulnerability. The district has been placed at first position (highest vulnerability) in case of agriculture vulnerability index and at third position in hazard index as per SAPCC 2022. SAPCC 2022 had recommended increase in the fertilizer consumption (organic), irrigated area, cropped area, area sown more than once, cropping intensity, CDI, number of wells and electrification to tackle impact on agriculture sector. The district has 7% population residing in urban centres i.e. at very low level in urbanization.

The district being part of Thar Desert region of Rajasthan should be given priority by the State.

3.2 Any specific Climate Change initiative in the District by

State Government's initiatives including development of Solar parks, plantation drive with target of 7 crore trees, investment of Rs. 4000 Crore in Mission "Hariyalo Rajasthan" in the State are aligned with SAPCC by promoting renewable energy, enhancing forest cover and

fosterin climate resilience. Further, various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023, are aligned with the objectives of SAPCC. Moreover, the state government has announced the introduction of a ‘Green Budget’ from next year.

NAFCC Projects :

Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities with Department of Forest (GoR) as Executing Entity-

The ongoing project in the district focuses on protecting and developing the project area through soil amendments, restoring water bodies, creating wetlands, and implementing soil and water conservation, while also setting up nurseries, promoting grass and tree plantation, installing micro irrigation with solar pumps, regenerating local plant species, building stakeholder capacity, and providing technical support for ecological restoration.

Krishi Vigyan Kendra is implementing various capacity building programs on climate resilient seeds, agriculture techniques and natural farming.

Potential for Geographical Indication (GI) in the district

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

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

3. In Rajasthan, NABARD has helped products in various districts to get Geographical Indicator (GI) tag, which are as follows:

- i. Kashidakari of Bikaner
- ii. Jodhpuri Bandhej
- iii. Nathdwara Pichhwai Art
- iv. Bikaner Usta Kala Crafts
- v. Koftgiri Metal Craft, Udaipur

In the process of getting GI tags for 5 products:

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

Registered 1000 artisans as authorised GI user for the following products:

- i. Sanganer Hand Block Print
- ii. Bagru Hand Block Print
- iii. Jaipur Blue Pottery
- iv. Rajasthani Katputli

4. Balotra district has the potential for GI tag in the following activity.

Cumin of Barmer and Balotra Districts

Cumin (*Cuminum cyminum*) from Barmer and Balotra Districts Rajasthan is highly regarded for its quality and flavor playing a crucial role in both local cuisine and the agricultural economy. The regions arid climate well drained sandy soil and traditional farming practices create ideal conditions for cumin cultivation.

Farmers in Barmer and Balotra typically grow cumin as a Rabi (winter) crop harvesting it between February and March. The seeds are small brownish and have a distinctive aromatic profile making them a staple spice in Indian cooking and various global cuisines. Cumin from Barmer and Balotra districts is particularly sought after for its intense flavor and aroma often used in curries lentil dishes and pickles.

The cultivation of cumin supports the livelihoods of many families in Barmer and Balotra districts contributing significantly to the local economy. Efforts to promote sustainable farming practices and improve market access for farmers have further enhanced the prominence of Balotra cumin ensuring its place as a valued spice both domestically and internationally.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Profile 2024
Soil & Climate	District Statistical Profile 2024
Land Utilisation [Ha]	District Statistical Profile 2024
Ground Water Scenario (No. of blocks)	Dynamic Groud Water Resources Report 2023
Demographic Profile [In 000]	District Statistical Profile 2024
Village-Level Infrastructure [Nos.]	District Statistical Profile 2024
Additional Information	District Statistical Profile 2024
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Profile 2024
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Profile 2024
Irrigation Coverage [000 Ha]	Erswhile Barmer District data
Animal Population as per Census [Nos.]	District Statistical Profile 2024
Status	District Statistical Profile 2024
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	District Statistical Profile 2024
Trend in procurement/ marketing	District Statistical Profile 2024
KCC Coverage	Lead Bank and SLBC
Soil testing facilities	District Statistical Profile 2024
Crop Insurance	AIC
MSME units - Cumulative	DIC
Crop Identified for One District-One Product	DIC
Status of SHGs	NRLM portal and SLBC
Details of credit cooperative societies	Cooperative Department

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

Sources	
1	SLBC Rajasthan
2	Lead Bank Balotra

Name and address of DDM

Name	Mahendra Singh Umat
Designation	DDM, NABARD
Address 1	AA-23
Address 2	Mahaveer Nagar
Post Office	Barmer H.O
District	BARMER
State	Rajasthan
Pincode	344001
Telephone No.	02982294758
Mobile No.	8985501386
Email ID	barmer@nabard.org



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Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH. |
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|---|---|

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|--|--|

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

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

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N A B FOUNDATION

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

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