



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Beawar 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: Beawar**

**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 Beawar has projected a credit potential of Rs.578328.19 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 Beawar 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



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



Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
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	Beawar is located in Central Rajasthan.
Type of soil	Mostly sandy, calcareous (chalky), saline and alkaline
Primary occupation	Primarily involved in agriculture, animal husbandry and Micro business activities.



**3. Sectoral trends in credit flow**

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

Rs 4022.36 Crore in FY 2024-25

**2. Investment credit in agriculture**

Rs 524.57 Crore in FY 2024-25

**3. Credit flow to MSMEs**

Rs 1576.88 Crore in FY 2024-25

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

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

**1. Projection for the year**

FY 2026-27

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

Rs 2559.39 Crore

**3. Projection for MSMEs**

Rs 2768.00 Crore

**4. Projection for other purposes**

Rs 455.89 Crore





## 5. Developmental Initiatives

- 1 Formation & promotion of FPOs, skill development initiatives for rural youth, providing livelihood to tribal families under TRIBES, women empowerment, mobilization of natural resources through Watershed Development Programme, creation of resources under Rural Infrastructure Development Fund (RIDF)

## 6. Thrust Areas

- 1 Thrust areas like investing in supply chain service like CHCs, procurement of agricultural produce, scientific warehouse, pack houses, testing unit, sorting/grading unit, cold chains, logistics facility, and primary processing centers to boost the farm sector, including marketing facility.
- 2 There is a need to give priority to investment in warehouses, cold storages and other marketing infrastructure facilities to promote the industrial sector in the district.
- 3 Under the PM Kisan Samman Nidhi Yojana, all the remaining eligible farmers are to be provided the facilities of Kisan Credit Card.

## 7. Major Constraints and Suggested Action Points

- 1 Issues related to production and productivity which are linked to timely availability of inputs, equipment, extension services etc. to the farmers. Moreover, it will also require skill upgradation and efficiency enhancement.
- 2 Market related issues including access to markets, e-commerce etc. will be necessary to find remunerative prices for the product.
- 3 Pertaining to sustainability; sustainability is the most important aspect of agriculture which refers to the provision of gainful employment throughout the year. In order to ensure increased income, the farmer should adopt one non-farm activity also.
- 4 Identification of a non-farm sector linked to the agriculture sector and participation in wage-related programmes of the government like MNREGA etc. can be integral parts of this approach.
- 5 Issues related to risk management which is about reducing the difficulties of life and production risks. Coverage of all farmers under various crop and life insurance products and specially designed pension schemes by the Government of India should be widely publicized.
- 6 High-tech agriculture is the need of the hour. This will enable farmers to get higher yielding crops using less water. Crops produced by good quality seeds will be less prone to diseases.
- 7 Farmers time will be saved and they will be able to use this time in other agriculture-based activities. Development of collective systems like farmer societies, producer companies, JLG/SHG etc.



- 8 Farmers income can be increased through infrastructure and post-harvest management and also through Public Private Partnership or private investment.

## **8. Way Forward**

- 1 Financial Inclusion is a key initiative by the GoI, RBI, and NABARD to unlock inclusive growth for all, ensuring access to financial services like savings, loans, insurance, and money transfer for the poor. It aims to provide these services with minimal paperwork and maximum convenience for all.
- 2 All chapters of the PLP include introduction of sectors/sub-sectors, availability and gaps in infrastructure and supporting services, assessment of potential, review of grassroots lending, and suggested interventions to improve the sector.
- 3 In PLP, the points are discussed in detail. There is a need for quick and concrete action on critical interventions for improvement in some areas.

# Part A



# District Map



Block Map - Beawar



**Legend**

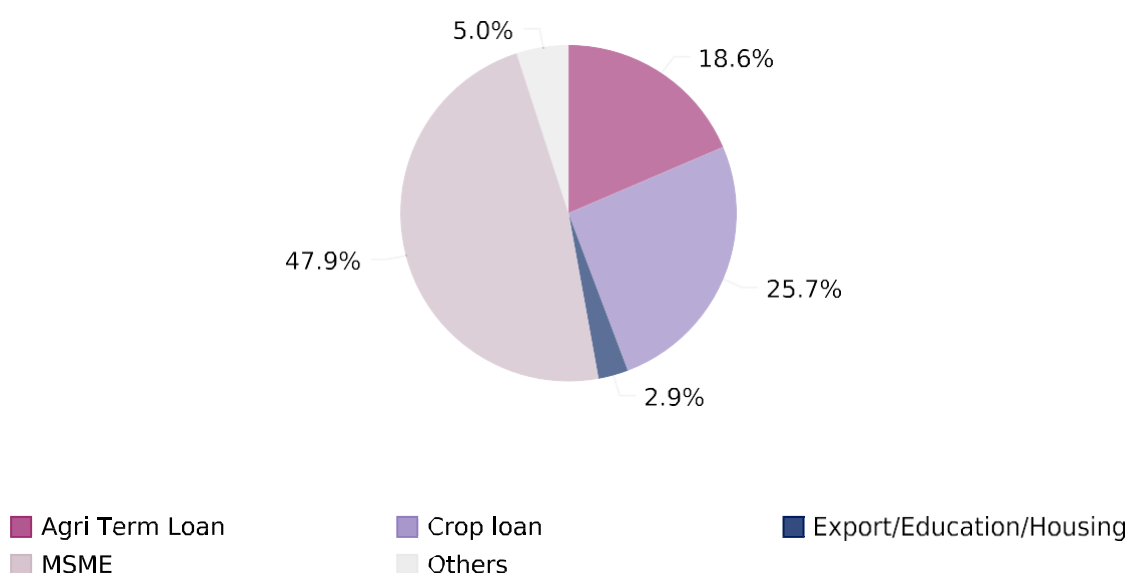
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	200578.42
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	148561.57
2	Term Loan for agriculture and allied activities	52016.85
B	Agriculture Infrastructure	25282.97
C	Ancillary activities	30077.8
I	Credit Potential for Agriculture A+B+C)	255939.19
II	Micro, Small and Medium Enterprises	276800
III	Export Credit	750
IV	Education	720
V	Housing	15228
VI	Social Infrastructure	2568
VII	Renewable energy	5463
VIII	Others	20860
	<b>Total Priority Sector</b>	<b>578328.19</b>



Sources



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

(Rs. lakh)

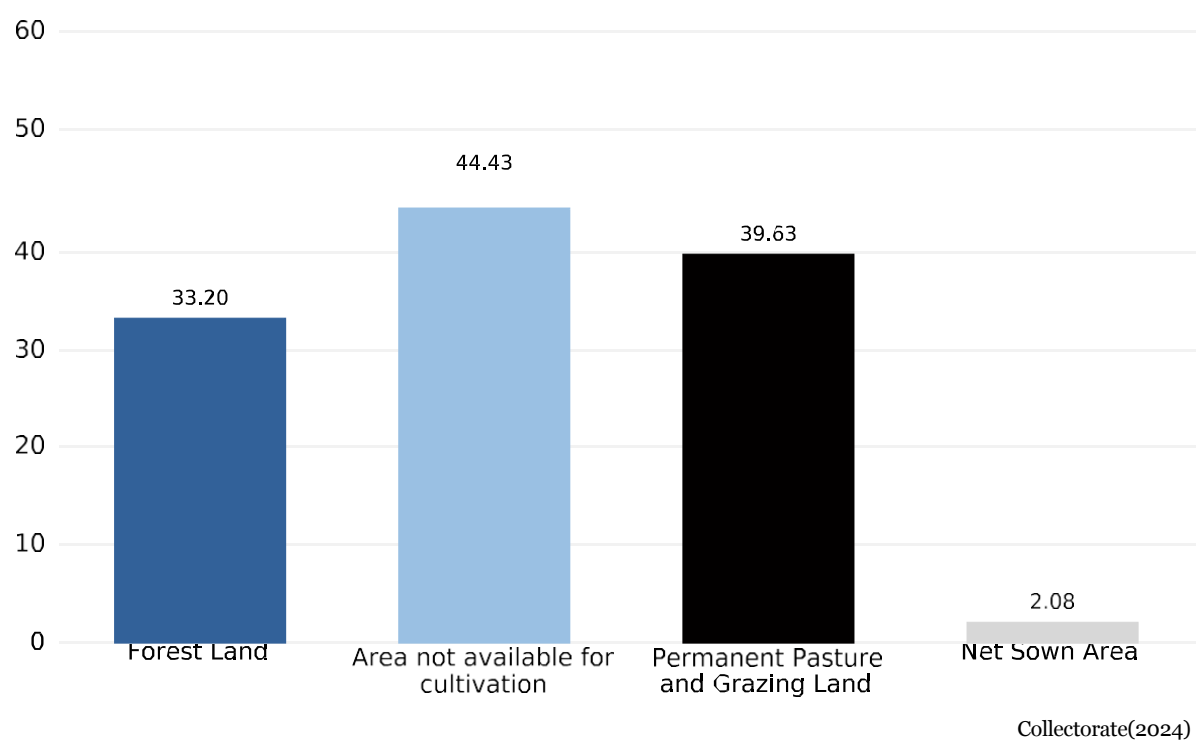
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	142620.62
2	Water Resources	3041.8
3	Farm Mechanisation	8318.75
4	Plantation & Horticulture with Sericulture	10115.87
5	Forestry & Waste Land Development	804.16
6	Animal Husbandry - Dairy	23670.05
7	Animal Husbandry - Poultry	962.7
8	Animal Husbandry - Sheep, Goat, Piggery	5265.74
9	Fisheries	317
10	Farm Credit- Others	5461.73
	Sub total	200578.42
B	Agriculture Infrastructure	
1	Construction of storage	19513.2
2	Land development, Soil conservation, Wasteland development	5769.77
3	Agriculture Infrastructure - Others	0
	Sub total	25282.97
C	Ancillary activities	
1	Food & Agro. Processing	25795.4
2	Ancillary activities - Others	4282.4
	Sub Total	30077.8
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	29520
II	B Service Sector - Term Loan	56000
II	C Manufacturing Sector - WC	45600
II	D Service Sector - WC	143080
II	E MSME - Others	2600
	Total MSME	276800
III	Export Credit	750
IV	Education	720
V	Housing	15228
VI	Social Infrastructure	2568
VII	Renewable energy	5463
VIII	Others	20860
	<b>Total Priority Sector</b>	<b>578328.19</b>



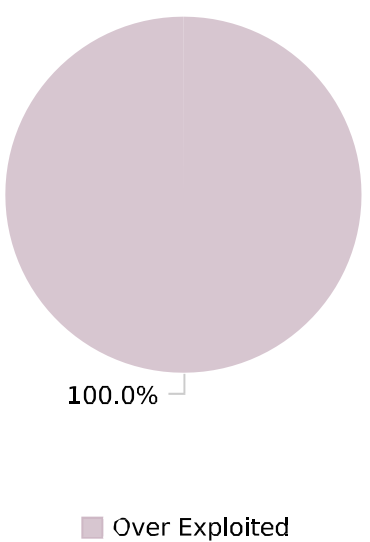
# District Profile



1. Land Utilisation ('000 hectares)



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

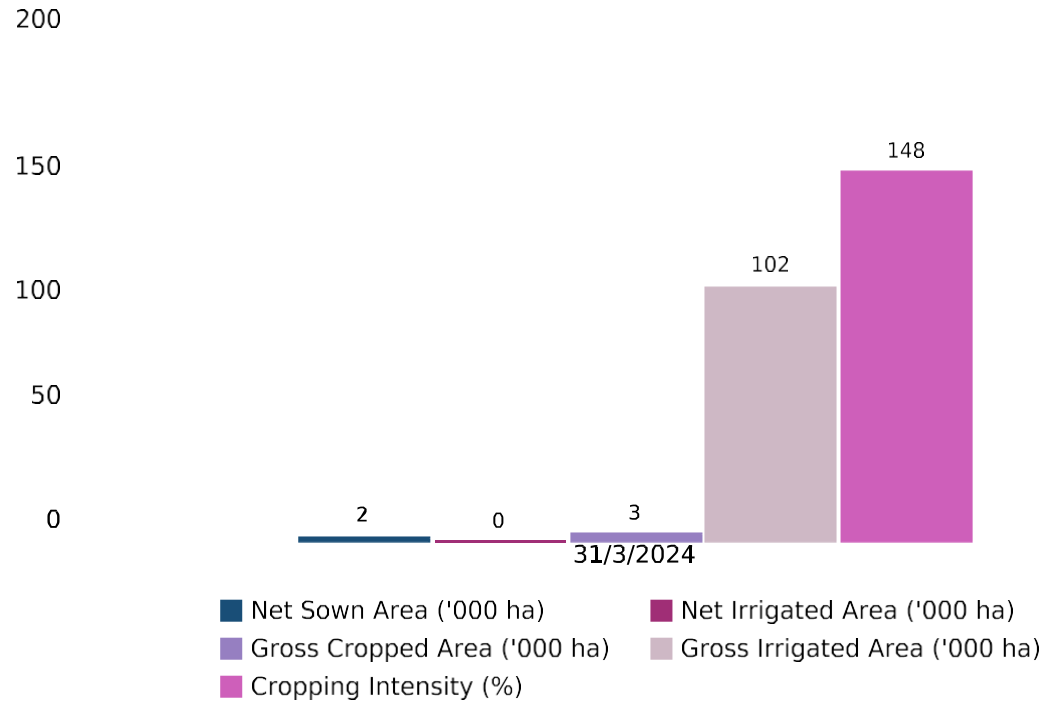


CGW report(2023)

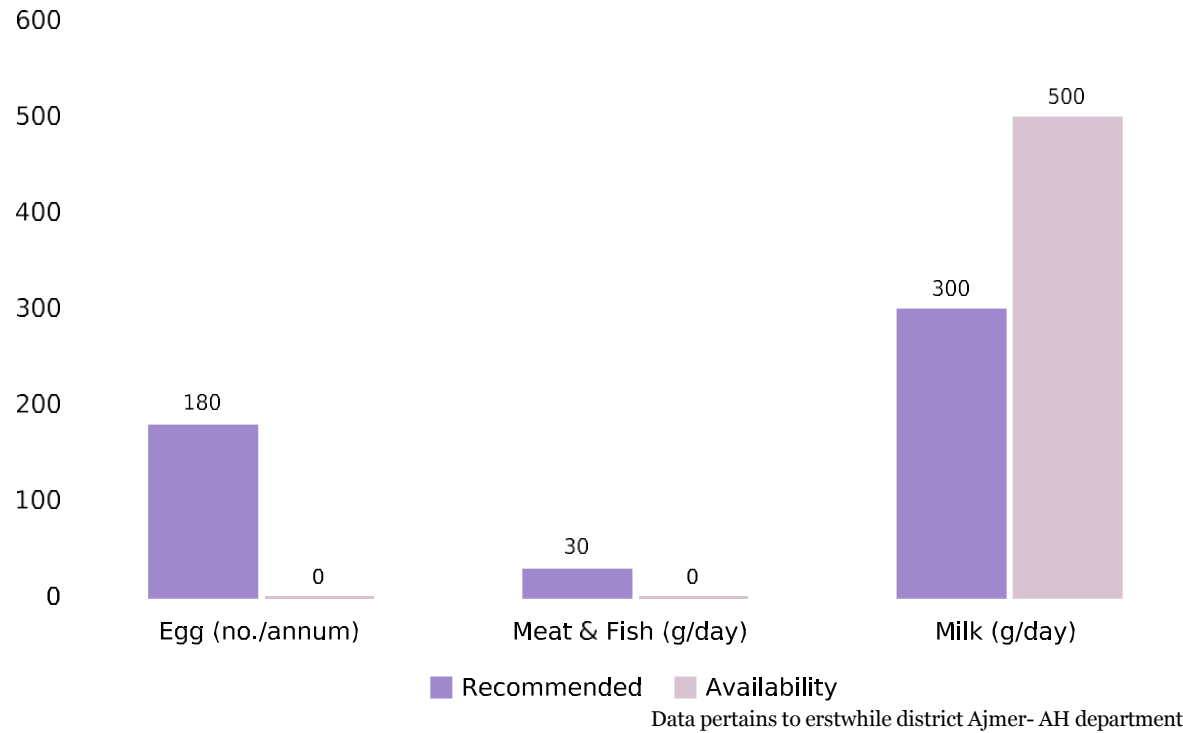




3. Irrigated Area & Cropping Intensity ('000 ha)



4. Per-capita availability





## Key Agricultural and Demographic Indicators

### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	Not Available

### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
6	Total	0.00	0.00	0.00	0.00

### 3 Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1130.68	571.47	559.21		



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	80146.00	6412.00	73734.00
2	Cattle – Indigenous	169616.00	16456.00	153160.00
3	Buffaloes	988375.00	467596.00	520779.00
5	Sheep – Indigenous	254979.00	12958.00	242021.00
6	Goat	739134.00	118525.00	620609.00
11	Poultry – Improved	50.00	10.00	40.00
12	Poultry – Indigenous	10000.00	4000.00	6000.00

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

Sr. No.	Particulars	Production	
		Quantity	Unit
1	Fish		
2	Egg	20937.00	
3	Milk	1282.45	
4	Meat	23.69	

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	525	475
Rainfall - Actual (mm)	755	859

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	6634330.00	3.07
Net sown area ('000 ha)	46.00	2.08
Cropping intensity (%)	14482.00	147.60

#### Input Use Pattern

Particulars	31/03/2023
Fertilizer consumption - Kharif (kg/ha)	51.01
Fertilizer consumption - Rabi (kg/ha)	48.34

#### KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	124905	66609
GLC through KCC (Rs. lakh)		118267.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	1
Soil Health Cards Issued (No.)	430	2323

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

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Wheat	51.61	167.18	167.18	24.91	70.41	3239.51
Sorghum	152.60	118.22	118.22	40.99	45.25	774.70
Pearl Millet	61.65	85.87	85.87	24.23	20.91	1392.91
Maize	17.91	27.61	27.61	12.41	20.92	1541.42
Barley	24.02	71.77	71.77	8.27	21.17	2987.97



Urdbean	0.00	0.00	0.00	2.06	2.87	0.00
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	0.00	0.00	0.00	15.47	15.62	0.00
Indian Mustard	87.89	140.01	140.01	2.90	5.03	1592.94
Taramira	0.00	0.00	0.00	5.00	4.00	0.00
Indian Mustard	87.89	140.01	140.01	2.90	5.00	1592.94

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	106	103
Gross Irrigated Area (000 ha)	162	109

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Beawar	Badnor.	Over Exploited
2	Rajasthan	Beawar	Jaitaran	Over Exploited
3	Rajasthan	Beawar	Raipur	Over Exploited
4	Rajasthan	Beawar	Masooda	Over Exploited
5	Rajasthan	Beawar	Jawaja	Over Exploited



### Production and Productivity in 2024

Crop	Area ('000 ha)	Prod. ('000 MT)
Chilli	0.84	2.31
Tomato	0.17	1.57
Onion	0.06	0.93
Okra	0.05	0.11
Ridge Gourd	0.01	0.06
Bottle Gourd	0.01	0.06
Fennel	3.96	5.47
Cumin	9.38	10.59

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (000 ha)	33
Waste Land (000 ha)	23

#### Nurseries (No.)

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



## District Profile

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

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2024
Broiler Farms (No.)	800
Hatcheries (No.)	8

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Rainfall - Actual (mm)Reservoirs (No.)	192.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Storage Godowns ( Capacity - 000 MT)	28.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer/Pesticides Consumption

Particulars	31/03/2024
Pesticides Consumption (000 kg)	21.60

#### MSME

Particulars	Status
Micro Units (No.)	4310
Small Units (No.)	42

#### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	340
Consumer Stores (No.)	8
Housing Societies (No.)	13
Weavers (No.)	4
Marketing Societies (No.)	5
Labour Societies (No.)	0
Industrial Societies (No.)	8
Others (No.)	130
Total (No)%	508





### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	122	130

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

Sr. No.	State	District	Block	No. of Societies
1	Rajasthan	Beawar	Jawaja	109
2	Rajasthan	Beawar	Masooda	178
3	Rajasthan	Beawar	Badnor.	62
4	Rajasthan	Beawar	Jaitaran	146
5	Rajasthan	Beawar	Raipur	143

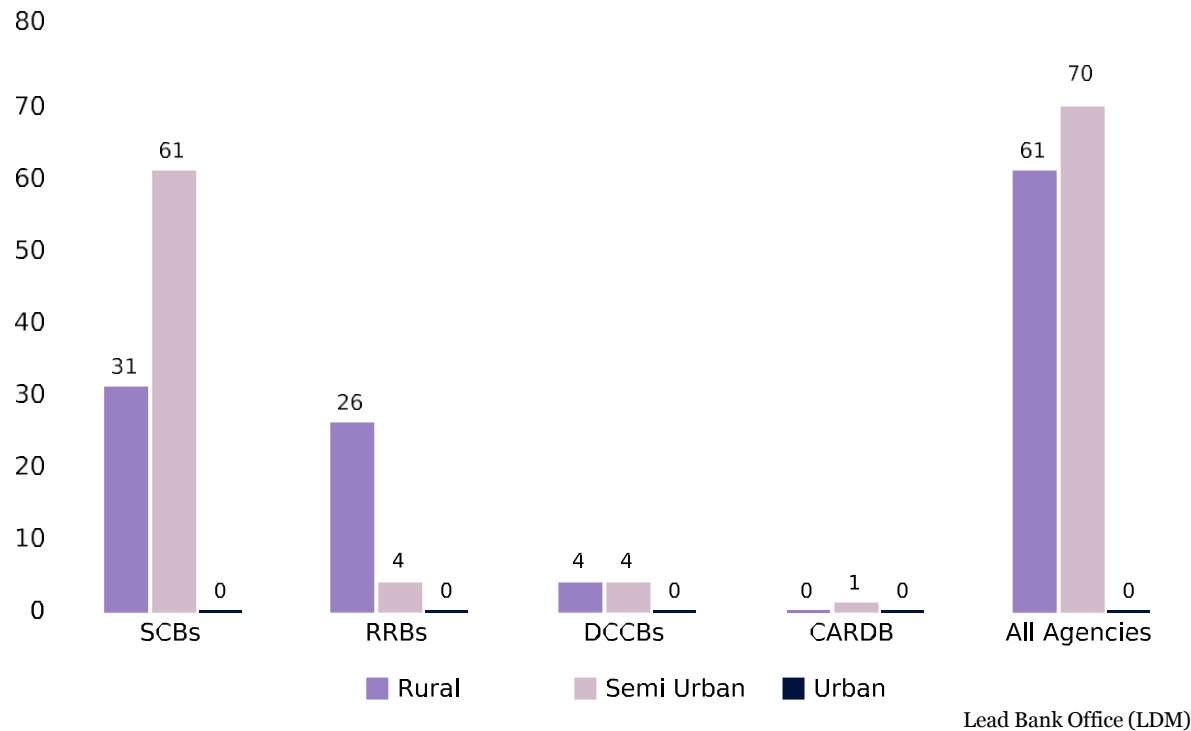
### Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	126
2	Potential for formation of new MPACS	51
3	PACS Computerisation	76
4	PACS as Common Service Centres (CSCs)	72
5	PACS as Kisan Samridhi Kendras (KSKs)	56
a	Membership in Multi State Cooperative Society on Seeds	112
b	Membership in Multi State Cooperative Society on Organic farming & products	3
c	Membership in Multi State Cooperative Society on Agri-exports	18

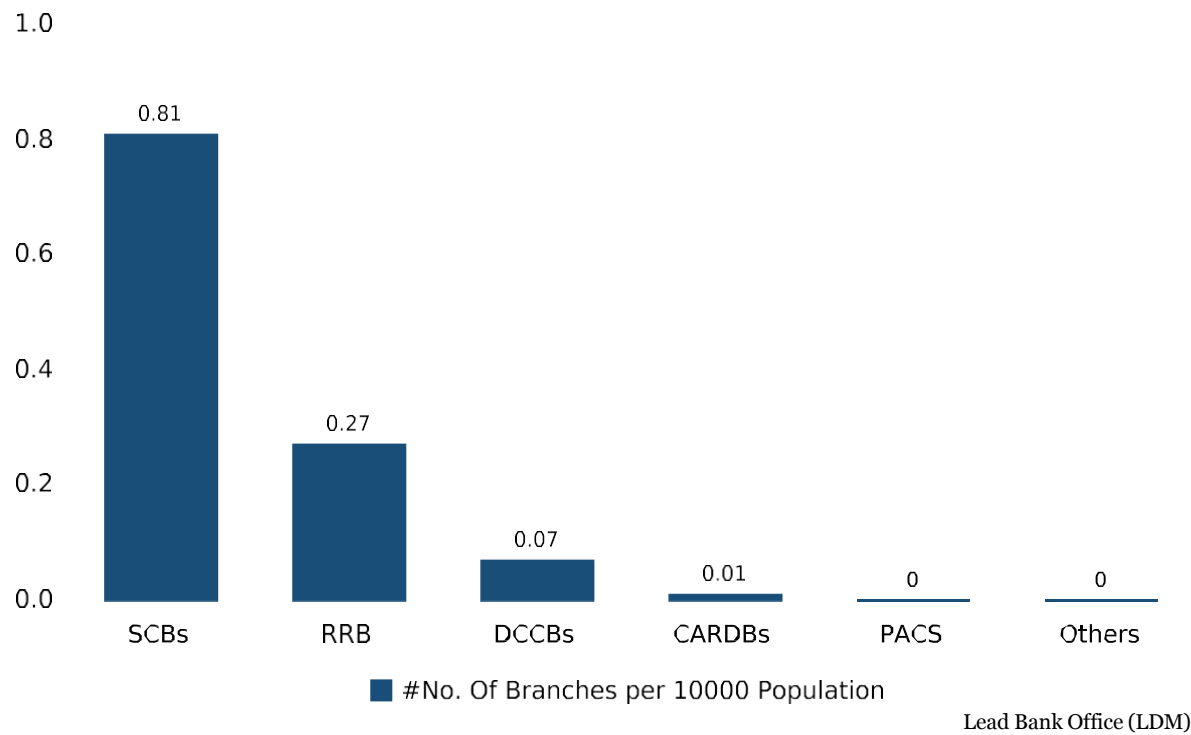
# **Banking Profile**



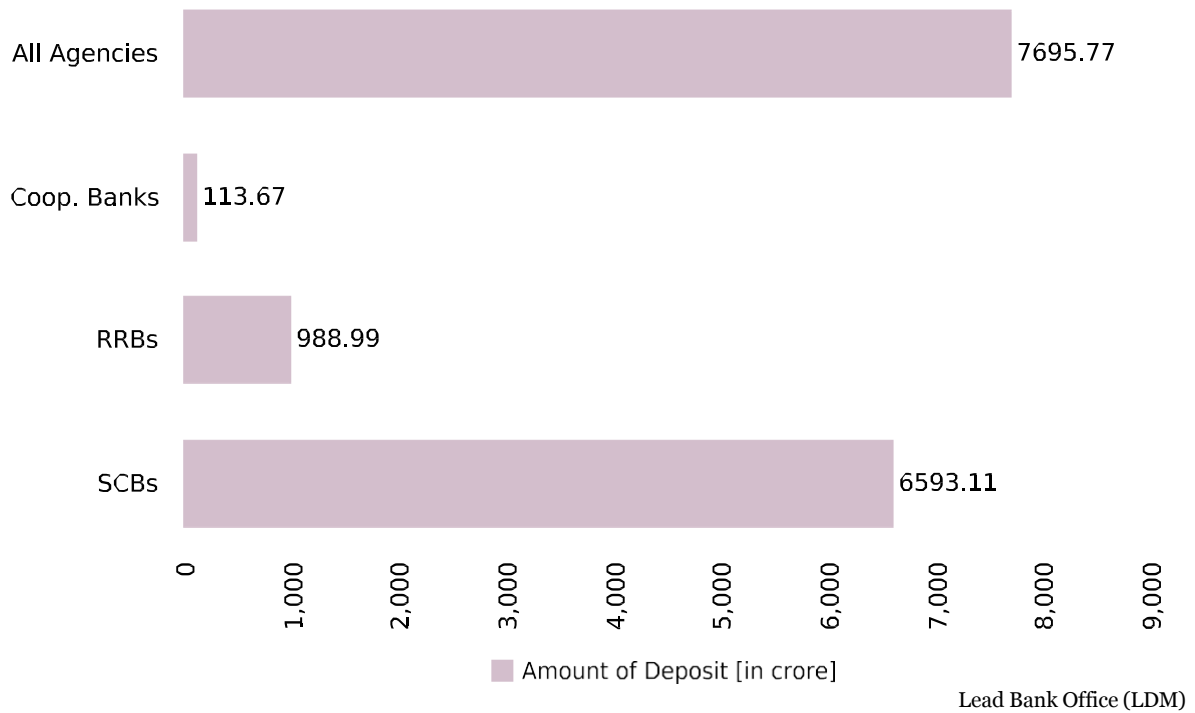
1. Agency wise - Number of branches in the district



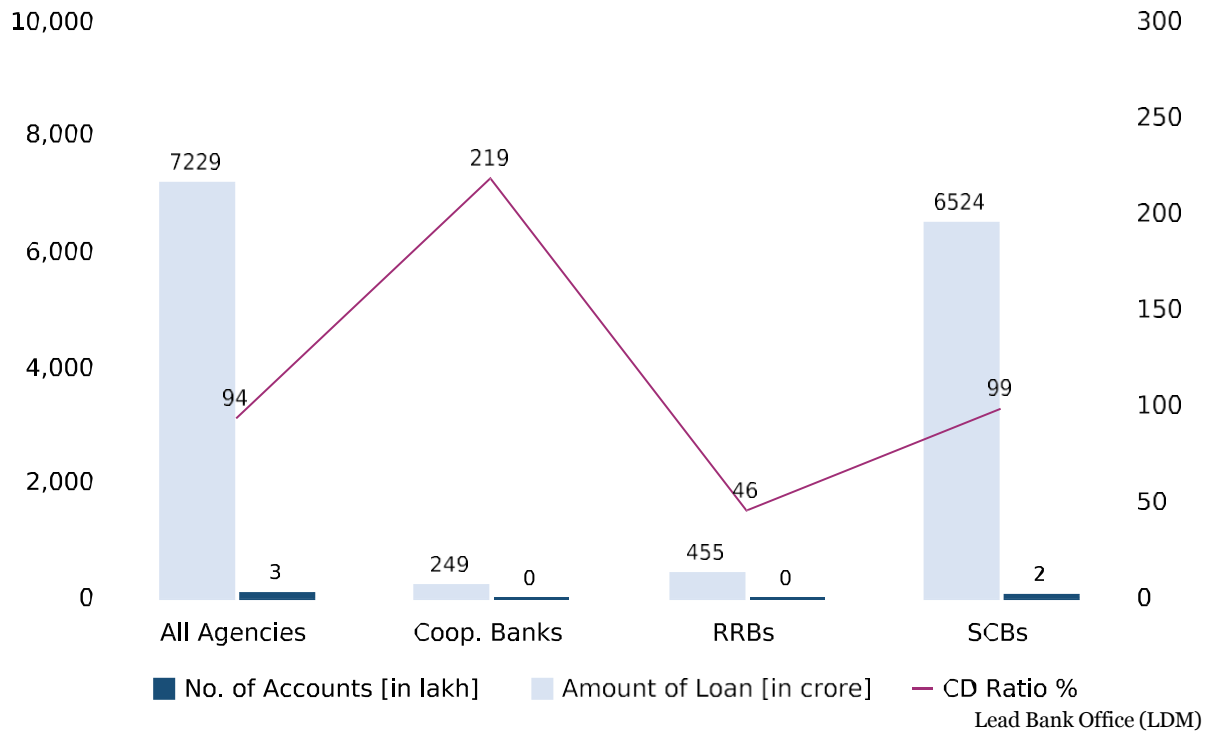
2. Branch Penetration



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

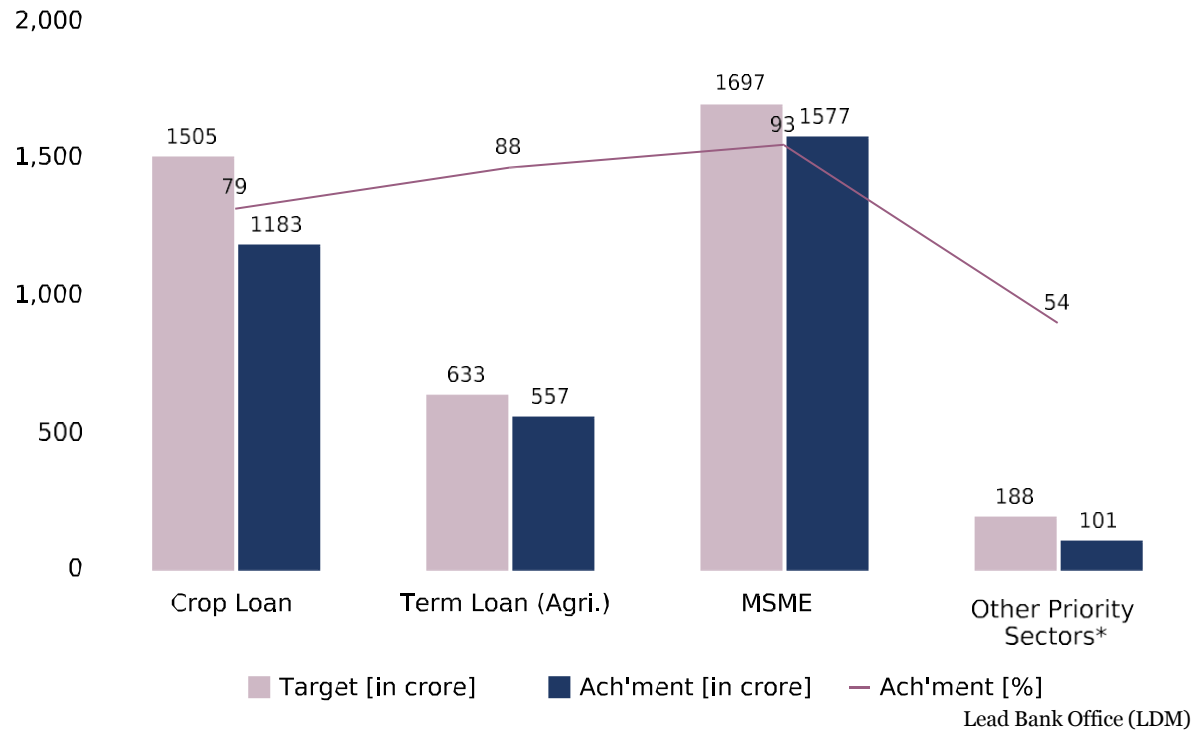


### 4. Agency wise - Loan O/s and CD ratio



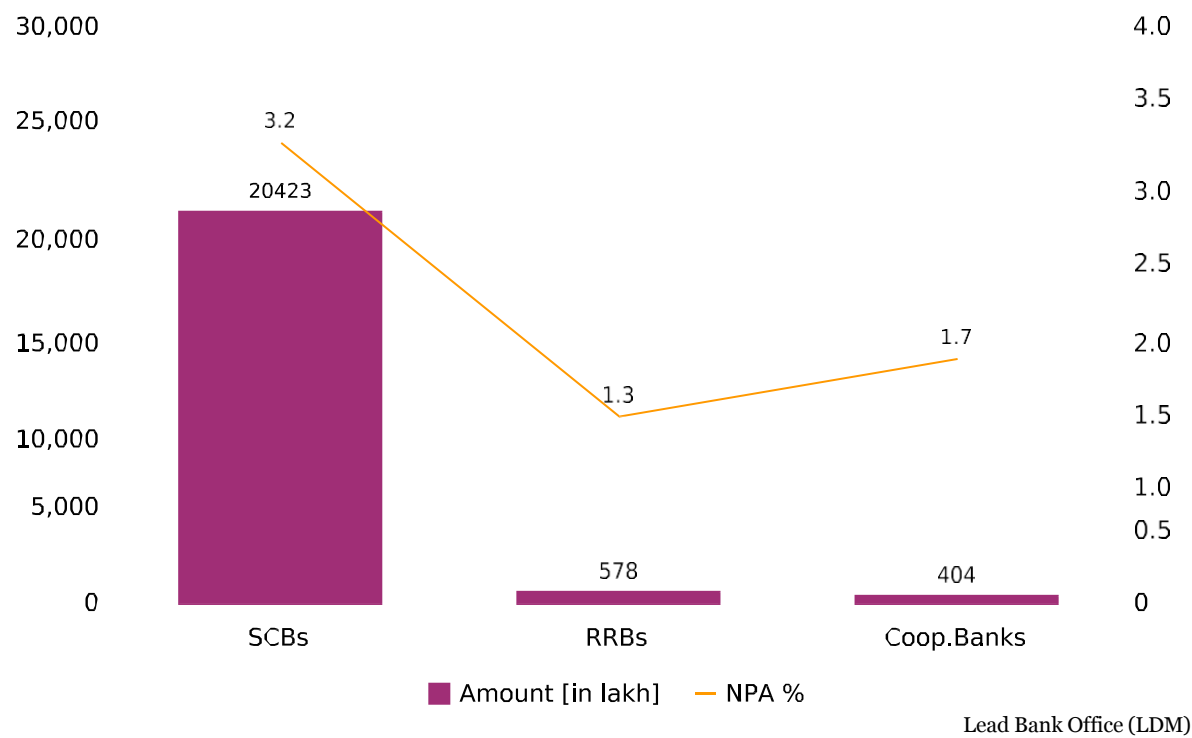


5. Sector-wise Performance under ACP

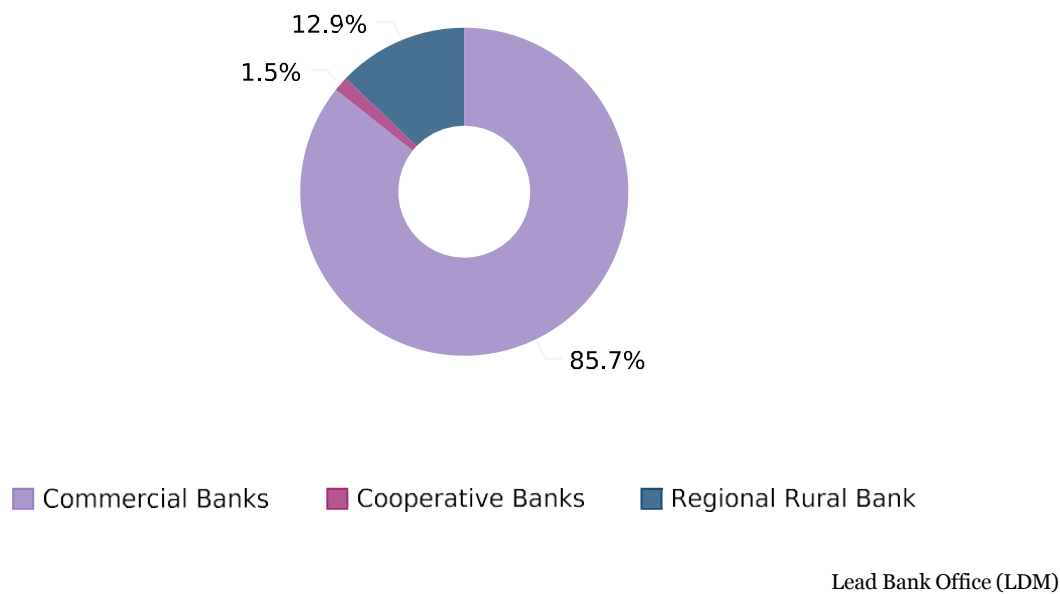




6. NPA position

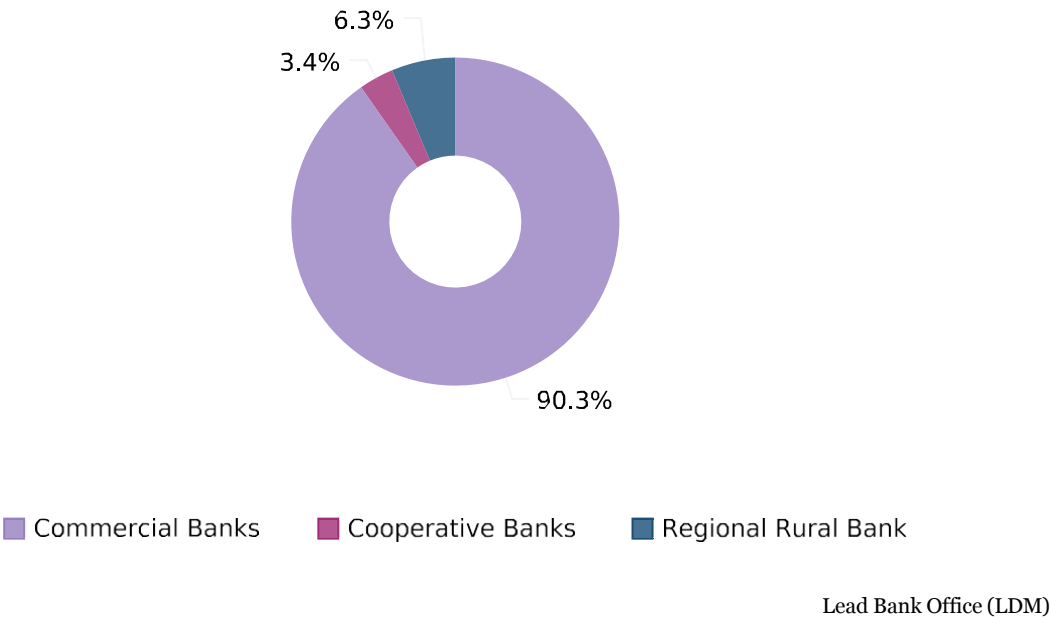


7. Agency wise - Share of Deposit O/s  
Year 2024-25





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



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	24	92	31	61	0
Regional Rural Bank	2	30	26	4	0
District Central Coop. Bank	2	8	4	4	0
Coop. Agr. & Rural Dev. Bank	1	1		1	0
Primary Agr. Coop. Society	130	0			0
Others		0			
All Agencies	159	131	61	70	0

### 2. Deposit Outstanding

Agency	31/03/2024	31/03/2025	Growth(%)	Share(%)
Commercial Banks	638095.00	659311.00	3.3	85.67
Regional Rural Bank	84216.00	98899.00	17.4	12.85
Cooperative Banks	11097.00	11367.00	2.4	1.48
All Agencies	733408.00	769577.00	4.9	100.00



### 3.Loans & Advances Outstanding

Agency	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	278754	306494	10.0	100.0	594672.00	722851.00	21.6	100.0
Commercial Banks	224762	248239	10.4	81.0	536613.00	652441.00	21.6	90.3
Cooperative Banks	40340	42557	5.5	13.9	22304.00	24867.00	11.5	3.4
Regional Rural Bank	13652	15698	15.0	5.1	35755.00	45543.00	27.4	6.3

### 3. CD Ratio

Agency	31/03/2024	31/03/2025
Commercial Banks	84.1	99.0
Regional Rural Bank	42.5	46.1
Cooperative Banks	201.0	218.8
Others	0.0	0.0
All Agencies	81.1	93.9

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	505033	340304	161864	54549
Regional Rural Bank	216673	52073	24669	9063
Cooperative Banks	0	8	2	6
All Agencies	721706	392385	186535	63618

## 5. Performance on National Goals

	31/03/2025								
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	Loans to Women	
Agency	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	387924.00	59.5	163464.00	25.1	137981.00	21.1	38.00	108166.00	16.6
Regional Rural Bank	33180.00	72.9	23837.00	52.3	15232.00	33.4	6.00	8277.00	18.2
Cooperative Banks	24408.00	98.2	24218.00	97.4	13846.00	55.7	0.00	2857.00	11.5
All Agencies	445512.00	61.6	211519.00	29.3	167059.00	23.1	44.00	119300.00	16.5

## 6. Agency-wise Performance under Annual Credit Plans

Agency	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 [%]	
All Agencies	348762.00	303398.00	87.0	402236.00	341776.00	85.0	57.3
Commercial Banks	258166	241640	93.6	305656.00	273169.00	89.4	61.0
Cooperative Banks	43762	32722	74.8	44760.00	35262.00	78.8	51.2
Regional Rural Bank	46834	29036	62.0	51820.00	33345.00	64.3	42.1

## 7. Sector-wise Performance under Annual Credit Plans

Broad Sector	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 [%]	
Crop Loan	146430.00	107691.00	73.5	150500.00	118267.00	78.6	50.7
Term Loan (Agri.)	47950.00	48472.00	101.1	63255.00	55683.00	88.0	63.0
Total Agri. Credit	194380.00	156163.00	80.3	213755.00	173950.00	81.4	53.9
MSME	138408.00	133840.00	96.7	169717.00	157688.00	92.9	63.2
Other Priority Sectors*	15974.00	13395.00	83.9	18764.00	10138.00	54.0	46.0
Total Priority Sector	348762.00	303398.00	87.0	402236.00	341776.00	85.0	57.3

## 8.NPA Position (Outstanding)

Broad Sector	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 %	
Commercial Banks	536613.00	13542.00	2.5	636854	20423.00	3.2	1.9
Regional Rural Bank	119971.00	562.00	0.5	45543	578.00	1.3	0.6
Cooperative Banks	33401.00	483.00	1.4	24214	404.00	1.7	1.0

# Part B



## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

- The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.
- Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.
- Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.
- Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from Rs. 3 lakh to Rs. 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 Rs. 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 Rs. 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 Rs. 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 Rs. 30,000 limit, and capacity building support.
- Support to States for Infrastructure: An outlay of Rs. 1.5 lakh crore proposed for the 50 year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of Rs. 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 Rs. 1.6 lakh to Rs. 2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to Rs. 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 2016<sup>17</sup> 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 2025<sup>26</sup> for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 2019<sup>20</sup> with Rs. 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional Rs. 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014<sup>15</sup> with Rs. 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with Rs. 1,179.71 crore committed and Rs. 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013<sup>14</sup> with Rs. 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 Rs. 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 Rs. 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 Rs. 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 Rs.15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, Rs.23,298.04 crore has been earmarked for elementary education, while Rs.17,693.96 crore is dedicated to secondary education. Additionally, Rs.2,045.77 crore has been provided for mid-day meal programs, which includes Rs.722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and Rs.1,323.77 crore for the PM Nutrition Scheme, incorporating the state's share of Rs.591.08 crore. College education receives Rs.1,552.08 crore, and Rs.246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted Rs.280.67 crore, of which Rs.226.16 crore is specifically for Sanskrit schools. Technical education is supported with Rs.105.49 crore.

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

The energy sector commands a significant provision of Rs.39,576.71 crore, along with an equity contribution of Rs.2,466.57 crore to power companies. Employment initiatives are supported with Rs.1,022.29 crore, including Rs.872.22 crore from the state fund for the Chief Minister Yuva Sambal Yojana. The Labor Department is allocated Rs.1,119.65 crore, of which Rs.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 Rs.19,906.26 crore, while Rs.8,042.35 crore is earmarked for Irrigation and Flood Control. The Public Construction Department is allocated Rs.17,383.81 crore, and the Transport Department receives Rs.1,271.70 crore. For industrial development, Rs.1,792.12 crore is provided to the Industries Department, along with Rs.687.04 crore from the state fund for HPCL Rajasthan Refinery Limited. The Department of Mines and Geology is granted Rs.51.77 crore, and the Tourism Department receives Rs.517.06 crore. Additionally, Rs.43.50 crore is allocated to the Food and Rural Industries Board.

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

### 6.2. Highlights related Agriculture & Farm Sector

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

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

The Animal Husbandry Department receives Rs.1,225.27 crore, which includes Rs.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 Rs.100.00 crore and Rs.93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated Rs.134.98 crore. Additionally, Rs.1,989.93 crore is provided for animal husbandry initiatives, including Rs.1,300.00 crore for cow shelters, Rs.650.00 crore for the Chief Minister's Milk Producer Support Scheme, and Rs.32.00 crore for the Nandi Shala Scheme.

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

Cooperative development receives Rs.2,439.64 crore, including Rs.1,420.00 crore from the state fund for the Prime Minister's Samman Nidhi Scheme. Additional allocations include Rs.500.00 crore for interest subsidies to cooperative society debtors and Rs.292.00 crore for grants to cooperative credit institutions. Finally, Rs.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 Rs.24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, Rs.7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while Rs.3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives Rs.5,277.03 crore, including a state share of Rs.1,575.03 crore, ensuring continued support for rural employment.

Significant provisions include Rs.2,254.74 crore (with a state share of Rs.928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and Rs.1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, Rs.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 Rs.618.35 crore,





including a state share of Rs.247.34 crore, while Rs.480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

Further allocations include Rs.385.00 crore for the Swachh Bharat Mission (Rural), Rs.296.84 crore for assistance to District Councils, and Rs.200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive Rs.107.00 crore, while Rs.61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, Rs.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 Rs. 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 Rs.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 Rs.100 crore investment, it offers a 25% subsidy on unit costs (up to Rs.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 Rs.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 Rs.83,704 crore to Rs.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

Beawar's economy is predominantly rain-fed agriculture, with majority of the population engaged in agriculture-related activities. The district falls under arid and semi-arid zones, with much of its terrain consisting of desert and mountains. It spans 4,38,496 hectares, accounting for 1.29% of Rajasthan's total geographical area. The soil types ranges mostly sandy and arid, with some saline or alkaline areas. Main sources of irrigation include lakes, ponds, and tube wells. The gross cultivated area covers 3,24,000 hectares, with an average annual rainfall of 556 mm.

Rabi crops include wheat, mustard, gram and barley, while Kharif crops consist of maize, cotton, oilseeds, pulses, jowar, and guar. Due to water scarcity, mustard cultivation has been increasing. Factors slowing agricultural productivity include declining soil quality, small landholdings, water shortages, slow mechanization, and limited capital and extension services. Government initiatives such as the National Pulses Development Program, National Oilseeds Development Program, and the National Agriculture Development Scheme are in place to assist farmers. These programs provide support in terms of quality seeds, equipment, and weather-based crop insurance to mitigate seasonal risks

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

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

The Agriculture Department at the district level is managed by key officials, including the Joint Director (Agriculture), Deputy Directors (Agriculture Expansion Service and Agriculture cum Project Director), Assistant Directors, Agriculture Officers, Assistant Agriculture Officers, and Agriculture Supervisors. They ensure timely assistance to farmers.

##### 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
<b>A.Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.90	1	25	22.60	22.60





2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Convention al_Pre- Kharif   Kharif Rabi	Hecta re	0.87	1	25	21.75	21.75
3	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.86	1	25	21.40	21.40
4	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Convention al_Pre- Kharif   Kharif Rabi	Hecta re	0.94	1	75	70.45	70.45
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Convention al_Pre- Kharif   Kharif Rabi	Hecta re	1.00	1	250	249.70	249.70
6	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	1.13	1	650	737.23	737.23
7	Cereals - Barley/ Jav_Irrigated_Conventional_ Pre- Kharif   Kharif Rabi	Hecta re	0.42	1	14000	5924.66	5924.66
8	Cereals - Maize/ Makka_Unirrigated_Conventi onal_Pre- Kharif   Kharif Rabi	Hecta re	0.29	1	64000	18551.68	18551.68
9	Cereals - Sorghum/ Jowar_Unirrigated_Conventi onal_Pre- Kharif   Kharif Rabi	Hecta re	0.24	1	41000	9772.76	9772.76
10	Cereals - Wheat/ Gehu_Irrigated_Conventional_ Pre- Kharif   Kharif Rabi	Hecta re	0.54	1	56000	30259.60	30259.60
11	Fruits - Guava/ Amrood_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.65	1	275	178.05	178.05
12	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.46	1	2500	1138.80	1138.80
13	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_ Pre- Kharif   Kharif Rabi	Hecta re	0.42	1	500	207.55	207.55
14	Fruits - Lemon/ Nimboo_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.59	1	250	148.70	148.70
15	Fruits - Pomegranate/ Anar_Irrigated_Conventional_ Pre- Kharif   Kharif Rabi	Hecta re	0.86	1	25	21.45	21.45
16	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conv entional_Pre- Kharif   Kharif Rabi	Hecta re	0.40	1	350	141.05	141.05



17	Oil Seeds - Sesame/ Til/ Seesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.27	1	500	136.35	136.35
18	Others - Henna/ Mehendi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.20	1	10000	12008.90	12008.90
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.38	1	2500	946.90	946.90
20	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.35	1	11000	3877.39	3877.39
21	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.32	1	15000	4787.40	4787.40
22	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.88	1	5000	4408.65	4408.65
23	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.26	1	5000	1307.95	1307.95
24	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.61	1	9100	5585.85	5585.85
25	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.97	1	1500	1458.95	1458.95
26	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.55	1	13000	7090.20	7090.20
27	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.98	1	75	73.40	73.40
<b>Sub Total</b>					<b>252625</b>	<b>109149.37</b>	<b>109149.37</b>
<b>Post Harvest</b>							<b>10914.94</b>
<b>Maintenance</b>							<b>21829.87</b>
<b>Total</b>							<b>141894.18</b>
<b>Grand Total</b>					<b>252625</b>	<b>109149.37</b>	<b>141894.18</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Micro irrigation is vital for agricultural development, divided into two categories:



groundwater and surface water exploitation. Other efficient water resource methods, such as drip irrigation, sprinklers, water harvesting, and pipeline systems, are also part of this approach.

Water, essential for life, plays a key role in economic growth, agricultural production, and social development. Effective management of surface and groundwater for irrigation, drinking, and industrial purposes is critical. While rainwater and groundwater are primary irrigation sources, unpredictable rainfall makes groundwater more reliable. Advanced irrigation systems like micro irrigation, combined with modern agricultural techniques, hybrid seeds, fertilizers, and pesticides, can boost production and enable crop diversification, including cash crops.

Under the Rural Infrastructure Development Fund (RIDF) by NABARD, the percentage of irrigated land has risen through subirrigation projects. Out of total sown land in the district, 102828 hectares are irrigated (Canal 1451 ha, Pond 1764 ha, Tubewell 27052 ha and others 72561 ha). However, all five blocks are overexploited for groundwater, restricting loans for well digging and deepening. Drip and sprinkler units are installed via government grants but are not linked to bank loans. Expanding these systems by linking them with bank loans could increase their reach and efficiency

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

Lakes, Dams, ponds and tube wells serving as the main irrigation sources. However, groundwater levels have significantly declined, with all the five blocks being over-exploited.

The Ground Water Department monitors groundwater levels in the district.

To enhance irrigation facilities, the Government of India has sanctioned "Pradhan Mantri Krishi Irrigation Scheme." This initiative aims for a radical transformation in irrigation through medium- and long-term planning based on the principle of "Per Drop More Crop" and ensuring water for every farm. The District Irrigation Plan (DIP) and State Irrigation Plan (SIP) have been formulated to improve water source development, distribution systems, and increase water use efficiency in the district.

#### 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
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--10.0 HP	No.	0.46	90	400	185.85	167.25
2	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.78	90	400	311.05	279.95



3	Drip Irrigation--4.5m*4.5mlateral size12mm-1 ha model	ha	0.44	90	400	176.50	158.85
4	Dug Well-Deepening-Pali-HardrockDia4mDepth-22m	No.	0.05	90	400	21.40	19.25
5	Dug Well-New-Pali-HardrockDia4mDepth-22m	No.	1.20	90	400	479.55	431.60
6	Electric Pump Sets--10.0 HP	No.	0.43	90	400	170.10	153.10
7	Solar PV Pump Sets (AC)--1 to 3 kw	No.	0.45	90	400	179.20	161.25
8	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.52	90	400	207.25	186.55
9	Solar PV Pump Sets (DC)--submersible pump set 5.0 HP	No.	0.37	90	400	148.65	133.80
10	Solar PV Pump Sets (DC)--without USPC 10.0 HP	No.	4.12	90	350	1441.90	1297.70
11	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.19	90	300	58.35	52.50
<b>Total</b>					<b>4250</b>	<b>3379.80</b>	<b>3041.80</b>

### 2.1.3 Farm Mechanization

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

Mechanization has an important contribution in modern industrial work. Tractors power millers, thresher, sprayer etc. important for mechanization. Tractors and other equipment are used for manual work like leveling the land, sowing, plant protection, removing weeds etc. Apart from this, equipment is used for transportation of agricultural products i.e. products from farm to processing units. The use of tractors for transportation to the market is also increasing. Majority of the land holdings in the district are of area size less than 2 hectares. There are large numbers of small and marginal farmers who use bullocks and hired tractors. Institutional credit plays an important role in this. Due to the increasing demand for manual labor and the increasing cost of supply and demand in the district, there is a lot of potential for industrialization. Along with banks, private finance companies are also providing loans in this sector. To promote this sector, the Government of India has launched the National Mission on Sustainable Farming such as Cultivation Extension and Technological Development and provisions have been made to encourage vocational empowerment in Credit Enhancement (NMAET), ATMA, SMAM and other missions.

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

Adequate infrastructure facilities are available for farm mechanization in the district. The main tractor and thresher companies are available at the block headquarters. Also trained mechanics for the repairs and company's workshop and spare parts are available in the entire district. Farmers have also been given training for tractor maintenance by Agronomy Centre, ITI and tractor companies, so that better care can be taken of the tractor. Power millers are widely used in the district, although it is of limited use for small and medium farmers. There is shortage of awareness about the main factors influencing mechanization. There was a provision by the Government of Rajasthan to establish a Custom Hiring Center in the Gram Seva Sahakari Samiti's (PACS) and purchase agricultural equipment worth up to Rs. 10 lakh and give advanced agricultural equipment on rent to the farmers of the



committee's area.

Under the scheme, tractors, rotavators, threshers, cultivators, seed fertilizer mills, mud plough etc. were purchased by various samitis of Beawar district and equipment like tractors etc. were handed over to the selected PACS and Custom Hiring Centers(CHCs) were opened.

### 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
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	35.35	90	50	1767.50	1590.76
2	Drones--12 hp	No.	6.57	90	105	689.35	620.38
3	Leveller-Laser Guided-45 HP laser	No.	3.33	90	380	1266.54	1139.89
4	Other machinery-Other Machinery & Equipments- Rotavator- 7feet	No.	1.46	90	350	512.60	461.30
5	Power Tiller--12-15 hp	No.	2.27	90	750	1704.40	1533.95
6	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.56	90	350	194.45	175.00
7	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.66	90	350	229.80	206.80
8	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	7.58	90	380	2878.50	2590.67
<b>Total</b>					<b>2715</b>	<b>9243.14</b>	<b>8318.75</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

The climate and environment of Beawar district is favorable for horticultural crops. Horticulture department is working in the district for horticulture development. The major horticultural crops in the district are cumin, fennel, amla, lemon, plum, pomegranate, mango, guava, papaya etc. Banks have not shown much interest in the field of horticulture. Farmers took advantage of their own resources and with the assistance provided under the Rashtriya Krishi Vikas Yojana vegetables and fruits have been produced in this area. Loan disbursement for this activity has been slow in Last three years at base level.

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

There is a separate horticulture development department in the district. Agriculture Department and Agronomy Center also provide technical information and guidance.

Also, there is a good network of roads in the district for transportation which is good for fruits and vegetables transportation and is helpful in sales. Mandi societies also provide space to growers for the sale of fruits and vegetables. Under the National Horticulture Mission, financial assistance is available for the establishment of new gardens, rejuvenation of old gardens, protected cultivation, system, Poultry management, integrated pesticide management, organic farming, beekeeping, horticulture commercialization, post-harvest management.

#### 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
<b>A.04 Plantation &amp; Horticulture</b>							
1	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.93	90	250	232.30	209.05
2	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	0.97	90	250	242.40	218.15
3	Floriculture--Marigold-0.4 ha	ha	0.99	90	250	247.45	222.70
4	High density plantation-Guava-3m*3m	ha	1.73	90	320	552.69	497.41
5	High density plantation-Mango-4m*4m	ha	2.05	90	250	512.60	461.30
6	Medicinal & Aromatic Crops-Henna-3m*3m	ha	1.19	90	250	297.95	268.15
7	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.53	90	75	189.39	170.45
8	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	22.93	90	200	4586.40	4127.75
9	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	0.94	90	280	263.02	236.71
10	Nursery --Nursery raising	ha	16.46	90	250	4115.75	3704.20
<b>Sub Total</b>					<b>2375</b>	<b>11239.95</b>	<b>10115.87</b>
<b>Total</b>					<b>2375</b>	<b>11239.95</b>	<b>10115.87</b>

#### 2.1.5 Forestry & Waste Land Development

##### 2.1.5.1 Status of the Sector in the District

Development of Forestry and Wastelands is necessary to save and preserve the existing trees, plants and animals and to increase greenery in the district. Beawar district has 7.58%



forest area as against 33% forest area prescribed in the National Forest Policy 1998, which can be developed up to 24.59%. Out of the total area of 438496 hectares of the district, 33201 hectares is forest area. Development of this area will increase the vegetation cover on the ground, which helps in better management of land and water and increase in income. Livelihood and income can be increased by developing barren lands, degraded lands and improved wastelands. Availability of loan facility from banks for tree plantation and barren land development will give impetus to the development of this sector. State government efforts are being made for forestry and wasteland development under the social forestry program to self-help group can also be linked to this work.

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

Necessary saplings, transportation, extension and marketing facilities are available in the district for the development of this sector.

Major obstacles to the development of this region are encroachment on public land, mining operations, disputes over ownership rights on barren lands and less education and awareness of forestry. Under Mahatma Gandhi NREGA, forestry and barren land development programs can be conducted.

#### 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
<b>A.06 Forestry</b>							
3	Plantation-Bamboo-5m*5m	ha	0.61	90	780	475.03	427.54
1	Plantation--Neem-5m*5m	ha	0.42	90	550	231.66	208.50
2	Plantation--Subabul plant-2.5 m*2.5m	ha	0.42	90	450	186.80	168.12
<b>Total</b>					<b>1780</b>	<b>893.49</b>	<b>804.16</b>

#### 2.1.6 Animal Husbandry - Dairy

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

Dairy farming is a vital complementary business for small and marginal farmers, enhancing their income. Given small landholdings, an increasing number of farmers, and favorable climate conditions, dairy has become an important supplementary enterprise. The Livestock Development Policy from both the Government of India and the State Government presents significant opportunities for developing milk-producing animals. Ongoing efforts focus on breed improvement, access to quality medicines, artificial insemination, and expanding health services in the district.

However, climate change impacts surface temperatures, rainfall patterns, cropping systems, and livestock milk productivity, affecting food, fodder, water, and livelihoods.





Animal Husbandry Infrastructure Development Fund (AHIDF) initiative, part of the Aatmanirbhar Bharat campaign, aims to stimulate economic growth by improving infrastructure for dairy and meat processing, value addition, and animal feed in the private sector, encouraging investment and establishing essential processing facilities.

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

Free medicines are distributed by the state government through veterinary hospitals.

Many dairy cooperative societies are registered in the district, out of which few are functional and provide necessary technology to the cattle farmers along with guidance and support, it also does the work of milk collection and marketing.

Progressive cattle farmers in the district will have to be encouraged for cow and buffalo breeding work so that the number of good breeds milch animals can increase. Gir, Rathi, Jersey, Murra cows and buffaloes are reared. Public and private sector insurance companies operating in the district cover the risks of animal herders through animal insurance. There is adequate availability of green fodder, dry fodder and animal feed in the district

#### 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
<b>A.07 Animal Husbandry – Dairy</b>							
1	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.84	90	900	753.40	678.05
2	Buffalo Farming--Murrah buffalo (Avg lection-10 ltrs/day)-with shed	1+1	3.39	90	900	3050.60	2745.55
3	Buffalo Farming--Surti Buffalo-(Avg lection-8 ltrs/day)-with shed	1+1	2.89	90	900	2602.45	2342.20
4	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.47	90	900	421.80	379.60
5	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.80	90	900	2519.00	2267.10
6	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.58	90	900	2319.05	2087.15
7	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.10	90	900	9090.00	8181.00
<b>Sub Total</b>					<b>6300</b>	<b>20756.30</b>	<b>18680.65</b>



<b>A.o8 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.17	1	10000	1706.90	1706.90
2	Cross bred Farming_Others	Per Anim	0.13	1	25000	3282.50	3282.50
<b>Sub Total</b>					<b>35000</b>	<b>4989.40</b>	<b>4989.40</b>
<b>Total</b>					<b>41300</b>	<b>25745.70</b>	<b>23670.05</b>

## **2.1.7 Animal Husbandry - Poultry**

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

Poultry production sector has emerged as one of the fastest growing sectors among various livestock-based businesses in the last four decades. It provides employment, besides household income and nutritional security, to many small farmers in rural and tribal areas of the country. It contributes about 0.5% to the national gross domestic product and about 10% to the livestock GDP. Therefore, Technical, financial and marketing conditions are important for the sustained growth of the poultry sector. This is a great way to increase the income of small farmers. It is a good tool. Some commercial banks in the district have provided financial assistance to small and large farmers. Eggs are gaining popularity as an important item to meet the growing population and protein requirement in food. Loan disbursal by banks in the field of poultry farming has been reduced in the last three years. However, there is ample potential for poultry farming in the district.

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

The number of homeless people in the state increased from 196.58 million in the year 1985-86 to 1454.79 million in the year 2017-18. The number of infants witnessed a growth rate of 14.2% in 2018-19. The per capita availability of eggs in the state is 22 eggs which is 1.5 per cent of the national average. The average is more than 79 eggs, hence there is immense potential in the value chain of this sector. Necessary facilities for animal husbandry in the district are provided by Livestock Development Department. In the district, the advanced breed of dogs (they are old chicks) are found in Ajmer and Bhilwara districts and imported from the state of Gujarat. Since the district is always visited by domestic and foreign tourists and the local people Eggs are used here, hence there is always a demand for broilers and eggs, hence for this the Broiler Processing Unit is made private. As it is mentioned that in getting insurance cover from insurance companies in poultry farming, the farmer also has to face difficulties, some initiative can be taken by the government.

### **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
<b>A.09 Animal Husbandry – Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	2.90	90	250	725.95	653.35
<b>Sub Total</b>					<b>250</b>	<b>725.95</b>	<b>653.35</b>
<b>A.10 Working Capital - AH – Poultry</b>							
1	Broiler Farming_Others	1000	1.77	1	125	220.95	220.95
2	Layer Farming_Others	1000	0.71	1	125	88.40	88.40
<b>Sub Total</b>					<b>250</b>	<b>309.35</b>	<b>309.35</b>
<b>Total</b>					<b>500</b>	<b>1035.30</b>	<b>962.70</b>

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

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

Animal husbandry is an important occupation in the district. The climate of the district is suitable for sheep and goat rearing by small and marginal farmers. It is a source of supplementary employment and additional income. Most of the sheep, goat and pig rearing activities are financed under government sponsored programs have been done. Considerable amount of loans have been disbursed by banks for this purpose in the last three years.

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

Sheep, goat and pig development work is looked after by the Animal Husbandry Department. Necessary services and markets are available for the development of the area.

#### 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
<b>A.11 Animal Husbandry – SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.67	90	3150	5249.48	4724.54
<b>Sub Total</b>					<b>3150</b>	<b>5249.48</b>	<b>4724.54</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	30000	424.20	424.20
2	Pig Farming_Others	10+1	0.09	1	500	46.30	46.30



3	Sheep Farming_Others	Per Anim	0.01	1	5000	70.70	70.70
<b>Sub Total</b>					<b>35500</b>	<b>541.20</b>	<b>541.20</b>
<b>Total</b>					<b>38650</b>	<b>5790.68</b>	<b>5265.74</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Due to availability of surface water in the district, there is a lot of potential for fisheries. There are few ponds/dams in the district. All ponds up to 300 hectares have been transferred to Gram Panchayats/Panchayat Committees. 25 ponds/dams with capacity more than 300-hectare catchment area are maintained by Irrigation Department/Water Resources. Few reservoirs have been identified in the district from the point of view of fisheries. But due to lack of rainfall, fishing is being done only in few reservoirs in the district.

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

It is Fisheries Department responsibility to promote fish farming business in the district. There is a need to provide beneficial and forward links regarding fish farming business i.e. fish seed promotion and expansion. Development of services is necessary. Arrangements for boats, nets etc. are made by contract traders for catching in fishes. There is no organized market in the district for marketing. For this reason, the market is mainly limited to some specific areas. Fish farming can be done by building fish ponds in the district. In view of the uncertainty in the availability of water in ponds, not much interest has been shown by banks in investing a lot in the field of pisciculture.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha- leased	ha	1.00	90	240	240.00	216.00
<b>Sub Total</b>					<b>240</b>	<b>240.00</b>	<b>216.00</b>
<b>A.14 Working Capital – Fisheries</b>							



1	Fish Culture - Others_Farm Pond_FISHRIES	Hectare	4.04	1	25	101.00	1.00
<b>Sub Total</b>					<b>25</b>	<b>101.00</b>	<b>1.00</b>
<b>Total</b>					<b>265</b>	<b>341.00</b>	<b>217.00</b>

### 2.1.10 Farm Credit - Others

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

Bullock cart/camel cart were the means of transport in rural areas. To transport agricultural produce, rural Bullock carts were used to go to the market and to carry the products for sale. For short distance and low weight camel carts have their own importance. Along with transportation, they can also be used to pull bullock pairs for manual work during working hours. At present there is not much demand for bulls and bullock carts/camels in the district. Demand for two-wheelers for farmers in the district is high in number along with the three/four wheeler Pickup vehicles, two wheelers demand is especially by those who have small land and the convenience of transporting crops on two-wheelers.

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

Farmers are increasingly inclined towards commercial crops, for the sale of which their own resources are necessary. This is a suitable resource for small and marginal farmers. Small farmers have to use mechanical means and they have to depend on big farmers or tenant owners. Availability of good breed bulls has to be ensured at the grassroots level. Bullocks are mostly owned by small and marginal farmers. Therefore, there is a need for an incentive scheme by the government in this sector.

#### 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
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.08	80	250	2020.00	1616.00
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.10	80	50	505.00	404.00
3	Integrated Farming--1.0 ha (SF/MF)	No.	3.26	90	250	815.25	733.70
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.10	70	250	2525.00	1767.50



6	Solar Energy-Solar Agriculture Pump-2 HP Power (without USPC)	No.	1.36	90	250	340.10	306.10
7	Solar Energy-Solarisation of Grid Connected Agri. Pump->1KW upto 2 KW	No.	0.47	90	250	118.65	106.75
5	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	250	35.85	32.25
8	Two Wheeler Loans	No.	1.01	90	670	550.45	495.43
<b>Total</b>					<b>2220</b>	<b>6910.30</b>	<b>5461.73</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

Farmers in the district primarily focus on crop production, leading to uncertainty in income and employment. Integrating agriculture-related industries can increase farmers' income and create new job opportunities for their families. The Integrated Farming System (IFS) combines two or more complementary agricultural activities to boost income, family nutrition, and ecosystem services using modern management techniques.

IFS is designed to reduce competition and maximize complementarity between sectors like crops, livestock, birds, and plants, doubling income when multiple industries are integrated. Its benefits include improving soil fertility and productivity through organic waste recycling and ensuring sustainable farmer income. The system also addresses rural households' energy and wood needs, reducing wood costs in mangrove areas. Additionally, IFS supports increased food grain production to meet growing population demands.

Key sectors in IFS include crops, livestock, and trees. Crops may involve mixed/intercropping and multi-tier fruits, while livestock can include dairy cattle, goats, sheep, and poultry. Timber, fuel, and fodder can also be integrated. When selecting an IFS, factors like soil type, climate, and crop cultivation periods must be considered to ensure successful implementation and sustainability.

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

The IFS unit has been made available to the farmers by the Agricultural Science Center in the district to collect the information along with crops, there is a mixture of animal husbandry like cow rearing, fish rearing and goat rearing, along with this there is also animal husbandry. An example is being given by keeping in the form PratapDhan. During the activities at Maharana Pratap University of agriculture and Technology and other training, farmers were brought there to observe and motivated to implement this model in their fields. State/District Specific IFS Model Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutes have conducted research in 25 states/ Union Territories. The Center has developed 51 innovative farming systems for marginal and small landholders in the state. Specific Information regarding IFS portal can be obtained from the link given below:  
[http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)



## **2.2 Agriculture Infrastructure**

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

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

Proper storage systems are essential for the country's food security, as important as production itself. Agriculture has transitioned from being just a livelihood to a business activity due to technological advancements, which have increased yields. With growing production, farmers and traders need expanded marketing facilities to secure fair prices for their crops.

Significant progress has been made in the district to improve agricultural infrastructure, but there remains an acute shortage of storage, especially for major crops like gram, wheat, guar, cumin, and mustard. Building godowns at the village level is essential, particularly for small and medium farmers.

To address this, the Government of India introduced a new scheme on 1st April 2014 to develop agricultural marketing infrastructure by combining the Rural Warehousing Scheme with other programs. This scheme aims to enhance storage and marketing facilities. Small and marginal farmers can also access mortgage loans at 7% interest, based on receipts for stored produce, with an interest rebate similar to crop loans.

In the Atma Nirbhar Bharat scheme, an agricultural infrastructure fund of Rs. 1 lakh crore has been established. Grants will be provided to agricultural cooperative societies, farmer groups, FPOs, entrepreneurs, and start-ups for developing cold stores, cold chains, silos, grading and packing units, e-commerce points, ripening chambers, and washing plants.

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

All the backward and forward linkages required to develop storage capacity are available in the district. As per the policy of the State Government, the process of conversion of land from agricultural land to godown for storage purpose are being started. Simplification will speed up the development of this sector. Those village cooperative societies having warehouses with capacity more than 500 tonnes are required to register under Warehouse Development and Regulatory Authority.

Warehouse should be registered with the authority so that they can provide marketing loans to farmers against warehouse receipts. Farmers Registration Marketing System (e-NAM), Price Discovery, etc. under Transparency in National Agriculture Market Scheme. It will encourage competition and make it easier for farmers to access big markets and buyers in the country.

Agriculture Infrastructure Fund (AIF): This scheme will help in increasing the flow of credit for all the post harvest activities and will result in better agriculture infrastructure.

#### **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>B.01 Storage Facilities</b>							
1	Cold Storage	No.	202.00	80	23	4646.00	3716.80
2	Godown	No.	50.50	80	510	17220.50	13776.40
3	Market Yard	No.	10.10	80	250	2525.00	2020.00
<b>Total</b>					<b>783</b>	<b>24391.50</b>	<b>19513.20</b>

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural Development is possible only when there are land development activities but still it is observed that land development is not getting the desired attention. Land development is not being given desired importance. The main land development activities carried out to increase the productivity of land in the district are land reclamation, land leveling, drain reclamation, weeding and soil conservation, diggi construction, integrated watershed development, vermicompost and fencing, etc. Out of the total geographical area of the district 4,38,496 hectares, only 1,94,241 hectares is cultivable and 1,39,018 hectares of land is unavailable for cultivation, leveling, farm bunding, land conservation and better utilization in the districts. There is a need to stop soil erosion, adopt farm ponds, organic farming, vermicompost, integrated farm development. And there is a need to prevent acidity of the land. Excessive use of chemical fertilizers by farmers and improper crop rotation and due to non-adoption of improved cropping systems, there is continuous depletion of trace elements in the soil. Soil testing, compost testing is necessary to increase the loose strength of the soil by using chemical fertilizers in proper manner.

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

There is a Department of Soil Conservation and Watershed Development under the District Council in the district which provides information to the farmers from time to time. It provides necessary advice and training, adequate technical means are available for this purpose and apart from this, the Council has also involved Panchayat Samiti and NGOs in this campaign to improve the watershed. To conduct eclipse and soil conservation programs through voluntary organizations or through private public partnership it is necessary to cover as much area as possible. Excessive use of chemical fertilizers leads to depletion of natural minerals in the soil and degradation of soil. There is an opposite effect, due to which the desired productivity is not achieved. At present there has been a lot of awareness among the farmers. Farmers are now willing to use organic fertilizers on a large scale. Soil, seed, fertilizer and pesticide testing laboratory is not available at the block level. Good work under the flagship water self-reliance campaign launched by the state government for integrated watershed development. This has been done and efforts have also been made to promote this campaign through self-help groups.



### 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>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.20	90	1800	3968.69	3571.82
2	Green Manuring--Vermi composting-1.0 ha	ha	1.63	90	1500	2442.20	2197.95
<b>Total</b>					<b>3300</b>	<b>6410.89</b>	<b>5769.77</b>

### 2.2.3 Agri. Infrastructure - Others

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

This section covers improvements in agricultural infrastructure, focusing on e-NAM, tissue culture, biotechnology, seed production, bio-pesticides, and vermi-composting.

**Agricultural Infrastructure Fund:** The Ministry of Agriculture launched this fund to expand infrastructure from 2020-21 to 2029-30. With a Rs. 1 lakh crore budget, it offers a 3% interest subsidy on loans up to Rs. 2 crore, with credit guarantee fees covered by the government. Rajasthan has been allocated Rs. 9,015 crore for post-harvest and community farming assets. For details, visit [agriinfra.dac.gov.in](http://agriinfra.dac.gov.in).

**e-NAM:** The National Agriculture Market (e-NAM) is an online platform linking mandis nationwide, allowing local and out-of-state buyers to trade, improving market accessibility.

**Tissue Culture:** This method mass-produces disease-free plants from healthy tissue. It's an efficient way to reproduce plants without affecting quality.

**Biotechnology:** Bio-fertilizers and bio-pesticides like zinc, "Dhencha" green manure, and Trichoderma are promoted at concessional rates to boost soil health.

**Seed Production:** Traditional seeds are common, but the Agriculture Department supplies improved seeds for wheat, sorghum, and vegetables. However, supply is limited, and quality remains a concern.

**Compost:** Vermi-compost is a natural, nutrient-rich fertilizer made from decomposing organic matter via earthworms, enhancing soil fertility.





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

Due to Increasing imbalanced use of chemical fertilizers, burning of crop stubble in farm, negligible inclusion of pulse crops in the crop rotation proper balance, soil health is deteriorating day by day.

Compost which is a low-cost native organic fertilizer and can revolutionize soil health, but due to lack of education among farmers, its use is not progressing at sufficient pace.

Banks need to finance farmers for the production of organic fertilizer seeds is necessary to motivate small and marginal farmers for organic farming; there is a need for special publicity for this.

## **2.3 Agriculture - Ancillary Activities**

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

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

The role of post-harvest management is very important in value addition of agricultural products. Processing of agricultural products not only provides good prices to farmers but also creates new employment opportunities and good quality products are also available to the consumers. In this way, income generation from farm and food processing and employment generation is promoted, which has a positive impact on the Indian economy.

Status of food and Agro Processing in the district- The Government of India and State Governments are giving high priority to the development of Agro/Food Processing Centers.

Agricultural produce Export Zone, measures being taken under formation of parks and contract farming towards development of crop/food processing centers in India. Many efforts are being made. Investments in the sugar/food processing sector have not taken off in line with the immense potential available in the country and production, Post harvest management; processing and marketing including exports have remained quite weak. Currently there is no agriculture export zone and flower park established in the district.

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

Availability of necessary facilities for agriculture and food processing in the district such as cold storage, technical support and power supply is less. Keeping in view the possibilities of the area, a food park should be established in the district so that all the necessary backward and forward linkages are available.

To establish processing and packing units of vegetables found naturally in abundance in the district, Self-help groups can be an effective support resource. Banks should provide financial assistance to industrial units for investment capital. Government of India Liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018. The Ministry is supporting this sector through (Trade Portal by APDA), Labor Infrastructure Fund and various schemes. Major Schemes by Government of India and Rajasthan:

Pradhan Mantri Kisan Sampada Yojana: A Rs 6,000 crore scheme supporting food parks, cold chains, infrastructure expansion, processing clusters, and backward-forward linkages to enhance food security.

Pradhan Mantri Micro Food Processing Industries (PMFME): A Rs 10,000 crore scheme (2020-2025) under Atma Nirbhar Bharat for food processing, offering credit-linked subsidies to 2 lakh micro food units.



Upgradation of Micro Units: 35% credit-linked capital up to Rs 10 lakh.

Value Chain Investment: 30% grants for FPOs, SHGs, and cooperatives.

### 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
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	50.50	80	110	4545.00	3636.00
2	Cotton processing	No.	101.00	80	25	2525.00	2020.00
3	Dairy Processing Unit	No.	50.50	80	200	7575.00	6060.00
4	Dal/ Pulses Mill	No.	25.25	80	200	3030.00	2424.00
5	Fruit Processing	No.	25.25	80	15	378.75	303.00
6	Oil Extraction	No.	50.50	80	25	1262.50	1010.00
7	Packaging Unit	No.	50.50	80	5	252.50	202.00
8	Spice Processing	No.	505.00	80	25	12625.00	10100.00
9	Vegetable Processing	No.	10.10	80	5	50.50	40.40
<b>Total</b>					<b>610</b>	<b>32244.25</b>	<b>25795.40</b>

### 2.3.2 Agri Ancillary Activities - Others

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

With diversification and renewal of agricultural activities, the need for support and extension services is also continuously increasing. Agri Clinics and Agribusiness Centers provide information to farmers on cropping methods, latest technologies, crop protection against pests and diseases and provides information on trends and market prices of various crops, medical facilities for animals, etc., which helps in improving crop and the productivity of animals will increase. Agri Business Center will also provide crop inputs, crop equipment on rent and other services to the farmers.

Besides, many micro finance institutions are working in the district and there are many cooperative buying and selling institutions which help in the crop production of farmers. The recommendations of the Vaidyanathan Committee are implemented in the state and all the primary agricultural cooperative societies (PACS), in the District Cooperative Banks function in a tiered structure as members. These committees provide credit to their members and to provide priority sector loans, it takes approval of loan limit from the respective District Cooperative Bank. Therefore, from these committees there is a possibility of taking loan from other financial institutions to diversify your business. Therefore, under this sub-sector, along with this, the loan potential for Agri Clinic and Agri Business Centers has also been assessed.

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

The detailed guidelines of this scheme are available on the website of NABARD ([www.nabard.org](http://www.nabard.org)). Hence this activity in the bank district to contribute significantly to the industrial development in the district by providing loans as per the project cost to the eligible beneficiaries. Agricultural services in the district are being provided only through government departments and government institutions, government schemes from ACABC. It will get wide publicity and expert services will be easily available to farmers at the local level. NABARD provides assistance to Rural Service Cooperative Societies under the Multipurpose Service Center Scheme and directly to Micro Financial Institutions. Loan is also being provided as refinance facility.

Availability of necessary facilities for processing and food processing such as cold storage, technical support and power supply is less. Keeping in view the possibilities of the district area, a food park should be established, so that all the necessary backward and forward linkages are available.

### 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
<b>C.02 Ancillary Activities – Others</b>							
1	Agri Clinic & Agri Business Centers	No.	10.10	90	440	4444.00	3999.60
2	Loans to Agri. Start-ups	No.	10.10	80	35	353.50	282.80
<b>Total</b>					<b>475</b>	<b>4797.50</b>	<b>4282.40</b>

### **Title : Agriculture Infrastructure Fund (AIF) scheme to boost Investment Credit in agriculture**



The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post-harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers.

In view of above, the funding of Agriculture Infrastructure Projects at farmgate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Startups, etc.) is being done under AIF scheme. Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to Rs 2 crore. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs 2 crore. This subvention will be available for a maximum period of 7 years.



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

MSME Definition w.e.f April 2025: Micro, Small and Medium Enterprises (MSMEs) classified as per MSME Act, 2006. Criteria for classification of micro, small and medium enterprises, namely:—

- (i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs 2.5 crore and turnover does not exceed Rs 10 crore;
  - (ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs 25 crore and turnover does not exceed Rs 100 crore ;
  - (iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs 125 crore and turnover does not exceed two hundred and Rs 500 crore.
- The status of Udyam registration in Beawar district as on the date of PLP preparation is as follows: Total Udyam registrations : 4134. Out of total, 4092 units are registered as Micro Units and 42 units are registered as Small units. Ground Level Credit flow in the last two years in the MSME Sector in Beawar district was Rs 1338 Crore (2023-24) and Rs 1577crore (2024-25).

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

The Prime Minister's Employment Generation Program (PMEGP) is an initiative by the Ministry of Micro, Small, and Medium Enterprises, combining the Pradhan Mantri Rojgar Yojana and the Rural Employment Generation Program. Many artisans in Beawar district, struggle due to a lack of raw materials and modern technology, turning them into job workers. Forming producer unions and providing common service centers could help them access these resources.

Pradhan Mantri Mudra Yojana (PMMY) was launched on 8 April 2015 with a Rs 20,000 crore fund and Rs 3,000 crore as Credit Guarantee Certificate. The loans are divided into: Shishu: Loans up to Rs 50,000.

Kishore: Loans from Rs 50,000 to Rs 5 lakh.

Tarun: Loans from Rs 5 lakh to Rs 10 lakh.

Tarun Plus: Loans from Rs 10 lakh to Rs 20 lakh.

The Stand Up India Scheme encourages SC/ST and women entrepreneurs with loans between Rs 10 lakh and Rs 1 crore for setting up new enterprises. The scheme includes a Rupee card for working capital withdrawals and a credit history feature. StandUp India Scheme continues to empower SC, ST, and women entrepreneurs, ensuring that marginalized groups have access to formal credit and entrepreneurial opportunities SIDBI provides a refinance facility with Rs 10,000 crore, and agriculture related activities such as beekeeping and dairy are also eligible. CGTMSME cover will boost the MSME credit growth and reduced GST rated w.e.f 22.09.2025 will give a boost to MSME sector overall. The PM Street Vendor Self Reliance Fund Scheme (PM Swanidhi) was launched under Atma Nirbhar Bharat to help street vendors recover from the losses caused by the COVID19 lockdown, offering them financial assistance to restart their

businesses. Rajasthan Investment Promotion Scheme(RIPS),2024 will boost the investment

in MSMEs. NABARD is also focusing on developing handicraft clusters through Rural MSME.

### 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
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	24.00	80	1330	36900.00	29520.00
<b>Sub Total</b>					<b>1330</b>	<b>36900.00</b>	<b>29520.00</b>
<b>II. Manufacturing Sector – WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	10.00	80	1300	9000.00	7200.00
2	Manufacturing Sector - Working Capital-Small	No.	60.00	80	800	48000.00	38400.00
<b>Sub Total</b>					<b>2100</b>	<b>57000.00</b>	<b>45600.00</b>
<b>II. MSME – Others</b>							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	250	750.00	600.00
2	Loans to MSME Start-ups	No.	500.00	80	5	2500.00	2000.00
<b>Sub Total</b>					<b>255</b>	<b>3250.00</b>	<b>2600.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	100.00	80	500	62500.00	50000.00
2	Trading Units - Term Loan-Micro	No.	2.00	80	5000	7500.00	6000.00
<b>Sub Total</b>					<b>5500</b>	<b>70000.00</b>	<b>56000.00</b>
<b>II. Service Sector – WC</b>							
1	Service Sector - Working Capital-Micro	No.	7.00	80	250	1750.00	1400.00
2	Service Sector - Working Capital-Small	No.	100.00	80	250	25000.00	20000.00
3	Trading Units - Working Capital-Micro	No.	15.00	80	2500	37500.00	30000.00
4	Trading Units - Working Capital-Small	No.	60.00	80	1910	114600.00	91680.00
<b>Sub Total</b>					<b>4910</b>	<b>178850.00</b>	<b>143080.00</b>
<b>Total</b>					<b>14095</b>	<b>346000.00</b>	<b>276800.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play an important role in the country's economy. To maintain growth in the country's exports, it is necessary to have a high growth rate along with a healthy balance of trade and foreign exchange. Mainly exports affect the industrial environment of the country. To compete internationally, quality products, competitive prices, good packaging are important. Maintaining high growth rates in exports is recognized as a national priority by the Government and all exporting agencies. Dependence on export of raw materials and import of finished goods has a negative impact on the economy. "Make in India" campaign aims to establish self-reliance and "Brand India". The district has good production of cement which is in demand. There is potential of in cement industry for export.

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

Power supply is one component that needs to be monitored. It should be ensured that pre-shipment loans are settled or converted into post-shipment loans within the stipulated time after departure of the material. Due to the presence of few foreign exchange branches in the district and operations outside the district, availability of credit for exporters becomes difficult. Banks should establish a control and reporting system to ensure the export credit, so that the applications as received are disposed of within the stipulated time limit. ODOP as per Panch Gaurav policy of State Government is Mineral Powder. The banks in collaboration with DIC may explore supporting the MSME resulting into boost of export. Export credit up to Rs 50 crore will be considered under priority sector credit.

##### 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
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	100.00	75	10	1000.00	750.00
<b>Total</b>					<b>10</b>	<b>1000.00</b>	<b>750.00</b>

#### 4.1 Credit Potential for Education

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

The Objective of the Education Loan Scheme is to provide financial assistance from the bank to deserving/meritorious students for pursuing higher education in India and abroad.





The main emphasis here is that every meritorious student should be provided financial assistance at an affordable rate so that he gets an opportunity to study further. So that he can acquire knowledge and professional skills and after completing education, he can establish his own business and earn a living from the income obtained and also repay the education loan on time. Banks provide financial assistance for various courses in India/abroad. Loan up to Rs 10 lakh to a single person for educational purpose including professional courses is eligible for priority sector.

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

Measures should be taken to increase awareness about educational loans. Government of India interest subvention scheme can be promoted. Parents/Guardian can be made coborrower/co lender for the loan. 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. 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.

#### 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
<b>IV. Education</b>							
1	Education Loans	No.	25.00	90	32	800.00	720.00
<b>Total</b>					<b>32</b>	<b>800.00</b>	<b>720.00</b>

#### 4.2 Credit Potential for Housing

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

Housing is a basic human need. House is also a consumer good and capital product also. It is a product that improves the quality of life. In a welfare state, it is the responsibility of the government to provide housing for its citizens who cannot arrange housing for themselves. Investing in public housing not only improves public welfare, but also serves as a catalyst for economic development at the local level. The basic purpose of public housing is to provide living space for a family i.e. 'core housing' or providing 'primary housing'. It is a 'complete' accommodation and is provided with the necessary living space as well as toilet within a limited range. The vision for rural housing prepared by the Ministry of Rural Development is as follows: "Ensuring adequate and affordable housing for all, providing sustainable and inclusive housing in rural areas through government assistance,





encouraging community participation, self-help and public-private partnerships under the Panchayati Raj system.”

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

Some of the facilities/services required for Housing sector and the measures required for their diagnosis are as follows:

Urbanization of the blocks is taking place due to which a spurt in housing construction activities has been witnessed. The main problems in the housing sector are increasing cost of land and housing, lack of micro finance measures and ineffectiveness of existing measures, Limited access, inadequacy of financial assistance given for purchase of housing site. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutchha and dilapidated houses by 2029. In Phase I (2016 17 to 2018 19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029. Loans up to Rs. 45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified.

#### 4.2.3 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>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Metropolitan Centre	No.	30.00	90	470	14100.00	12690.00
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	470	2820.00	2538.00
<b>Total</b>					<b>940</b>	<b>16920.00</b>	<b>15228.00</b>



## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

The district has rural area infrastructure including rural transportation (roads), irrigation (dams and canals, tube wells, ponds etc.), drinking water, electricity supply, communication systems, health services (including veterinary), agricultural and other processing activities, education facilities etc. which have significant contribution in the development of agriculture and allied sectors. There is huge scope of railway infrastructure in the district. Under Rural Infrastructure Development Fund (RIDF) of NABARD, total 755 projects are sanctioned in the district till date under various sectors viz. Irrigation/Agriculture, Rural roads and Social Sector. As on date, currently 125 projects are ongoing involving a total outlay of Rs 11,300.24 Lakh and RIDF loan sanctioned of Rs 7217.73 Lakh.

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

In a developing country like India, the development of infrastructure generally depends on public investment and private sector. The contribution of inflows is also negligible due to high initial investment, huge risk, increasing capital cost. Development of basic amenities is important to raise the standard of living of the people in rural areas. Keeping in mind the development of this sector adequate provisions has been made for rural and urban infrastructure facilities in the action plan of the NITI Aayog. Center and State the Government has taken a policy decision to increase public and private investment in the development of infrastructure facilities in rural areas, which will make the availability of roads, drinking water, health, education, energy and housing etc.

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

Total 84 social sector projects (except irrigation, rural roads and bridges) are sanctioned till date in the district under RIDF. The projects have benefited lakhs of people in terms of better medical facilities, more number of Community Health Centres (CHCs), good quality drinking water availability at doorstep in villages, better infrastructure of schools etc.

#### **5.2 Social Infrastructure Involving Bank Credit**

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

In view of the importance of social infrastructure for the development of rural and urban areas, Tier II and Tier III areas award for creation of social infrastructure for schools, health care facilities, drinking water facilities and sanitation facilities Bank loans up to the limit of Rs.5 crores per borrower will be included in the category of priority sector loans as per the new instructions. As drinking water, sanitation, education and health are indicators of an individual's quality of life and social development defines the situation of these services having impact on the life of the people and their long life and longevity, thus,

Considering the importance of social facilities better availability of social facilities is necessary. The Government of India has launched programs like National Rural Drinking Water Program, Total Education Campaign, Swachh Bharat Abhiyan etc. Through, these programs the Government of India strives to provide education, water, toilets, drinking water.

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

There is a scope of improvement in social infrastructure in the district. There is a need for intervention and further action on the following issues:

1. The Banks are required to fulfill its obligations on priority basis for financing the above activities.
2. To ensure participation of beneficiaries, especially women, in drinking water and sanitation and water supply schemes.
3. Village water and sanitation committees can be formed and their capacity building and strengthening can be done.

### 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
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	3.00	80	10	30.00	24.00
2	Education-Coaching Centres	No.	150.00	80	3	450.00	360.00
3	Education-Colleges	No.	300.00	80	2	600.00	480.00
4	Education-Hostels	No.	50.00	80	1	50.00	40.00
5	Education-Schools	No.	250.00	80	1	250.00	200.00
6	Healthcare-Hospital	No.	350.00	80	5	1750.00	1400.00
7	Healthcare-Pathological Lab	No.	80.00	80	1	80.00	64.00
<b>Total</b>					<b>23</b>	<b>3210.00</b>	<b>2568.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Rajasthan has sufficient availability of natural resources like wind and solar energy. As an alternative source of energy, biogas and solar energy are prevalent in the district through renewable sources and waste management. Biogas has been promoted through the Zila Parishad. The government has given importance to solar energy as an alternative source of energy.

For the Water conservation through integrated approach to irrigation makes it possible to optimize water resources exploitation through solar water pump system. It is possible and



in the future all photo voltaic power will be produced by lifting and pumping and solar photo voltaic systems by generation of solar cells (which act as a battery using the solar cells' voltage and charge them for solar radiation) continues at a proportional rate and SPV based pump sets can be used. There is lot of potential in the district for production of solar energy.

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

There is a need to give wide publicity to the Solar Home Lighting Model. There is huge scope of increase in production of electricity by renewable sources like Solar energy. Pradhan Mantri Surya Ghar Yojana will play a key role in increasing the share of solar rooftop capacity

### 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
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	1.00	90	250	250.00	225.00
2	Biomass Energy-Home	No.	0.60	90	250	150.00	135.00
3	Solar Energy-Roof Top Solar PV System with Battery	No.	6.00	90	400	2400.00	2160.00
4	Solar Energy-Roof Top Solar PV System without Battery	No.	2.00	90	510	1020.00	918.00
5	Solar Energy-Solar Pump Sets	No.	9.00	90	250	2250.00	2025.00
<b>Total</b>					<b>1660</b>	<b>6070.00</b>	<b>5463.00</b>

### RIDF

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

( Rs. crore )

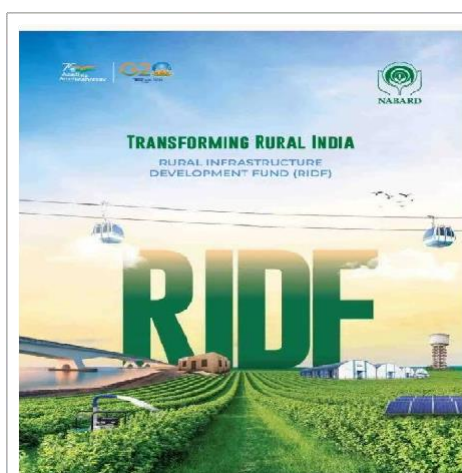
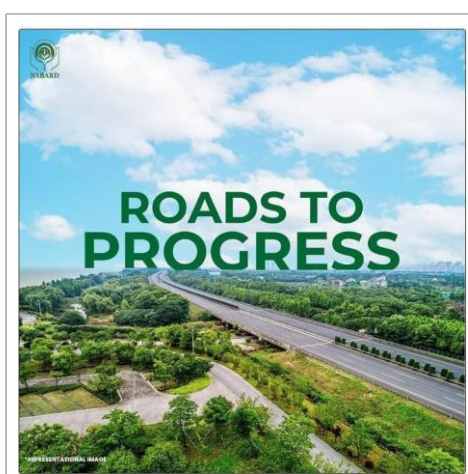
Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	109	40.110000	33.6117
B	Ongoing tranches	73	90.940000	54.0939
	<b>Total (A + B)</b>	<b>182</b>	<b>131.050000</b>	<b>87.7056</b>

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	43	11.126800	9.4239
B	Rural roads & bridges	81	44.981900	36.8096
C	Social Sector	58	74.940900	41.4721
	Total (A + B + C)	182	131.049600	87.7056

### Title: Rural Infrastructure Development Fund (RIDF)



Its purpose is to finance rural infrastructure projects, such as roads, irrigation, and social infrastructure, which were previously incomplete due to funding gaps. Resources for RIDF come from the shortfalls in priority sector lending by commercial banks, and it provides financial assistance to State Governments for these projects.

## Chapter 6

### Informal Credit Delivery System

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

There are huge number of SHGs operation in the district. As the district is newly formed, the data regarding SHGs is not available as on the date of preparation of PLP.

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

Banks are regularly financing the SHGs. There is scope for financing of JLGs by the banks but banks are not actively financing JLGs as per the position as on 31 March 2025.

#### 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
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	2.00	100	3250	6500.00	6500.00
2	Individuals/ Individual members of SHGs	No.	2.00	100	3050	6100.00	6100.00
3	SHGs/ JLGs-Others	No.	2.00	100	3500	7000.00	7000.00
4	Start-ups-Other than Agri. & MSME	No.	200.00	90	7	1400.00	1260.00
<b>Total</b>					<b>9807</b>	<b>21000.00</b>	<b>20860.00</b>



## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

1. Farmers should be issued passbooks with updated records related to agricultural land, so that they can get Kisan Credit Card without any hassle.
2. Farmer of the district are still doing farming using traditional methods. They should be motivated to use modern technology. Department of Agriculture and Center for Agriculture Science are required to extend the services to remote areas of the district.
3. To make farmers more aware about the purpose & correct use of fertilizers and promotion of organic fertilizers there is a need of sensitisation of farmers at field level.
4. Labor Department should promote Joint Liability Groups, where necessary and landless farmers can be linked to banks.
5. The use of poly houses and solar pumps has increased significantly in the district. There is a need for their further rapid expansion.
6. A cluster may be developed of Cumin seeds and Fennel in Jaitaran block and also of Henna (Mehendi) in Raipur block which will give focussed attention of banks leading to increase in GLC of the district.

#### **2. Water Resources**

1. Water is being exploited inefficiently in the district. This is why most of the district the subdivision comes under over exploited area. Therefore, in this direction, clear water policy and export would be appropriate to have.
2. For financing solar pumps by the Ministry of New and Renewable Energy, Government of India installation of solar pumps should be promoted under the Kusum Yojana.PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan) Scheme is aimed at ensuring energy security for farmers in India, along with honouring India's commitment to increase the share of installed capacity of electric power from non-fossil-fuel sources to 40% by 2030 as part of Intended Nationally Determined Contributions (INDCs).
3. Special attention should also be given to waste water collection through means of Farm ponds for recreation of ponds, field ponds, nadiyas and polythene lined water ponds. Research programs for sustainable water management (water harvesting, water recharge, treatment of polluted water) should be strengthened.
4. Department may conduct field level camps to increase awareness of the government schemes related to Micro Irrigation like Per Drop More Crop /RKVY so that needy farmers may get the benefit resulting into income enhancement of the farmers.

#### **3. Farm Mechanisation**

1. There is scope of improvement in Farm Mechanisation by introduction of Farm equipment having technological advancements. Farmers may be sensitised at field level





regarding various subsidy schemes which will encourage and support them for purchasing and using them on field which will result in machine intensive agriculture rather than labour intensive.

2. Harvester and heavy duty tractors usage may be increased at field level by hassle free credit and use of various state govt and central govt schemes.

3. Department may conduct field level camps to increase awareness of the government schemes so that needy farmers may get the benefit resulting into income enhancement of the farmers by making the farms more mechanised.

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

1. Farmers are not taking special interest in fragrant flowers and medicinal plants in the district; hence the awareness programs at field level should be organized by the government.

2. Emphasis should be laid on adoption of value-add technology along with post-harvest transactions and Medicinal plants should be planted under contract farming, so that marketing facilities are available to the farmers at the farm itself and they can get a fair price.

3. Department may conduct field level camps to increase awareness of the government schemes so that needy farmers may get the benefit resulting into income enhancement of the farmers.

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

1. There is a need to encourage the practice of agroforestry in the district, which will further decrease the spread of desert and farmers will also get benefit and they can increase their income by adopting other supporting activities.

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

1. To develop better technology for milk production, scientific management of animals and management of balanced ration feed. Also focus should be on setting up commercial dairies. Furthermore, small and marginal Farmers can also be encouraged to take up 5 -10 animal units to supplement their income. Self- Support groups and JLG members to take up two animal units for sustainable livelihood encouragement can be given.

2. Encouraging the manufacture of compost and bio-fertilizer from animal dung and solar at milk committee level using solar energy by setting up plants will be helpful in climate protection.

3. Keeping in view the population of cattles in the district there a lot of scope for breed improvement resulting into more productivity of milk and more realisable value of cattles.

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

Commercial poultry farming is a highly concentrated sector, but the backyard poultry farming sector, which is 30 to 35% produces and provides vital resources for livelihood and nutritional security of the poor in rural areas are important, and are not organized and neglected. Therefore, this sector needs financial support, especially on biosecurity like AIF





and AMI so that needy farmers may get the benefit resulting into income enhancement of the farmers by having improved storage capacity. measures, assistance, genetic stock and improved technologies through scientific advice, extension/awareness to be provided.

1. There is a scope of broiler and layer poultry in the district which can be explored by sensitisation of govt schemes at field level.
2. Department may conduct field level camps to increase awareness of the government schemes like NLM so that needy farmers may get the benefit resulting into income enhancement of the farmers.

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

1. Animal husbandry – sheep, goats and piggery etc. There is a need for breeding farm in the district for goats of Sirohi and Deogarhi breed
2. Under the National Livelihood Mission (NLM), goat marketing linkages have been established with good centers like Mumbai, Surat etc. So that goat farmers can get good prices.

#### **9. Fisheries**

1. There is a need to establish hatcheries, nurseries, rearing farms in the private sector.
2. Maximum reservoir allocation for fisheries should be done to women of self-help groups.
3. Demo plots should be established at every block level so that information about fisheries can be obtained.
4. Need to establish centers for fish seed production with public participation.

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

1. Storage infrastructure like godown/warehouse may be created by PACS under the World's largest Storage Scheme.
2. Infrastructure of Mandis may be improved by support from state government.
3. Field level camps may be conducted to increase awareness of the government schemes

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

1. Areas for land leveling, farm ponds etc. should be identified in the district by the Agriculture Department. Efforts should be made by them to get bank loans by publicizing the above activities.
2. Knowledge of soil fertility, timely availability of seeds, use of proper fertilizers etc. not only increases crop production but its quality also increases. As a result, the farmer You get fair price and profit by selling your product.

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

1. There is a scope for cold storage as there is good amount of vegetables production in the



district. Progressive farmers may be sensitised about various govt schemes like AIF etc.

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

1. There is a scope for food and agro processing especially spice processing, flour units, primary processing units etc. The sensitisation regarding various govt schemes like PMFME may be done at field level.

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

1. As the population of livestock is very high in the district the same may be leveraged by breed improvement centers. State govt needs to focus on this.

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

1. A banking plan under the Micro Support Scheme to support KVIC/KVIB of a major commercial bank, Rural banks should be created by including central co- operative banks.

2. District Industries Center should take initiative for development of new clusters for artisans. Carpet, leather shoes, new clusters can be established in areas made of clay, terracotta, etc.

3. Rajasthan Investment Promotion Scheme (RIPS), 2024 may be harnessed by department in coordination with banks to increase the outreach and benefit of the scheme in convergence with Rising Rajasthan.

4. As the cement factories in the Beawar are regularly expanding their capacity, there is need of coordination between DIC and Bankers so that credit flow in MSME can be increased.

### **16. Export Credit**

1. As the district has lot of mineral reserves ,marble and granite exporters may be encouraged to avail export credit insurance facilities offered by ECGC.

2. There is a need to encourage large food processing units to promote farm-based exports.

### **17. Education**

1. Sensitisation at ground level may be done by banks regarding the products available related to Education.

### **18. Housing**

1. It has been observed that there is difficulty in taking loans by farmer families to build houses on agricultural land and change in land use. There is a need to pay attention to the actions taken in (de-cultivation of degraded land) so that farm loans can be easily available to farming families also.

2. Arrangement of online application for getting the house map passed and a regular procedure for providing it in timely manner also needs to be fixed.

### **19. Social Infrastructure**



1. State government/ District administration needs to focus more on creation of social infrastructure at the field level.

## **20. Renewable Energy**

1. Solar roof equipments (Domestic and Commercial) have a huge scope and PM Surya Ghar Yojana may also be leveraged which can create a impact on creation of infrastructure for solar energy at field level.

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

1. More and more unbanked people may be covered under SHGs/JLGs (NRLM) and accordingly may be brought under the formal credit system.
2. Special Credit linkage drives may be conducted in coordination bankers and efforts may be made by Rajeevika for convergence of government schemes with credit linkage for the benefit of SHGs (PMFME, AIF etc)
3. As on date there is no district level office in the newly formed Beawar district, respective blocks are being looked after by earlier DPMs (Pali, Ajmer, Bhilwara and Rajsamand). There is a need for separate office of SRLM in district.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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



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

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

1. The cooperative sector in Rajasthan comprises a total of 37487 cooperatives, covering about 27490 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 9997 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 111.85 lakh members. Likewise, long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDB) and 36 PCARDBs. Further, there are 73 MSCS having their registered office in the state. Besides, there are about 3 district level federations, 18 state level federations and 19 national level federations operating in the state. Latest initiatives by GoR (i) Rajasthan Cooperative Gopal Credit Card Loan Scheme- in the first phase of this scheme, loans will be provided to about 5 lakh gopalak families. (ii) Loan against agricultural produce under Sahakar Kisan Kalyan Yojana- It will provide a fair price to the farmers, protect farmers from forced sale, increase the loan business of PACS/LAMPs and maximum utilization of warehouses. (iii) Interest free loans for non-farming sectors- The GoR has introduced a scheme namely 'Interest free loans for non-farming sectors' in budget 2023-24 to distribute interest-free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for non-farming activities like handicrafts, small- scale industries, spinning-weaving, shops etc. through cooperative banks.

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

1. The cooperative sector in Beawar comprises a total of 508 credit and non-credit cooperative societies registered.

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

1. There is fair potential for cooperative activity in the sector of Dairy Sector, Consumer stores and Agri processing as elucidated in the respective chapters in PLP. The distribution of societies is uniform in all the blocks as per the size of the block. Therefore, there is potential for creation of cooperative societies in Dairy Sector, Consumer stores and Agri processing in all the blocks. There are many non-active dairy coop societies. There is need for bringing all such non-active societies especially in dairy sector to operational mode. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Skill Training	Skill Development Project- SEDI, Jaitaran. Skill training - Unarmed Security Guards	Jaitaran	Financial support	CSR collaboration with Ambuja Cement Foundation	100	It has a very good impact in terms of settlement of the young candidates trained. More than 80% candidates are settled in various organizations including airports etc.
2	Collectivization	Swanirman FPO under PODF-ID	Masuda	Financial support	No	500	Improved goat rearing practiced will be learnt by the women. Breed improvement will result in income enhancement of the women involved in goat rearing. Better quality of inputs and better price of inputs for goat will be provided to women. Better market will be provided to women for selling and purchasing of goats.

3	Collectivization	Two CSS FPOs- Jaitaran FPO (Lototi) and Badnore FPO	Jaitaran and Badnore	Financial support	No	1500	Farmers will get benefit of collectivization by getting quality and cheaper inputs available and will also get a better market for their produce ensuring sustainable enhanced income.
4	Women Empowerment	Two Livelihood and entrepreneurship development programme (LEDP) on Goat rearing- RCDSSS Disha	Masuda	Financial support	No	270	Women were brought into goat rearing practiced and they were trained about improved goat rearing practices and breed improvement. This resulted in enhanced income of rural women by improved goat rearing practises. 4 different demo units were set up and exposure visits were conducted to show women the best practices.

5	Women Empowerment	One Livelihood and entrepreneurship development programme (LEDP) on Tailoring- Aryama Seva Samiti	Raipur	Financial support	No	120	<p>Rural women were trained in the field of tailoring of poshaks etc. Many of them started their own shops and started earning their livelihood.</p> <p>Demonstration units were installed (sewing machine, Display unit) at a community centre where the women can come and use them and can do their tailoring work until they start their own work.</p>
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6	Women Empowerment	One Livelihood and entrepreneurship development programme (LEDP) on Goat rearing- Ambuja Cement Foundation (ACF)	Jaitaran	Financial support			Women were brought into goat rearing practiced and they were trained about improved goat rearing practices and breed improvement. This resulted in enhanced income of rural women by improved goat rearing practises. 4 different demo units were set up and exposure visits were conducted to show women the best practices.
7	Infrastructure Development	Various project under RIDF	All blocks	Financial support in terms of RIDF loan			Majority of the population will be benefitted from the various projects in different sectors.

## Success Stories

### Success Story 1



Project Implementing Agency	SEDI- Ambuja Cement Foundation Jaitaran Beawar
Duration of the project	60 days
Beneficiary	
1. No. of beneficiaries	100
2. Community	SC/ST/OBC/General
3. State	Rajasthan
4. District	Beawar
5. Block	Jaitaran
6. Village	All nearby villages
Title	Skill Development of Rural Youth- Unarmed Security Guard- Non Residential batches
Scheme	Skill Development Project under Gramya Vikas Nidhi

#### 1.1 Support provided

Financial-Grant support was sanctioned to the implementing agency SEDI Jaitaran.

Deliverables included awareness camps candidates identification and mobilisation skill mapping skill training field trainings and placement.

#### 1.2 Pre-implementation status

There were lot of rural youths who wanted to pursue their career in one or another job but were unsure and directionless.



Lot of candidates were approached in the villages and skill mapping was done and the interest of the candidates was mapped with the relevant skill set.

Lot of rural youth who even wanted to pursue their career as Security guards were not able to get jobs because of lack of skill set.

Even if rural youth was able to get the job they were highly underpaid citing the reason that they don't have any skill set.

### **1.3 Challenges faced**

The biggest challenge faced was skill mapping of the rural youth as the age to which they belong they were not able to decide regarding their career path.

The parents of rural youth were convinced by PTM meeting sessions and by sharing with them the success stories of already settled candidates.

The agency played a pivot role in negotiations with the employers so that the trainees may get the best competitive compensation prevailing in the industry.

### **1.4 Impact**

Many rural youth candidates (both male and female) who were not able to secure a decent job due to lack of skill set were able to get a decent job at reputed organizations like Airports etc.

The income of the rural household to which the trainees belong also increased resulting into income security by an amount ranging from Rs 18000- Rs 24000 monthly.

Many of the trainees got promotions during their job as the skill set provided to them during the training included on the field training sessions also.

More than 85 of the candidates were placed successfully by the agency.



Title	Jaitaran Farmer Producer Company
Scheme	CSS FPO
Project Implementing Agency	NABARD
Duration of the project	5 Years
Beneficiary	
1. No. of beneficiaries	750
2. Community	SC/ST/OBC/General
3. State	Rajasthan
4. District	Beawar
5. Block	Jaitaran
6. Village	Jaitaran

### **2.1 Support provided**

Financial- Grant support in terms of Management Cost to FPO and Handholding Cost to CBBO.

### **2.2 Pre-implementation status**

Farmers of the area were indulged in traditional farming using huge quantity of fertilizers pesticides etc.

Before the intervention the farmers faced numerous challenges—low productivity market access issues lack of quality inputs and poor financial literacy. The average household income was below sustainable levels and access to institutional support was minimal.

### **2.3 Challenges faced**

- Lack of knowledge on scientific and sustainable farming.
- Inadequate market access and exploitation by middlemen.
- Limited infrastructure and poor access to Agri-finance.

### **2.4 Impact**

Income increased of farmer members through IPM and certification; reduced input cost; enhanced bargaining power and better market linkage and higher price realisation of output.



## **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. Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022
2. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### **1.2 Climate Finance and Challenges**

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

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

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

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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

## 1.6 Way Forward

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

## 2 Climate Change Scenario-At the State Level

### 2.1 State Action Plan for Climate Change

a Climate change is affecting every region on earth in multiple ways and Rajasthan is particularly prone to extreme climatic events such as erratic rainfall with frequent dry spells occasional heavy downpours extreme temperatures in both summer and winter sandstorms droughts famines and floods. The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socioeconomic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Addressing these sectors is essential for effectively planning climate action and achieving the United Nations Sustainable Development Goals (UNSDGs) at the state level. Given 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 CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

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

a 1.Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited





(RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26

2. 7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

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

Under NAFCC two projects are :

1. Mukhyamantri Jal Swavlamban Abhiyaan in Banswara (completed) created 1840 water harvesting structures with 2644 TCM storage enabling horticulture and vegetable cultivation while promoting water conservation and plantation.

2. Restoration of Degraded Landscapes in Barmer (ongoing) focuses on soil and water conservation wetland creation ecological restoration nursery development plantation micro-irrigation with solar pumps and capacity building for climate resilience and livelihood improvement.

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

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

a The state public health institute should introduce discrete training modules on climate change risks and impacts on health. Modular attempts should be made for all health workers (including grassroot level workers) to ensure better surveillance of disease occurrences and improved health status and health outcomes for the people of Rajasthan.

b The social security nets in terms of family health insurance needs to be strengthened and augmented together with provisioning of free diagnosis testing and distribution of medicines and other health related services. This can greatly reduce the burden of diseases on the general population especially the disadvantaged masses.

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

a Initiatives by State Government- Plantation drive with target of 7 crore plantation Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years The state government has announced the introduction of a 'Green Budget' starting next year

b. NAFCC projects:

Mukhyamantri Jal Swavlamban Abhiyaan For Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity-This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.





### **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. There is a scope of GI certification of a agriculture product Pink Garlic in the Badnor block of Beawar.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Land records department (2024)
Soil & Climate	Agriculture department(2024)
Land Utilisation [Ha]	Collectorate(2024)
Ground Water Scenario (No. of blocks)	CGW report(2023)
Demographic Profile [In 000]	Statistics department (2024)
Infrastructure Relating To Health & Sanitation [Nos.]	Data pertains to erstwhile district Ajmer-Statistics department
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture department
Irrigation Coverage [000 Ha]	Land records department Beawar
Infrastructure For Storage, Transport & Marketing	RSWC and other related departments
Animal Population as per Census [Nos.]	Data pertains to erstwhile district Ajmer-Statistics department
Infrastructure for Development of Allied Activities [Nos.]	Data pertains to erstwhile district Ajmer-Statistics department
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Data pertains to erstwhile district Ajmer-AH department
Major Crops, Area, Production, Productivity	Agri Deptt
Irrigated Area, Cropping Intensity	Land record department
Input Use Pattern	Agri Deptt
Trend in procurement/ marketing	Agri Deptt
KCC Coverage	LDM/SLBC
Soil testing facilities	Agri Deptt
Crop Insurance	Agri Deptt
Irrigated Area & Potential	Land record department
Block level water exploitation status	CGW Report
Sericulture	Horticulture department
Area under Forest Cover & Waste Land	Land records department(2025)
Nurseries (No.)	Agriculture deptt
Poultry	AH department
Inland Fisheries Facilities	Fisheries department
Agri Storage Infrastructure	RSWC and related departments
NABARDs interventions	NABARD
Fertilizer Consumption	Agriculture department
MSME units – Cumulative	MSME Portal (2024)
Status of SHGs	SRLM
Details of non-credit cooperative societies	DR office
Details of credit cooperative societies	DR office
Block wise, sector wise distribution of cooperative societies in the district	DR office
Status/ progress under various schemes of MoC in the district	DR office



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

Sources	
1	Lead Bank Office (LDM)
2	SLBC

### Name and address of DDM

Name	Ashish Jain
Designation	DDM, NABARD
Address 1	House No.29 Shree Vihar Colony
Address 2	Near D-Mart Bhilwara road Kankroli Rajsamand
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|---|---|

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|---|---|

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|--|--|

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| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT