



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bikaner 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: Bikaner

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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Bikaner

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"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 Bikaner has projected a credit potential of ₹1962958.04 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 Bikaner 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
PMEGP	Pradhan Mantri Employment Generation Mission
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	Bikaner district is divided into 9 development blocks, comprising 958 inhabited villages and is part of the 'Western Dry Agro-climatic' region. According to the 2011 census, the district's population is recorded at 2.368 million. The sex ratio in the district is 903 females per 1000 males.
Type of soil	The soils of Bikaner are light textured, sand to sandy loam with clay content with very little chemical weathering has taken place and the development of soil is indistinct. Soils are generally desertic type with low fertility, low water retention capacity, good porosity and good permeability.
Primary occupation	The economy of the district is primarily based on agriculture, mineral-based industries, and handicrafts. Bikaner is situated in an arid region of undulating sand hills where the breeding of camels, horses, and sheep is the principal occupation.
Land holding structure	The total agricultural area is 1.84 lakh hectares, with only 5% of small and marginal holdings. Major crops in the district include groundnut, guar, moth, pearl millet, gram, wheat, and mustard. The average rainfall in the district is generally 320 mm, recorded as 328 mm in the year 2024-25.

Sectoral trends in credit flow

1. Achievement of ACP in the previous year

As of March 31, 2025, the total baseline level credit flow under priority sector in Bikaner district has reached Rs.14,698.39 crore. The achievement of ACP is 101.86% as of March 31, 2025.

2. Investment credit in agriculture

During the financial year 2024

25, out of total ACP : 38.97% agri. adv. stood at Rs.841034.64 lakh, Total Priority Sector adv. was stood at Rs.1484738.80 lakh (60.72%) of the total credit. As of March 31, 2025, there are a total of 278,659 Kisan Credit Cards (KCC) accounts in Bikaner district.

3. Credit flow to MSMEs

As on 31 March, 2025 an amount of Rs.611625.56 lakh (75% of ACP) was outstanding under MSME. The MSME growth is quite higher in the district: AIF/CGTMSE is a credit guarantee scheme that provides collateral-free loans up to Rs. 2 crore to new and existing small and medium enterprises (SMEs).

4. Other significant credit flow, if any

Two New Sectors introduced in the Bikaner under MSME Finance :

1. Handicrafts: A strong base for MSMEs in Bikaner (USTAArt, Kashidakari & Handmade products)
2. Food Processing: A strong base for MSMEs in Bikaner, Rajasthan.

Sector/Sub-sector wise PLP projections

1. Projection for the year

For the financial year 2026-27, a Probable Area based Scheme has been prepared for the priority sector, estimating a total potential of Rs. 1962958.04.08lakh, marking an increase of 11.21%. Estimated potentials include Rs.1156701.56 lakh for agriculture, basic infrastructure and allied activities.

2. Projection for agriculture and its components

Keeping in view of districts agricultural practices an amount of Rs 118510.38 Lakh access for the year 2026-27

3. Projection for MSMEs

The credit potential for MSME for the year 2026-27 is estimated at Rs. 721989.60 lakhs which is 12.86% higher than the previous year potential of Rs.639665.40 lakhs.

4. Projection for other purposes

The credit potential for the year 2026-27 is estimated at Rs.10725 lakhs for export credit Rs. 2749.50 lakhs for education credit Rs.23940 lakhs for housing credit Rs.15899.40 lakhs for renewable energy Rs. 19968.80 lakhs for others (SHG JLGPMJDY etc.) and Rs.10984 lakhs for social infrastructure.

Developmental Initiatives

- 1 NABARD (NB) has undertaken several developmental programs such as the formation of Self-Help Groups (SHGs) and their linkage with banks, livelihood and entrepreneurship development programs for SHG
- 2 Other Initiatives undertaken by NB are Livelihood/Marketing linkage of SHG products through LEDP, Agriculture Infrastructure Fund (AIF) Scheme-2020, Pradhan Mantri Fasal Bima Yojana, Saturation of KCC drive, e-NAM, and state government
- 3 Government of India CSS Scheme-2020 Formation & Promotion of Farmer Producer Organization (FPO) : as a implementing agency, NABARD is promoting 02 FPO's in the Khajuwala & Lunkaransar Block of Bikaner.

3. Thrust Areas

- 1 For the year 2026-27, some identified focus areas for the district include strengthening FPOs, KCC campaign including extending the coverage of AH, fisheries farmers, development of agricultural infrastructure,
- 2 Focus on Increasing the flow of credit in the agricultural term loan segment, enhancing the convergence of credit-linked government sponsored schemes. Expanding industrial activities through Micro, Small and
- 3 The overall emphasis is on making agriculture more sustainable and income-generating, promoting producer organizations, improving agricultural infrastructure, expanding coverage under agricultural credit
- 4 Water conservation and expansion of irrigation facilities, organic farming, integrated farming system to promote agriculture as a sustainable and more income-generating economic activity, diversification of
- 5 Focus on marketing of SHG/JLG products and GI-Authorised user identification process. A special attention for marketing of local products towards national market.

4. Major Constraints and Suggested Action Points

- 1 Livestock is the main source of income : Other impediments include lack of cattle feed units, power supply, lack of milk routes, increase in the cost of agricultural production, sodic land, depletion of groundwater levels, inadequate forest cover, weak
- 2 The primary economic activity of the district is agriculture, but the major landholdings are large in size. Major impediments to the development of the district include the lack of necessary inputs such as quality seeds, fertilizers, nurseries, veterinary services, poultry hatchery units etc.
- 3 Suggestions for improvement in various areas include ensuring the availability of seeds, fertilizers, veterinary services, increasing the number of milk routes, harnessing solar energy, establishing soil testing
- 4 Other suggestions for improvement include availability of integrated minor irrigation and water harvesting systems, improving the quality of livestock, adequate power supply, large-scale afforestation, rural haats, skill and entrepreneurship development, etc.

5. Way Forward

- 1 To achieve the total estimated credit potential of the district and, in particular, to increase the capital formation in agriculture, concerted efforts is needed by all stakeholders, such as banks, government departments and NGOs.
- 2 Financial inclusion and achieving inclusive development through various objectives can be attained by implementation of SHGs, JLGs, RuPay cards, KCC, PMJDY, PMSBY, PMJJB, MUDRA Yojana, Atal Pension Yojana, Stand Up India Scheme, and financial inclusion campaign.
- 3 NABARD acts as the nodal agency for various capital subsidy schemes/government-sponsored programs of the Government of India. NABARD is continuously striving for the overall development of the district through its various developmental programs.
- 4 Regular monitoring of Agri/ATL/MSME achievements against annual targets in DLCC/BLBC meetings, are crucial for the achievement of the GLC targets.



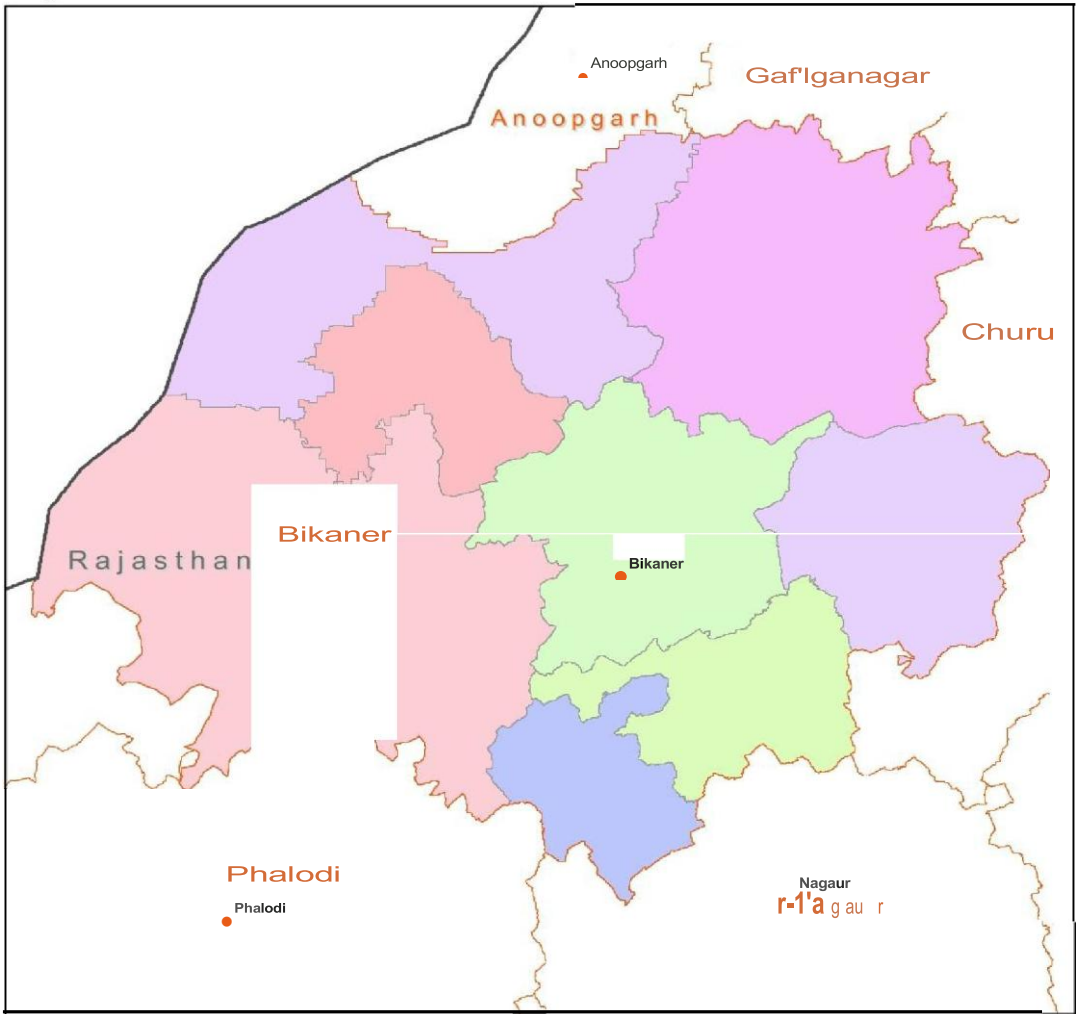
Part A



District Map



Block Map - Bikaner



1050 10 20 30
HH FL km

i:Rant
National Informatics Centre



Legend

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

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

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

(₹ lakh)

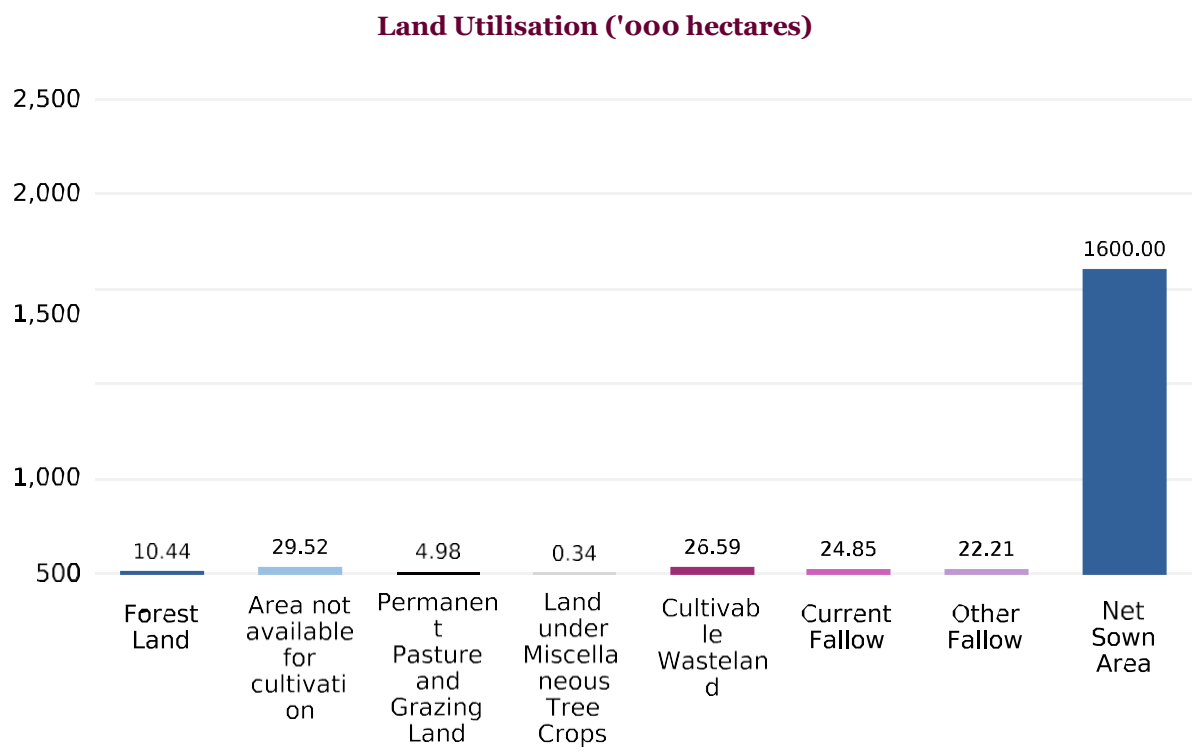
Sr. No.	Particulars	Amount
A	Farm Credit	1156701.74
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	957489.80
2	Term Loan for agriculture and allied activities	
B	Agriculture Infrastructure	118510.38
C	Ancillary activities	80701.56
I	Credit Potential for Agriculture A+B+C)	
II	Micro, Small and Medium Enterprises	721989.6
III	Export Credit	10725
IV	Education	2749.5
V	Housing	23940
VI	Social Infrastructure	10984
VII	Renewable energy	15899.4
VIII	Others	19968.8
	Total Priority Sector	1962958.04

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

(₹ lakh)

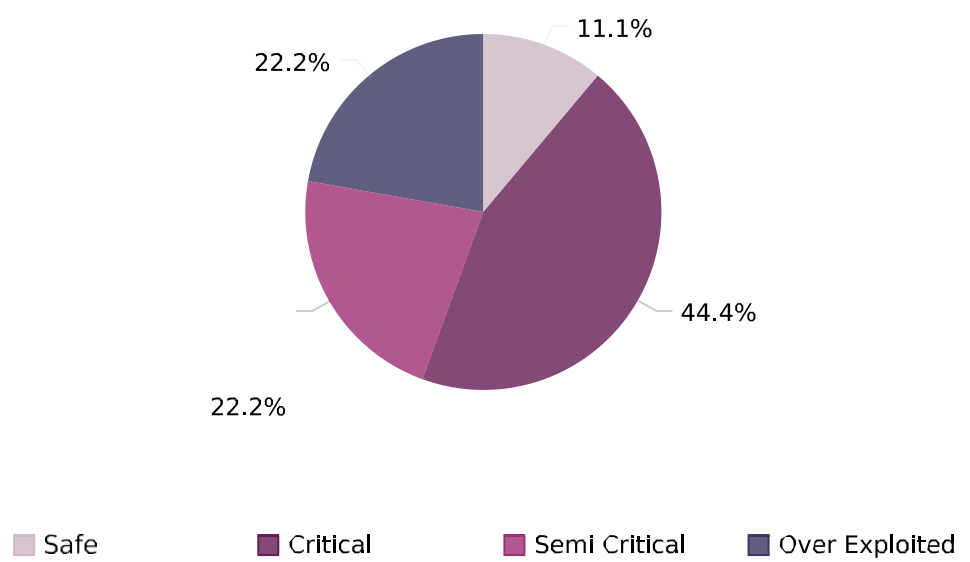
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	887871.87
2	Water Resources	2596.95
3	Farm Mechanisation	4490.87
4	Plantation & Horticulture with Sericulture	4568.44
5	Forestry & Waste Land Development	21152.01
6	Animal Husbandry - Dairy	8436.03
7	Animal Husbandry - Poultry	1276.86
8	Animal Husbandry - Sheep, Goat, Piggery	3109.23
9	Fisheries	677.94
10	Farm Credit- Others	23309.60
	Sub total	957489.80
B	Agriculture Infrastructure	
1	Construction of storage	95230.00
2	Land development, Soil conservation, Wasteland development	13756.26
3	Agriculture Infrastructure - Others	9524.12
	Sub total	118510.38
C	Ancillary activities	
1	Food & Agro. Processing	73723.00
2	Ancillary activities - Others	6978.56
	Sub Total	80701.56
II	Micro, Small and Medium Enterprises	721989.60
II	A Manufacturing Sector - Term Loan	195320.00
II	B Service Sector - Term Loan	221200.00
II	C Manufacturing Sector - WC	168433.60
II	D Service Sector - WC	119280.00
II	E MSME - Others	17756.00
	Total MSME	721989.60
III	Export Credit	10725.00
IV	Education	2749.50
V	Housing	23940.00
VI	Social Infrastructure	10984.00
VII	Renewable energy	15899.40
VIII	Others	19968.80
	Total Priority Sector	1962958.04

District Profile

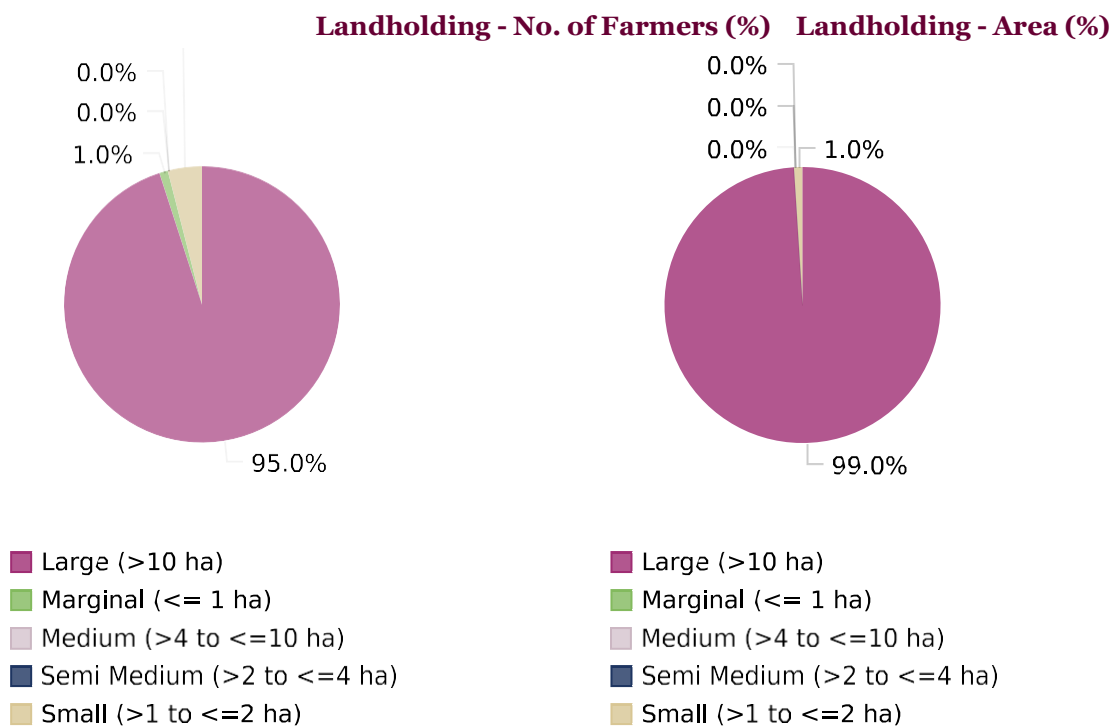


Agri. eptt. GoR Bikaner

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

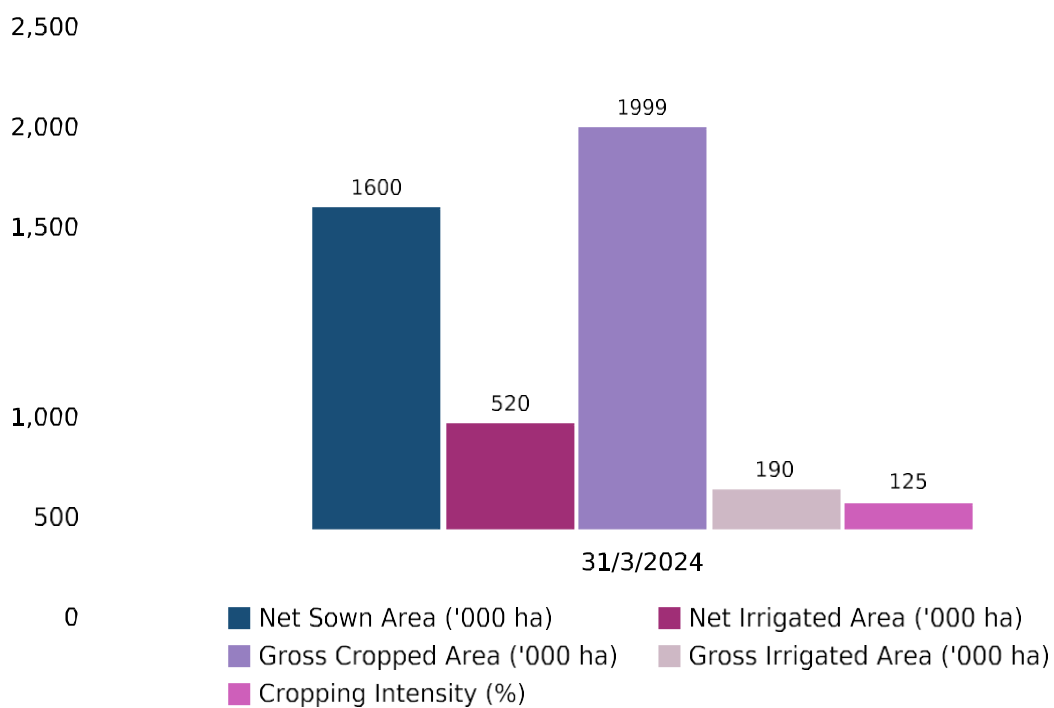


PHED-GoR Bikaner



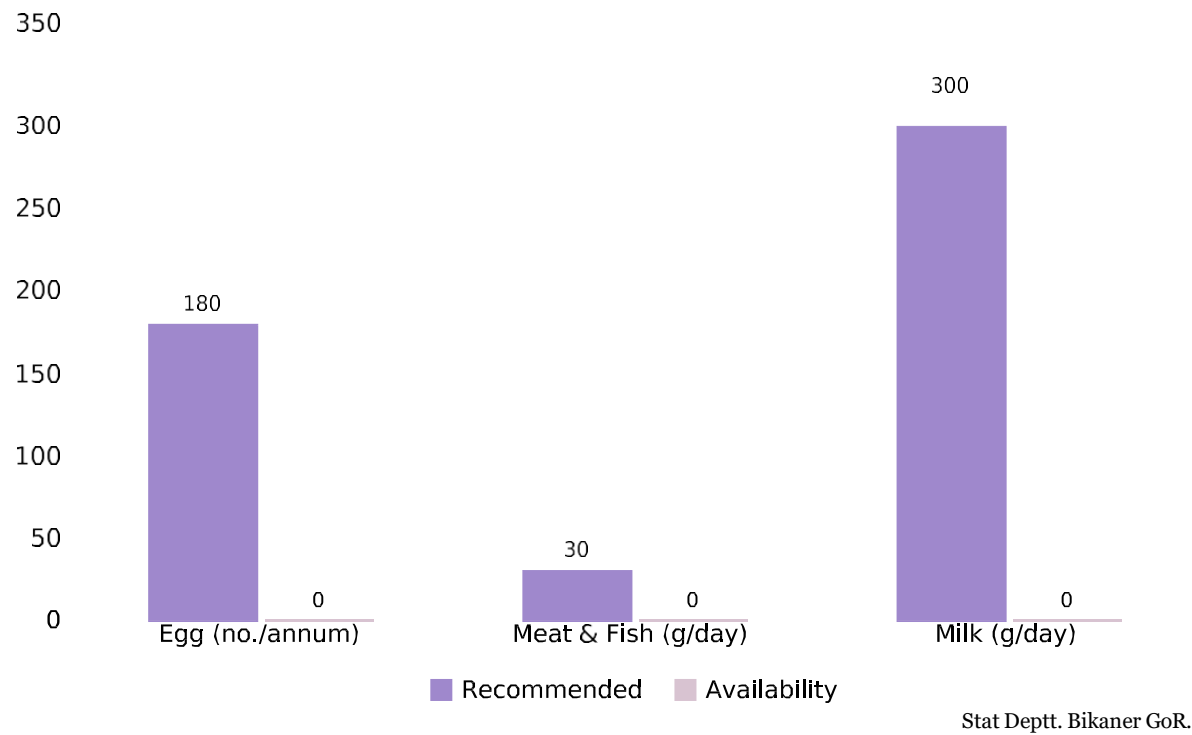
Agri. depts. GoR Bikaner

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





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?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	2.64	1.43	1.44	0.08
2	>1 to <=2 ha	6.70	3.62	10.04	0.54
3	>2 to <=4 ha		0.00		0.00
4	>4 to <=10 ha		0.00	0.00	0.00
5	>10 ha	175.59	94.95	1862.08	99.39
6	Total	184.93	100.00	1873.56	100.01

3. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2368.00	1244.00	1124.00	1564.00	804.00
2	Scheduled Caste	1003.00	524.00	479.00	529.00	474.00
3	Scheduled Tribe	493.00	259.00	234.00	397.00	958.00
4	Literate	1543.00	810.00	732.00	1019.00	524.00
5	BPL	108.00				

Health, Sanitation, Livestock and Agricultural Infrastructure

4. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	248.00
3	Fruit (Pulp/ Juice/ Fruit drink)	5.00
4	Spices (Masala Powders/ Pastes)	15.00
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1.00
6	Cotton (Ginning/ Spinning/ Weaving)	6.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	5.00
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	92.00
9	Animal Feed (Cattle/ Poultry/Fishmeal, etc.)	5.00
10	Others	957.00

5. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	130.00		
2	Cattle - Indigenous	1065.00	165	900
3	Buffaloes	208.00		
4	Sheep - Cross bred	100.00		
5	Sheep - Indigenous	653.00		
6	Goat	961.00		
7	Pig - Cross bred	59.00		
8	Pig - Indigenous	1.00		
9	Horse/Donkey/Camel	465.00		
10	Rabbit	2.00		
11	Poultry - Improved	200.00		
12	Poultry - Indigenous	8.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	0.00			
2	Egg	18.00			
3	Milk	342.41			
4	Meat	38.00			
5	Wool				



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)	322	322
Rainfall - Actual (mm)	320	335

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	199708.00	1999.00
Net sown area ('000 ha)	155734.00	1600.00
Cropping intensity (%)	12824.00	124.94

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	0.00	25.91
Fertilizer consumption - Rabi (kg/ha)	0.00	46.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		237366	278659
GLC through KCC (Rs. lakh)		463557.00	599400.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	6	5
Soil Health Cards Issued (No.)	9750	25000

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	658272	

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	1088.00	2558.00	2558.00	66.30	198.89	2351.10
Millets	0.00	0.00	0.00	98.04	50.27	0.00
Barley	0.00	0.00	0.00	15.66	42.25	0.00
Moth Beans	0.00	0.00	0.00	398.36	163.76	0.00
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	0.00	0.00	0.00	132.28	106.68	0.00
Groundnut	3186.17	1281.51	1281.51	327.87	983.35	402.21
Indian Mustard	1165.12	932.10	932.10	199.54	269.39	800.00



Cotton	0.00	0.00	0.00	0.00	0.00	0.00
Moth Bean	1200.47	587.86	587.86	0.00	0.00	489.69

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	15424	15424
Net Irrigated Area (000 ha)	3020	2950
Gross Irrigated Area (000 ha)	51825	51825

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Bikaner	Bajju Khalsa	Safe
10	Rajasthan	Bikaner	Sri Dungargarh	Over Exploited
2	Rajasthan	Bikaner	Bikaner	Critical
3	Rajasthan	Bikaner	Hadan	Over Exploited
4	Rajasthan	Bikaner	Khajuwala	Semi-critical
5	Rajasthan	Bikaner	Kolayat	Semi-critical
6	Rajasthan	Bikaner	Lunkaransar	Semi-critical
7	Rajasthan	Bikaner	Nokha	Over Exploited
8	Rajasthan	Bikaner	Panchoo	Critical
9	Rajasthan	Bikaner	Poogal	Semi-critical

Farm Mechanisation Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	3677	6991
Power Tillers	184	280
Threshers/Cutters		20

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	91	96

Plantation & Horticulture including Sericulture Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	5	5

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Area cultivated (Ha)	318616	
Processing Units (No.)	65	

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Aplic	Bikaneri Kashidakari
Weavers population (No.)	2200	3850
Reeling Units (No.)	2	2

**High Tech Orchards : Production and Productivity**

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Acid Lime	190.00		190.00	
Date Palm	250.00	15.00	395.00	20.00
Pomegranate	600.00		725.00	

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	10449	10449
Waste Land (000 ha)	29515	29515

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
	Hitech Nursery		
1	5	18	25

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	1.00	10.00

Animal Husbandry – Poultry Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	270.00	10.00
Hatcheries (No.)	2.00	2.00

Fisheries Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	2.00
Rainfall - Actual (mm)Reservoirs (No.)	
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	1.00

Brackish Water Fisheries

Particulars	Status
Area developed (ha)	10.00
Area available for development (ha)	20.00

Agri. Infrastructure : Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	25000.00
Storage Godowns (No.)	658.00
Storage Godowns (Capacity - 000 MT)	15000.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	10.00
Market Yards [Nos] / Wholesale Market (No.)	5.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	12000.00

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

Particulars	Status
Watershed Projects (No.)	0.00
Watershed Projects - Area treated (000 ha)	0.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (000 ha)	0.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others Agri Infrastructure : Others Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	2631100.00	25383.00
Pesticides Consumption (000 kg)	6957900.00	46752.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	1
Seed Processing Capacity (000 kg)	10
Plant tissue culture facility (No.)	1
Food Quality Testing Labs	1

MSME

Particulars	Status
MSME Clusters (No.)	15
Micro Units (No.)	2500
Small Units (No.)	16000
Medium Units (No.)	980
Udyog Aadhar Registrations (No.)	250

Traditional activities

Particulars	Status
Handloom Clusters (No.)	2
Handicrafts Clusters (No.)	2

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	4	250
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	250

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	5000			100	10	5110
Developed	2000					2000
Under Development	500					500
Planned	500			100	10	610
Gap	2000					

Informal Credit Delivery : Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	3.00	

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		1
No. of SHGs formed	500	7366
No. of SHGs credit linked (including repeat finance)	1952	4466
Bank loan disbursed (Rs. lakh)	4087.65	80388.00
Average loan per SHG (Rs. lakh)	1.50	2.50
Percentage of women SHGs %	100.00	70.00

Status and Prospects of Cooperatives : Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	198	198
Weavers (No.)	1	1
Marketing Societies (No.)	10	10
Industrial Societies (No.)	1	1
Agro Processing Societies (No.)	1	1
Others (No.)	38	38
Total (No.)%	249	249

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	279	270
Multi state cooperative societies (No.)%		233

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Society	Spread	Sector	No. of Society	Spread
1	Rajasthan	Bikaner	Bikaner	Agro Processing Societies	35	Average		31	Average
2	Rajasthan	Bikaner	Poogal	Agro Processing Societies	33	Average		33	Average
3	Rajasthan	Bikaner	Lunkaransar	Agro Processing Societies	31	Average		31	Average
4	Rajasthan	Bikaner	Khajuwala					33	Average
4	Rajasthan	Bikaner	Nokha	Agro Processing Societies	21	Average			
5	Rajasthan	Bikaner	Panchoo	Agro Processing Societies	21	Average			
5	Rajasthan	Bikaner	Sri Dungargarh					41	Average
6	Rajasthan	Bikaner	Nokha					21	Average
6	Rajasthan	Bikaner	Khajuwala	Agro Processing	32	Average			

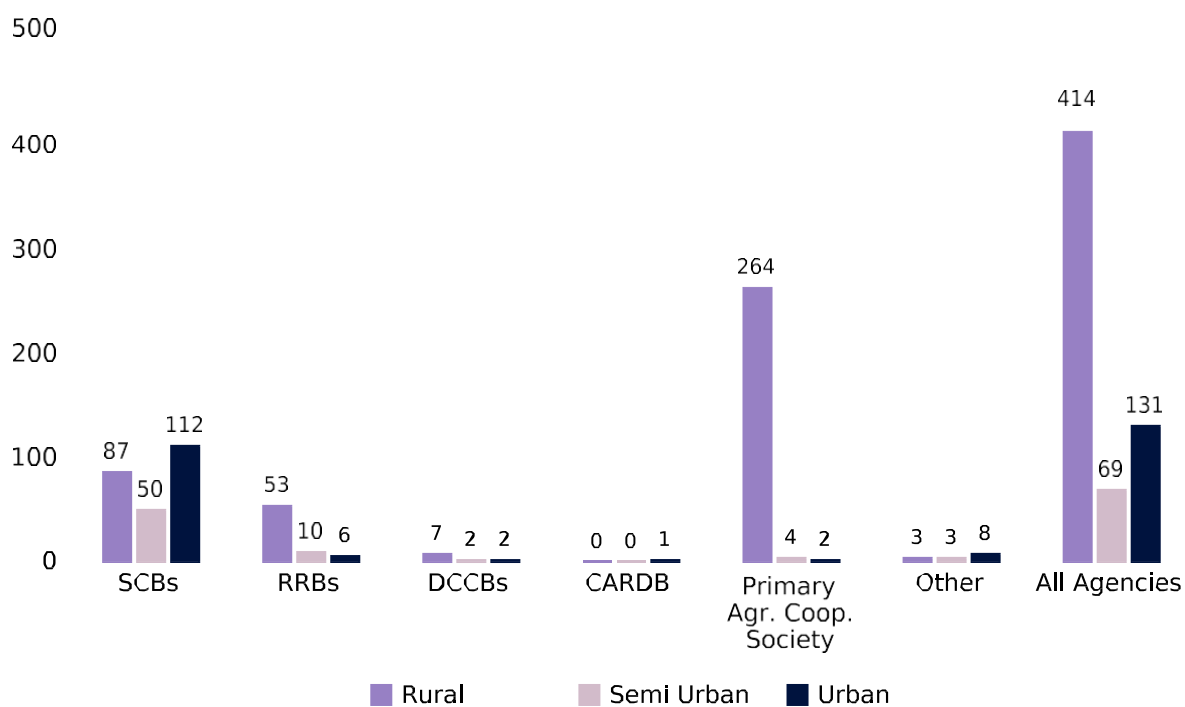
				Societies					
7	Rajasthan	Bikaner	Kolayat	Agro Processing Societies	19	Average		19	Average
8	Rajasthan	Bikaner	Bajju Khalsa	Agro Processing Societies	33	Average		33	Average
9	Rajasthan	Bikaner	Panchoo					21	Average
9	Rajasthan	Bikaner	Sri Dungargarh	Agro Processing Societies	39	Average			

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	270	
2	Potential for formation of new MPACS	10	
3	PACS Computerisation	234	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	7	

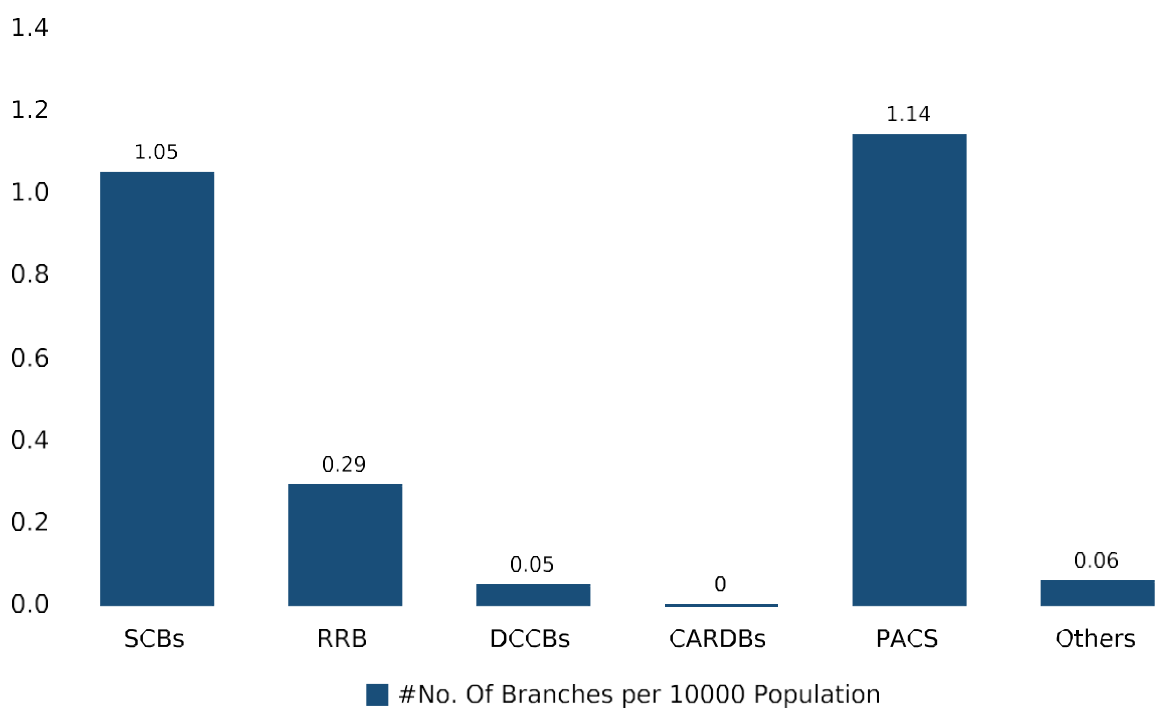
Banking Profile

Agency wise - Number of branches in the district



From the LDM-Bikaner

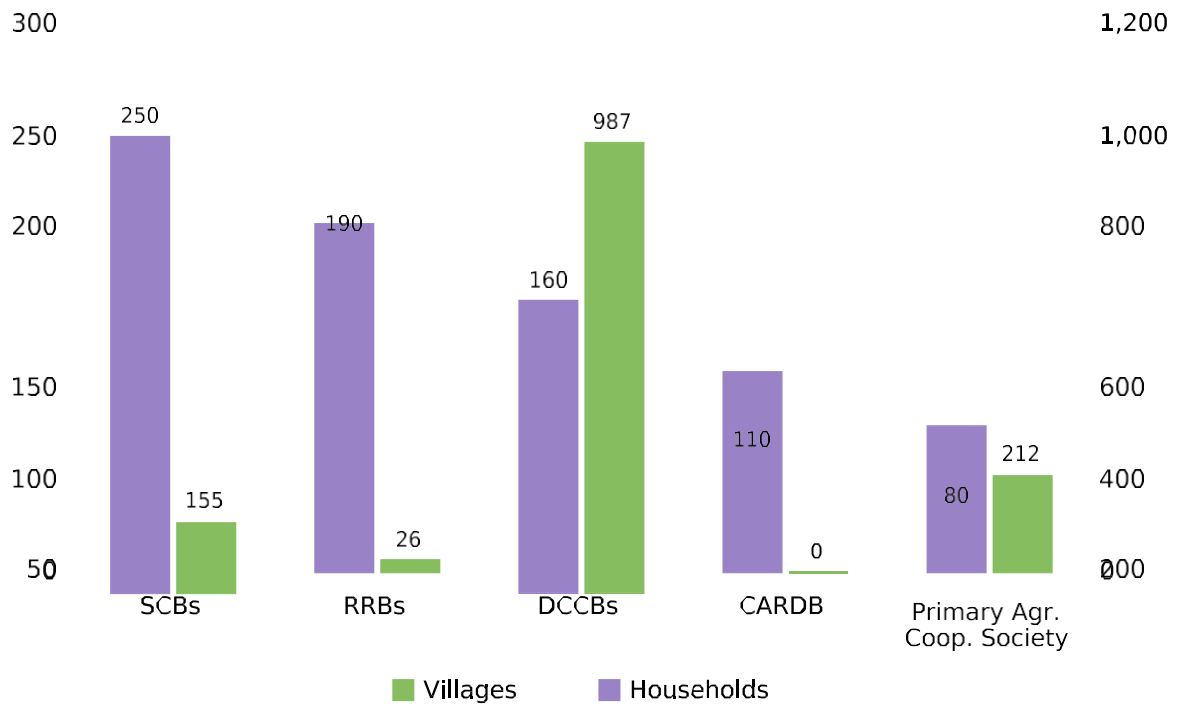
1. Branch Penetration



From the LDM-Bikaner

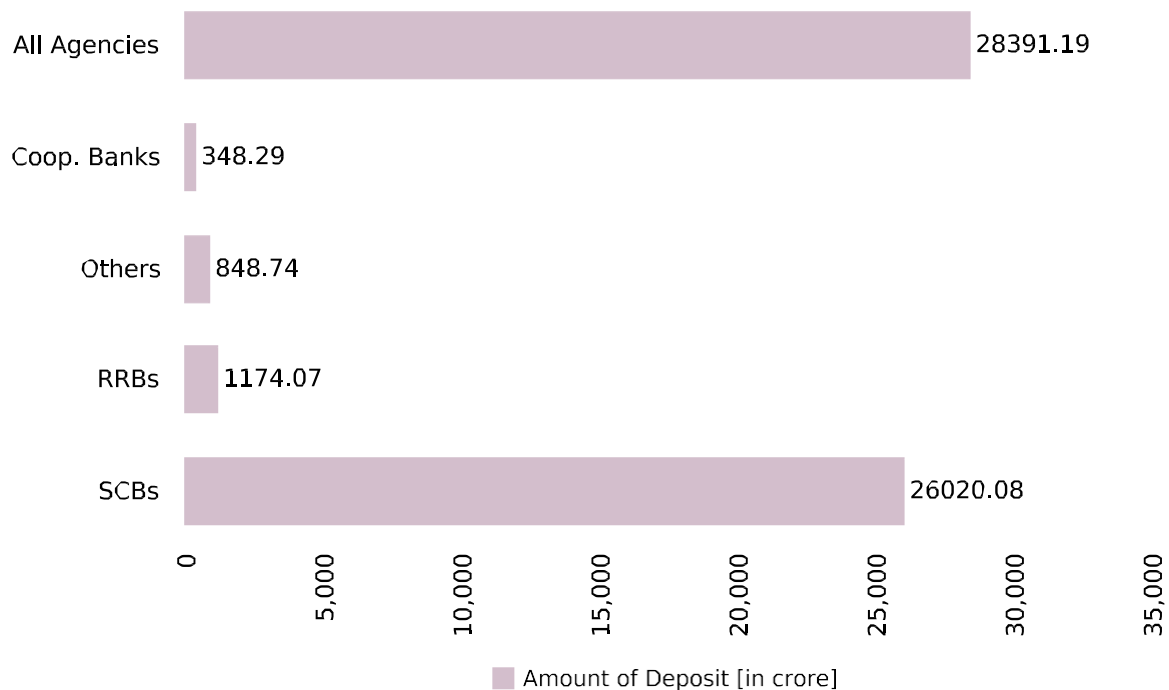


Agency wise - Per branch Outreach



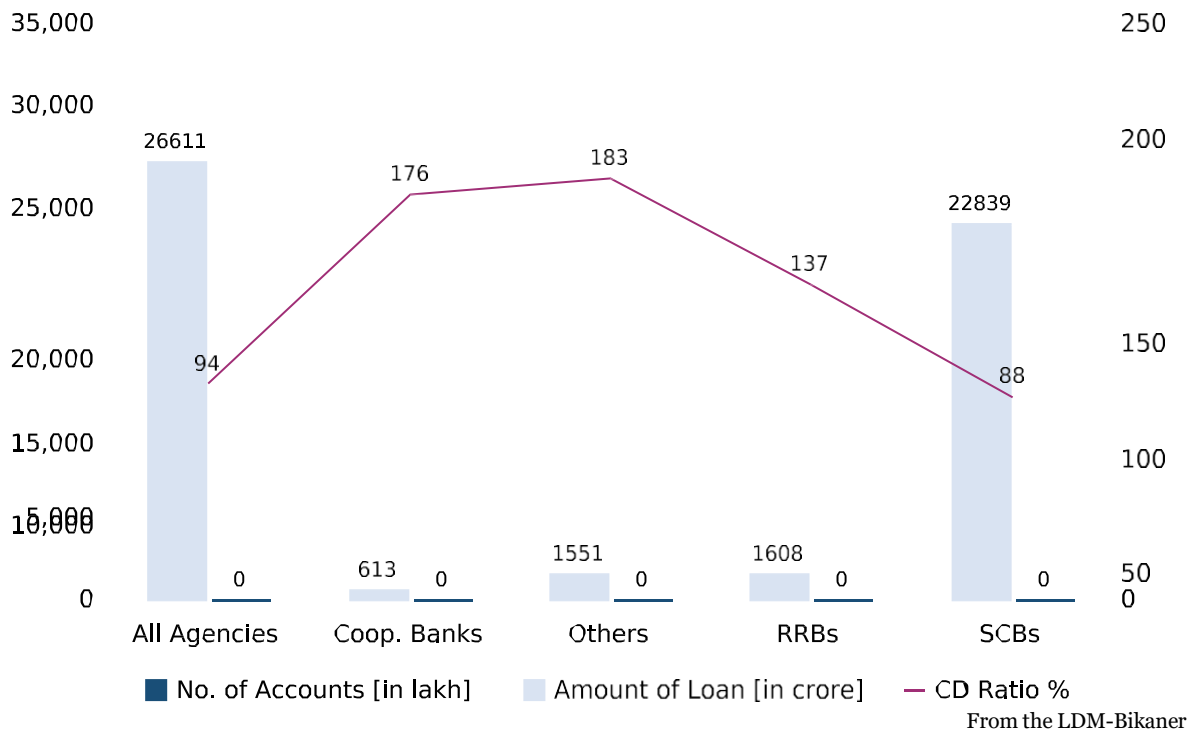
From the LDM-Bikaner

2. Agency wise - Deposit O/s

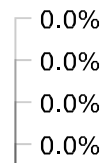


From the LDM-Bikaner

Agency wise - Loan O/s and CD ratio

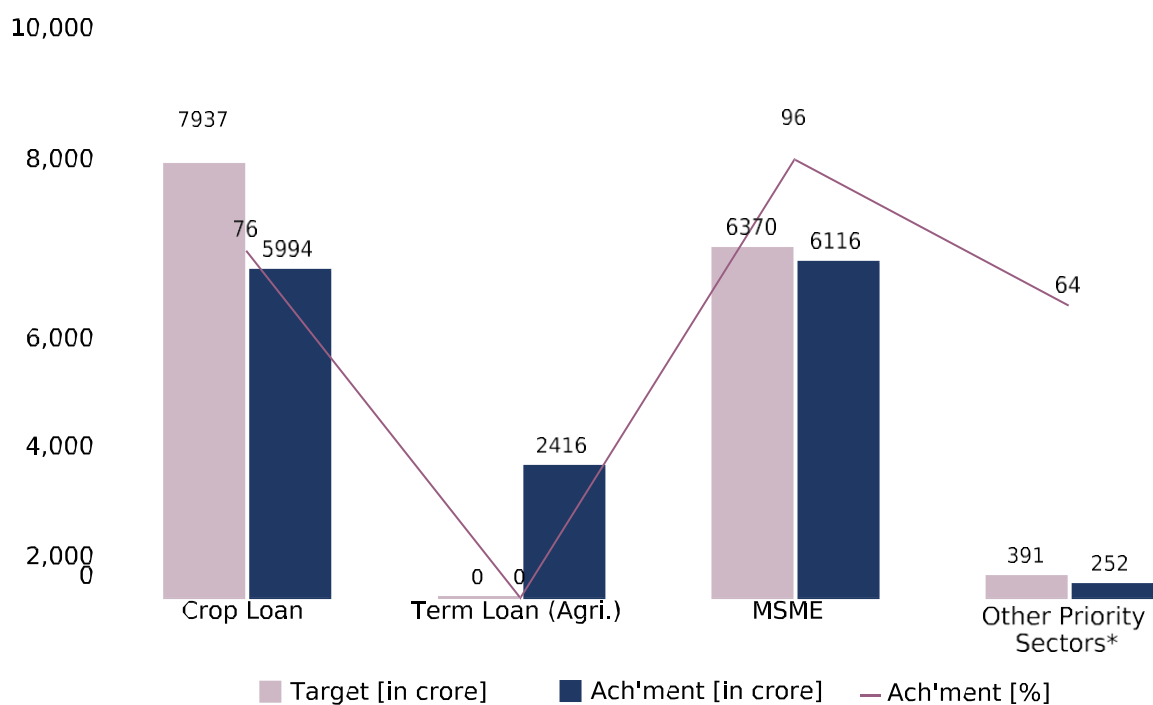


3. Performance under Financial Inclusion (No. of A/c)

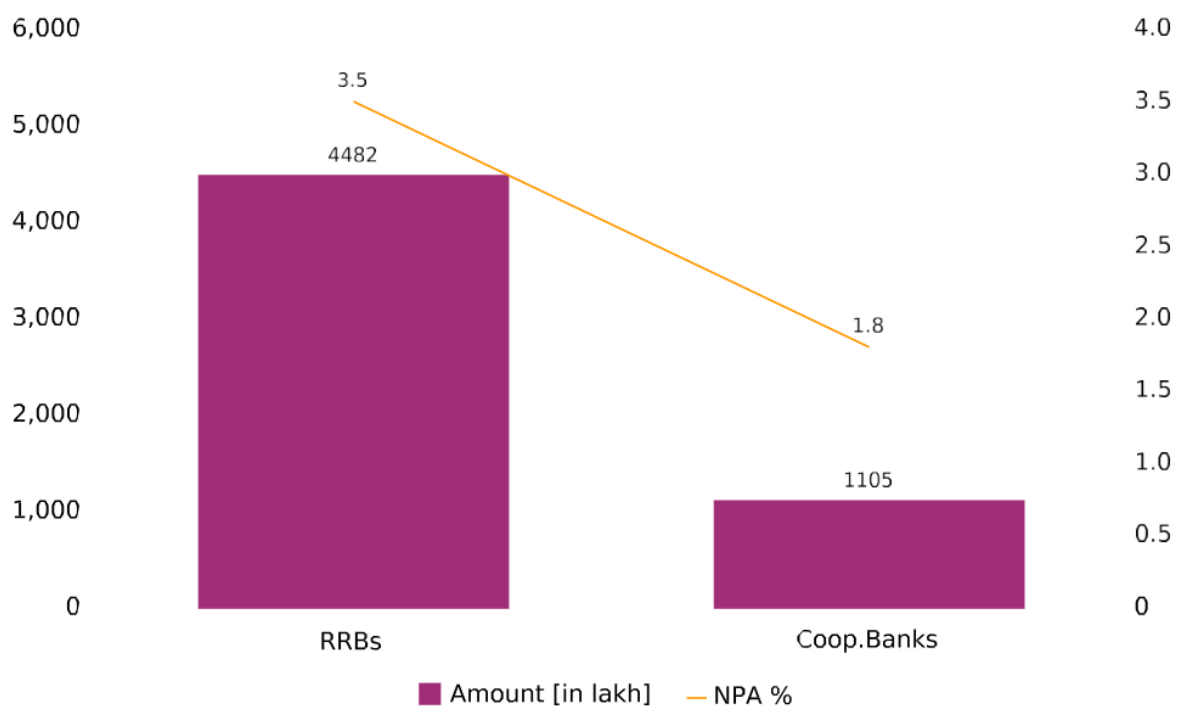


APY PMJDY PMJJBY PMSBY

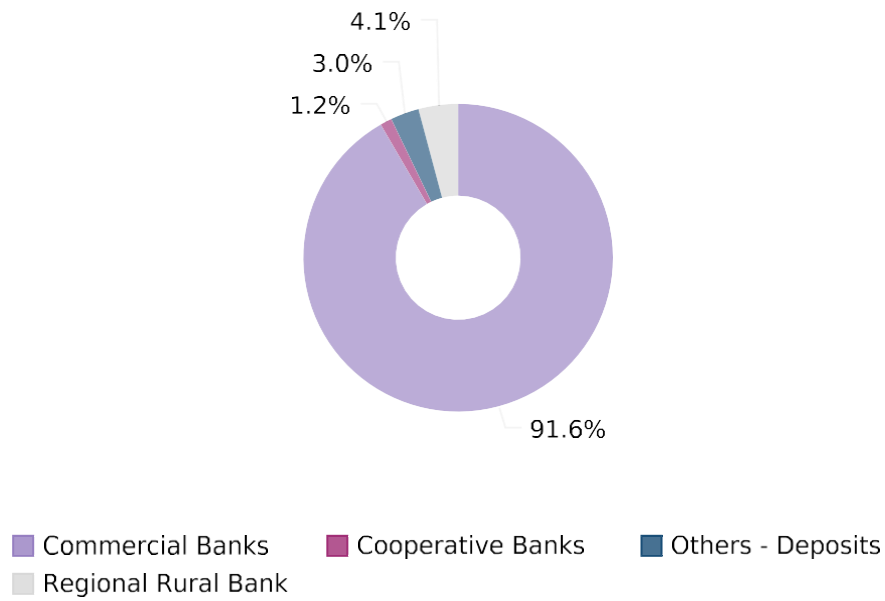
Sector-wise Performance under ACP



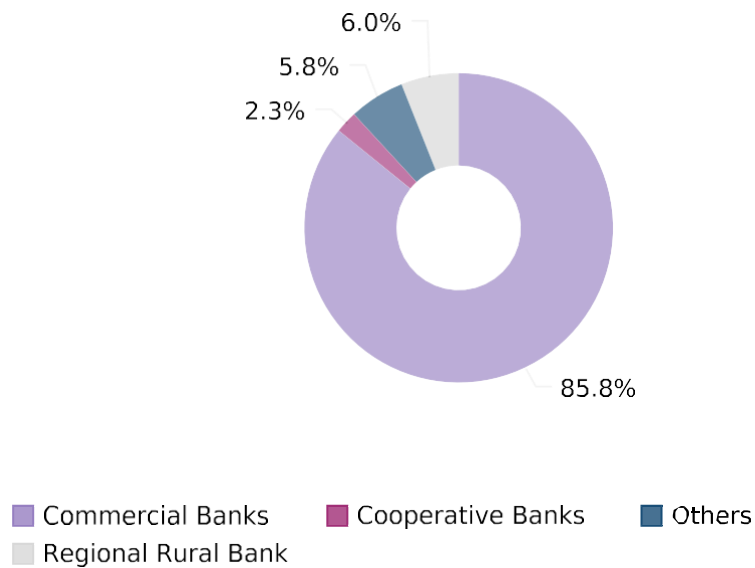
4. NPA position



From the LDM-Bikaner

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

From the LDM-Bikaner

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

From the LDM-Bikaner



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	27	249	87	50	112	1	2000	1560	155	250
Regional Rural Bank	1	69	53	10	6	1	1500	273	26	190
District Central Coop. Bank	1	11	7	2	2	0	600	587	987	160
Coop. Agr. & Rural Dev. Bank	1	1	0	0	1	0			0	110
Primary Agr. Coop. Society	271	270	264	4	2	0			212	80
Others	4	14	3	3	8	0				
All Agencies	305	614	414	69	131	2	4100	2420		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1751859.00	2057844.00	2602007.67	26.4	91.65
Regional Rural Bank				0	0	89698.00	105663.00	117407.45	11.1	4.14



Cooperative Banks				0	0	44849.00	40221.20	34829.09	-13.4	1.23
Others				0	0	44849.00	65663.00	84874.48	29.3	2.99
All Agencies	0	0	0	0	0	1931255.00	2269391.20	2839118.69	25.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	1529096.00	2302542.83	2661090.74	15.6	100.0
Commercial Banks				0.0	0	1283914.00	1982874.00	2283945.77	15.2	85.8
Cooperative Banks				0.0	0	70998.00	61617.14	61320.31	-0.5	2.3
Others				0.0	0	43594.00	116172.69	155070.31	33.5	5.8
Regional Rural Bank				0.0	0	130590.00	141879.00	160754.35	13.3	6.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	73.3	96.4	87.8
Regional Rural Bank	145.6	134.3	136.9
Cooperative Banks	158.3	153.2	176.1
Others	97.2	176.9	182.7
All Agencies	79.2	101.5	93.7



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	739040	323688	131703	53347
Regional Rural Bank	177396	77697	31613	15285
Cooperative Banks	232510	101836	41435	0
Others	7053	3089	1257	0
All Agencies	1155999	506310	206008	68632

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	657437.00	28.8	84637.00	3.7	437032.00	19.1	53224.00	2.3	53224.00	2.3
Regional Rural Bank	168661.00	104.9	3041.00	1.9	25114.00	15.6	8124.00	5.1	8124.00	5.1
Cooperative Banks	1258.00	2.1	584.00	1.0	25114.00	41.0	8124.00	13.2	8124.00	13.2
Others	12904.00	8.3	4408.00	2.8	13860.00	8.9	5217.00	3.4	5217.00	3.4
All Agencies	840260.00	31.6	92670.00	3.5	501120.00	18.8	74689.00	2.8	74689.00	2.8

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	1067264.00	946190.00	88.7	122351.90	170903.79	139.7	1470122.00	0.00	0.0	76.1
Commercial Banks	908516.00	739928.00	81.4	94691.10	144997.31	153.1	1220228.00	0.00	0.0	78.2
Cooperative Banks	19454.00	60559.00	311.3	11217.20	7857.84	70.1	1912.00		0.0	127.1
Others	15980.00	123397.00	772.2	3771.70	4456.60	118.2	57349.00		0.0	296.8
Regional Rural Bank	123314.00	22306.00	18.1	12671.90	13592.04	107.3	190633.00	0.00	0.0	41.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	578297.00	450761.00	77.9	71917.10	46355.60	64.5	793712.00	599400.00	75.5	72.6
Term Loan(Agri.)	65734.00	114404.00	174.0	8764.80	30294.07	345.6	0.00	241634.64	0.0	173.2
Total Agri. Credit	644031.00	565165.00	87.8	80681.90	76649.67	95.0	793712.00	841034.64	106.0	96.3
MSME	218202.00	345996.00	158.6	32359.70	53877.40	166.5	637039.00	611625.56	96.0	140.4
Other Priority Sectors*	205031.00	19754.00	9.6	7307.90	2508.02	34.3	39088.00	25182.99	64.4	36.1
Total Priority Sector	1067264.00	930915.00	87.2	120349.50	133035.09	110.5	1469839.00	1477843.19	100.5	99.4



9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0			0.0			0.0	0.0
Regional Rural Bank	860.50		0.0	210000.00	4148.00	2.0	127000.00	4482.00	3.5	1.8
Cooperative Banks	50414.00	2674.00	5.3	59500.00	1146.64	1.9	59999.75	1104.97	1.8	3.0
Others			0.0		0.00	0.0	0.00		0.0	0.0
All Agencies			0.0			0.0			0.0	0.0



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

credit cards with ₹ 30,000 limit, and capacity building support.

- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 2016/17 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 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 2019-20 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014-15 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013-14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt-based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

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

Institutional Development:

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.
- For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 10,890 crore, and RRBs are now permitted to raise capital from markets.

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal



farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.

- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.

- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or

modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.

- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for FY 2022–23, supported by the Rajasthan Government.
- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

6. State Budget

6.1. Important Announcements

The state budget allocates ₹15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, ₹23,298.04 crore has been earmarked for elementary education, while ₹17,693.96 crore is dedicated to secondary education. Additionally, ₹2,045.77 crore has been provided for mid-day meal programs, which includes ₹722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and ₹1,323.77 crore for the PM Nutrition Scheme, incorporating the state's

share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

The state budget allocates ₹3,975.67 crore for the Department of Agriculture, with a significant emphasis on crop insurance and agricultural development. Of this, ₹2,300.00 crore from the state fund is dedicated to the Prime Minister's Crop Insurance Margin Scheme and the Weather-Based Crop Insurance Margin Scheme. Additionally, ₹529.81 crore (including a state share of ₹209.92 crore) is provided for the National Food Security Mission. The National Mission on Agricultural Extension and Technology receives ₹174.02 crore, while ₹209.20 crore is earmarked for the National Agricultural Development Scheme. Further allocations include ₹61.88 crore for the Prime Minister's Agricultural Irrigation Scheme, ₹50.00 crore for the Prime Minister's Dhanya Krishi Yojana, ₹43.98 crore for the National Tikka Uttam Krishi Mission, and ₹42.08 crore for the Traditional Agriculture Development Scheme.

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

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief

Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

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

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

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

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

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

Further allocations include ₹385.00 crore for the Swachh Bharat Mission (Rural), ₹296.84 crore for assistance to District Councils, and ₹200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive ₹107.00 crore, while ₹61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, ₹50.00 crore is allocated for the Magra Area Development Programme.

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Bikaner remains a semiarid, agropastoral district where rainfed coarse cereals and cash crops in canal/tubewell pockets define the cropping system. Pearl millet (bajra) and guar dominate kharif; wheat and mustard the rabi rotation in irrigated areas. District level agricultural tables continue to show this pattern and the area/yield mix. Scale aggregation (FPOs), modern warehousing and graded storage near guar/bajra clusters to reduce distress sales and enable value addition.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

A network of agricultural mandis and market reporting (AgmarkNet) serves cereals, pulses and guar in Bikaner district; traders, local aggregators and some processing units for guar operate around mandi hubs. High Godown available but limited coldchain and value added processing for perishable/horticulture produce; inadequate modern graded storage near production clusters; many smallholders still sell at farmgate for liquidity, losing out on better mandi/futures prices.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional	Hectare	0.00	1	325	0.00	0.00
2	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional	Hectare	0.88	1	25	22.12	22.12
3	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional	Hectare	1.10	1	50	54.89	54.89
4	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional	Hectare	0.47	1	50	23.60	23.60
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional	Hectare	1.25	1	1500	1877.88	1877.88
6	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional	Hectare	1.12	1	80	89.71	89.71
7	Cereals - Barley/ Jav_Irrigated_Conventional	Hectare	0.62	1	6400	3978.71	3978.71
8	Cereals - Millets_Irrigated_Conventional	Hectare	0.36	1	31500	11223.77	11223.77
9	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.33	1	1000	330.60	330.60
10	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.66	1	144500	95088.24	95088.24
11	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Kharif	Hectare	0.72	1	39300	28258.27	28258.27

12	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional	Hectare	0.24	1	100	23.60	23.60
13	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Rabi	Hectare	0.24	1	100	23.60	23.60
14	Fodder Forage & Green Manures - Barseem/ Bur Seem_Irrigated_Conventional	Hectare	0.35	1	250	88.50	88.50
15	Fodder Forage & Green Manures - Barseem/ Bur Seem_Irrigated_Conventional_Rabi	Hectare	0.35	1	1050	371.91	371.91
16	Fodder Forage & Green Manures - Fodder Oats/ Jai_Irrigated_Conventional_Rabi	Hectare	0.32	1	3500	1116.02	1116.02
17	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional	Hectare	1.12	1	10	11.24	11.24
18	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Rabi	Hectare	1.12	1	80	89.91	89.91
19	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_Rabi	Hectare	1.01	1	90	90.99	90.99
20	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Rabi	Hectare	1.24	1	85	105.06	105.06
21	Fruits -Malta_Irrigated_Conventional	Hectare	1.87	1	70	130.56	130.56
22	Fruits - Papaya/Papita_Irrigated_Conventional	Hectare	1.12	1	50	56.07	56.07
23	Fruits - Pomegranate/ Anar_Irrigated_Conventional_Rabi	Hectare	1.32	1	160	210.41	210.41
25	Fruits - Watermelon/ Tarbuj_unIrrigated_Conventional	Hectare	0.14	1	1825	249.95	249.95
24	Fruits - Watermelon/ Tarbuj_Unirrigated/Rainfed_Conventional_Kharif	Hectare	0.14	1	2250	308.16	308.16
26	Medicinal And Aromatic Plants - Aloe Vera/ Ghritkumari_Irrigated_Conventional	Hectare	0.87	1	210	183.13	183.13
27	Medicinal And Aromatic Plants - Isabgol_unIrrigated_Conventional	Hectare	0.41	1	2066	851.10	851.10
28	Medicinal And Aromatic Plants - Senna/ Sonamukhi_unIrrigated_Conventional	Hectare	0.20	1	750	151.65	151.65
29	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hectare	0.90	1	213500	193036.04	193036.04
30	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.48	1	140601	68000.28	68000.28
31	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional	Hectare	0.32	1	2545	811.51	811.51
32	Oil Seeds - Taramira_unIrrigated_Conventional	Hectare	0.27	1	575	156.28	156.28
33	Plantation Crops other than fruits and vegetables - Date Palm/ Khajoor_Irrigated_Conventional	Hectare	8.56	1	1050	8989.10	8989.10
34	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.47	1	285750	134836.88	134836.88
35	Pulses - Moth Beans/ Moth Ki Dal/ Matakhi_unIrrigated_Conventional	Hectare	0.31	1	398875	122490.54	122490.54
36	Spices & Condiments - Ajwain/ Ajjavana_unIrrigated_Conventional	Hectare	0.53	1	500	265.90	265.90

37	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_unIrrigated_Conven tional	Hecta re	0.56	1	1500	833.01	833.01
38	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventi onal	Hecta re	1.06	1	2900	3078.18	3078.18
39	Spices & Condiments - Cumin/ Jeera_unIrrigated_Conventio nal	Hecta re	0.54	1	4050	2205.77	2205.77
40	Spices & Condiments - Ginger/ Adrak_unIrrigated_Conventi onal	Hecta re	0.83	1	85	70.21	70.21
Sub Total					1289307	679783.35	679783.35
Post Harvest							67978.34
Maintenance							135956.67
Total							883718.36
Grand Total					1289307	679783.35	883718.36

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

After the monsoon of 2024, water table improved in Bikaner district by ~ 0.81 metres on average. But still very deep relative to what would be considered safe. Bikaner continues to face one of the deepest water tables in Rajasthan. Average groundwater in parts of the district has plummeted to 70.85 meters below ground level, with certain blocks like Nokha, Shri Dungargarh, and Bikaner block recording depths up to 150 meters. In Bikaner town (open wells & tube wells), water table is very deep: ~ 85-87 metres bgl. The groundwater in Bikaner is under serious stress: deepening water table, over-exploitation, slow recharge relative to extraction. Rainwater harvesting, recharge shafts, check dams, percolation ponds etc. are critical to slow or reverse fall.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Encouragingly, the 2024 monsoon brought a notable recharge. According to statelevel data, groundwater depths in Bikaner showed localised rises reaching up to 14 meters postmonsoonpart of a broader average improvement of around 5.8 meters across Rajasthan. While the 2024 rains led to temporary relief, the long-term trend of deepening groundwater remains a pressing concern into 2025. More power needed for pumping; more capital investment. Farmers / households will have to dig deeper borewells or use more expensive sources. Some localities (Deshnok, Napasar, Sri Dungargarh) are worse off than average; water extraction is harder & more expensive (deeper borewells needed). Need to shift to drip/sprinkler irrigation, drought tolerant crops, mulching etc.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Electric Pump Sets--10.0 HP	No.	0.45	90	50	22.50	20.30
2	Electric Pump Sets--12.5 HP	No.	0.54	90	50	26.80	24.10
3	Electric Pump Sets--3.0 HP	No.	0.28	90	50	14.10	12.70
4	Electric Pump Sets--5.0 HP	No.	0.32	90	50	16.10	14.40
5	Electric Pump Sets--7.5 HP	No.	0.39	90	50	19.50	17.50
6	Solar PV Pump Sets (AC)--1 to 3 kw	No.	0.47	90	1045	495.92	446.33
7	Solar PV Pump Sets (AC)--6 to 10 kw	No.	0.44	90	500	217.60	195.90
8	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.55	90	500	274.50	247.00
9	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	500	396.40	356.80
10	Solar PV Pump Sets (DC)--submersible pump set 5.0 HP	No.	0.39	90	100	39.40	35.40
12	Solar PV Pump Sets (DC)--without USPC 10.0 HP	No.	4.36	90	100	436.50	392.80
11	Solar PV Pump Sets (DC)--with USPC 10.0 HP	No.	5.02	90	100	501.90	451.70
13	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1.5 ha	ha	0.01	90	6050	75.10	67.57
14	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1ha	ha	0.01	90	1000	9.30	8.40
15	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 2ha	ha	0.02	90	1000	15.50	14.00
16	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 3ha	ha	0.02	90	1000	18.60	16.80
17	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 4ha	ha	0.02	90	4300	100.10	90.05
18	Sprinkler Irrigation --75 mm D *3m L (1.5ha model)	ha	0.01	90	5000	30.90	27.80
19	Sprinkler Irrigation --75 mm D *3m L (1ha model)	ha	0.01	90	5000	30.90	27.80
20	Sprinkler Irrigation --75 mm D *3m L (2ha model)	ha	0.01	90	500	3.10	2.80
21	Sprinkler Irrigation --sprinkler nozzles 4ha	ha	0.11	90	1000	108.70	97.80
22	Sprinkler Irrigation --Tee with coupler 1.5ha	ha	0.01	90	1000	6.40	5.80
23	Sprinkler Irrigation --Tee with coupler 1ha	ha	0.01	90	1000	6.40	5.80
24	Sprinkler Irrigation --Tee with coupler 2ha	ha	0.01	90	1000	6.40	5.80
25	Sprinkler Irrigation --Tee with coupler 3ha	ha	0.01	90	1000	6.40	5.80
26	Sprinkler Irrigation --Tee with coupler 4ha	ha	0.01	90	1000	6.40	5.80
Total					32945	2885.42	2596.95

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In the last FY, Bikaner emerged as a leading district in Rajasthan for tractor purchases, with 6,634 tractors sold accounting for 5.9% of the state's total. As on date total Custom hiring Centers in the Bikaner is 94. This reflects broader patterns in semi-arid Rajasthan, where mechanisation remains limited compared to more intensively farmed states.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Mechanisation remains limited just 0.19 machinery units per hectare but is improving, especially with rising tractor sales. These numbers reflect rising tractor penetration, likely driven by state subsidies, rising farm power needs, and crop diversification efforts.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	37.45	90	52	1947.40	1752.70
2	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	10	4.90	4.40
3	Power Tiller--12-15 hp	No.	2.41	90	50	120.40	108.30
4	Sprayer-Power Sprayer-Electric	No.	0.05	90	1000	53.50	48.20
5	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	1000	695.50	626.00
6	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	50	240.80	216.70
7	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	50	302.30	272.00
8	Tractor-Without Implements & Trailer-30 hp/2 cylinders	No.	8.45	90	50	422.70	380.40
9	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	50	379.90	341.90
10	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	8.03	90	50	401.30	361.10
11	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	45	421.29	379.17
Total					2407	4989.99	4490.87

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In 2024-25, Bikaner's horticulture & plantation sector is active and building momentum, with emerging investments in orchards, greening drives, and technology-based crop options like ber under drip irrigation. The agriculture portal indicates strong backing for horticulture initiatives statewide, including subsidy support for polyhouse and shadenet

structures (5075%) and promotion of vegetables (tomato, brinjal, onion, garlic), fruits (Datepalm, pomegranate, ber), spices, and flowers, backed by nursery certification and agroforestry schemes. Here is more LEDP/DPR with KVK & ICAR organisation proposals to be planned for Nursery production and facilitate the farmers for sustainable income source.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

In contrast, sericulture remains absent from the local landscape, suggesting limited uptake or prioritization. Need to strengthen to the SF/MF for doubling of farmers income through providing financial support of IFD/Protective cultivation and Polihouse/Green house.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	509	1187.29	1068.58
2	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	101	2453.73	2208.35
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	110	109.45	98.51
4	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	145	178.45	160.56
5	Nursery --Nursery raising	ha	17.44	90	2	34.88	31.40
6	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	230	470.05	423.04
7	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	20	599.20	539.30
Sub Total					1117	5033.05	4529.74
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	9	38.70	38.70
Sub Total					9	38.70	38.70
Total					1126	5071.75	4568.44

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Under the Rajasthan Forestry and Biodiversity Project (RFBP2), Bikaner is one of 10 desert districts included in Phase II. Here, afforestation, agroforestry, and waterconservation interventions are being deployed across 340 villages, using Joint Forest Management (JFM) mode, overseen by Village Forest Protection and Management Committees (VFPMCs). The statelevel Mission Hariyalo Rajasthan has launched an ambitious drive to

plant 50 crore trees over five years, including extensive activity across desert districts like Bikaner. In 2025 alone, 10 crore saplings are targeted, with 2.5 crore planned for Hariyali Teej. In this connection, 2 projects on plantation with ICAR ; CIAH & CAZRI.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Scaling community forestry models (e.g., school miniforests, SHGs) requires institutional support and training. Bikaner district in 2025 is witnessing multi-tiered forestry efforts—from state-wide greening campaigns to grassroots watershed restoration and school-led green zones. These are complemented by protective actions for pivotal species like Khejri and groundwork infrastructure for sustainable forest management.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	5000	2193.50	1974.20
2	Plantation--Khejdi plant-5m*5m	ha	1.11	90	10000	11074.50	9967.10
3	Plantation--Neem-5m*5m	ha	0.45	90	5000	2231.00	2007.90
4	Plantation--Rohida plant-8m*5m	ha	1.10	90	4850	5345.19	4810.71
5	Plantation--Shisham-6m*6m	ha	0.45	90	3000	1338.60	1204.70
6	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	3000	1319.30	1187.40
Total					30850	23502.09	21152.01

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

The dairy sector is a vital supplementary income source, especially important in rainfed agroecosystems typical of Bikaner. Bikaner has a significant livestock base comprising Indigenous cattle, crossbred cattle, Sheep, along with substantial goat and poultry populations. Indigenous cattle yield around 3.68 kg/day, crossbreds 7.75 kg/day, and buffaloes 5.76 kg/day. Bikaner houses a robust cooperative: Bikaner Zila Dugdh Utpadak Sahakari Sangh, part of the Rajasthan Cooperative Dairy Federation (RCDF) network. The Uttari Rajasthan Sahakari Dugdh Utpadak Sangh Ltd., Bikaner has invited training agencies to support the National Program for Dairy Development (NPDD), aiming to improve hygienic milking, quality, and operations. RCDF issued tenders (June 2025) for cattlefeed transport projects in Bikaner, supporting logistics and feed availability. Additionally, A hatchary project selling of day one old chicks is financed by the SBI during last year, under AHIDF.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Feed & fodder scarcity remains the most pressing constraint, followed by high costs and low awareness of scientific practices. Infrastructure-wise, while cooperative systems are strong,

MSME level processing, camel milk value chain integration, and booth networks need expansion. Training and capacity building programs under NPDD, along with feed logistics investment, offer important avenues to improve productivity and incomes. Infrastructure-wise, while cooperative systems are strong, MSME-level processing, camel milk value chain integration, and booth networks need expansion.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Breed Multiplication Farm--Breeding bull-01	200	1.07	90	6	6.42	5.79
2	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.89	90	14	12.41	11.20
3	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	1600	4204.69	3784.21
4	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.56	90	14	7.79	7.00
6	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	750	1597.90	1438.10
5	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1000	2965.20	2668.70
Sub Total					3384	8794.41	7915.00
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	2000	361.70	361.70
2	Cross bred Farming_Others	Per Anim	0.14	1	500	69.60	69.60
3	Draught Animals_Camel	Per Pair	0.35	1	250	86.90	86.90
4	Draught Animals_Donkey	Per Pair	0.01	1	260	2.83	2.83
Sub Total					3010	521.03	521.03
Total					6394	9315.44	8436.03

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

MSME level poultry enterprises are operational in Bikaner, signaling growing entrepreneurship: i) Mahadev Hatchery (NABARD Support) a large hatchery in Kolayat Block, ii) Juned Poultry Farm functions as a hatchery, producing chicks and related services iii) Sandhu Poultry Farm operates as a small enterprise supplying straw, fodder, and poultry feed, iv) Parihar Poultry Farm is engaged in broiler chicken supply and trading

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry population remains modest, with low numbers in both farm and backyard categories, pointing to untapped potential. Extension and credit support for poultry such as access to improved breeds, created clusters, or subsidised inputs are need to be strengthened. The GoI (NLM) & GoR (Poultry Grant Support) is required to facilitate the farmers through direct support of AHPoultry.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	123	378.38	340.56
Sub Total					123	378.38	340.56
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	100	187.30	187.30
2	Layer Farming_Others	1000	0.75	1	1000	749.00	749.00
Sub Total					1100	936.30	936.30
Total					1223	1314.68	1276.86

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The Sheep Goat sector is substantial in Bikaner, particularly goats, and is supported by breed improvement initiatives and demonstrated through KVK/RAJUVAS trainings and model units through NABARD DPR support. In contrast, Piggery remains marginal, with minimal population and participation. Further investment in veterinary services, cooperative models, or FPOs could enhance productivity and commercialization in these subsectors. Last year total 09 project sanctioned under NLM in the 04 blocks of Bikaner including 01 through DCCB.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Goat breed improvement efforts, especially for Poagal breed Sheep, Sirohi goats, are underway to benefit local farmers via genetic enhancement programs & National Live Stock Mission. Pig population remains extremely low, with negligible rural household presence (2 pigs per 1,000) indicating limited local engagement with pig farming. The National Research Centre on Camel (NRCC), Bikaner is a central reference for camel husbandry, though not directly related to sheep/goat/pig sectors.

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

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



Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	750	2126.70	1913.90
2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	130	862.42	776.22
Sub Total					880	2989.12	2690.12
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	4700	70.41	70.41
2	Pig Farming_Others	10+1	0.10	1	500	49.10	49.10
3	Sheep Farming_Others	Per Anim	0.01	1	20000	299.60	299.60
Sub Total					25200	419.11	419.11
Total					26080	3408.23	3109.23

2.1.9 Fisheries**2.1.9.1 Status of the Sector in the District**

Only 1 Fish farm Hatchery (Seed Production) unit available in the Poogal Block. Fisheries in Bikaner presently play a minor role but show promise. With concerted efforts supported by seed availability, infrastructure funding, and institutional deployment the district can begin to develop viable aquaculture niches. Improving reservoir outputs, enabling pond culture, and fostering local technical services can catalyze sectoral growth.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

With seed support and training, Bikaners farmers can adopt carp farming in dug ponds, especially in areas with suitable water harvesting. A new Fisheries department level and local consultants could enhance reach, technical guidance, and farmer understanding for fish farming in the bikaner district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture-Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha-leased	ha	1.06	90	4	4.24	3.82

2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	77	288.38	259.53
3	Fish Culture --Brackish water shrimp culture-01 ha	ha	23.54	90	3	70.62	63.57
4	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	2	6.99	6.29
5	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	7	28.84	25.97
6	Traditional Farming--Fresh water prawn farming-01 ha	ha	7.77	90	41	318.50	286.66
Sub Total					134	717.57	645.84
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	3	12.84	0.12
2	Prawn Culture - Scampi__JHINGA FISH	Hecta re	6.42	1	3	19.26	0.18
Sub Total					6	32.10	0.30
Total					140	749.67	646.14

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Two wheeler loans are accessible via cooperative and commercial banks, useful for farm mobility and allied activities. Farmers should compare interest rates and collateral terms to select favorable options. Rajasthan cooperative banks have disbursed ₹42,131 crore in interest free short term crop loans to 75.52 lakh farmers by mid 2025, with ₹805 crore in medium term loans and ₹232 crore in long term loans from regional rural banks. 271 PACS, 97 LAMPS, and 313 Gram Seva Cooperative Societies were also established. The Gopal Credit Card Scheme provides interest free loans of ₹1 lakh to livestock farmers useful for purchasing animals, feed, medicines, or constructing shelter. By March 2025, 33,475 families benefited, and applications are ongoing. Two wheeler loans are accessible via cooperative and commercial banks, useful for farm mobility and allied activities. Farmers should compare interest rates and collateral terms to select favorable options.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Through bank Loans available: ₹2 lakh to ₹15 lakh (farmers) or up to ₹25 lakh (agribusiness). Two wheeler financing is not currently categorized under priority sector lending by the RBI, which means these loans don't benefit from concessional rates or easier access. A large number of NBFC finance for two wheeler loans to the farmers with short repayment time. With this status, two wheeler loans may carry higher interest rates and stricter approval norms, limiting affordability and accessibility. Additionally, complex paperwork, lack of banking literacy, and longer processing times can deter farmers from applying for two wheeler loans.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.00	80	20	160.00	128.00
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	5.00	80	20	150.00	120.00
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.11	90	10	11.10	10.00
4	Integrated Farming--1.75 ha model	No.	8.50	90	10	85.00	76.50
5	Jewel Loans-Jewel Loans/ Gold Loans	No.	2.00	70	685	3370.00	2359.00
6	Soil Testing Lab	No.	1.00	80	10	10.00	8.00
9	Solar Energy-Farm Level Solar Power Plant- >10KW upto 25 KW	No.	0.00	90	340	0.19	0.15
10	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 01 hr battery backup	No.	0.00	90	1000	0.60	0.60
11	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 03 hrs battery backup	No.	0.00	90	500	0.40	0.30
12	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 06 hrs battery backup	No.	0.00	90	500	0.50	0.40
13	Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)	No.	5.11	90	1900	9705.20	8734.68
14	Solar Energy-Solar Agriculture Pump-2 HP Power (without USPC)	No.	1.35	90	50	67.40	60.60
15	Solar Energy-Solar Agriculture Pump-3 HP Power (with USPC)	No.	2.17	90	500	1086.50	977.90
17	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.56	90	235	600.47	540.41
16	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.07	90	685	2100.21	1890.23
19	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.55	90	1000	3551.00	3195.90
18	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.08	90	550	2245.65	2021.13
20	Solar Energy-Solarisation of Grid Connected Agri. Pump- >10 KW upto 15 KW- Individual	No.	0.41	90	50	20.50	18.50

7	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	5000	710.00	639.00
8	Solar Energy--Solar study lamps	No.	0.00	90	15000	59.30	53.30
21	Two Wheeler Loans	No.	0.50	90	2750	2750.00	2475.00
Total					30815	26684.02	23309.60

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System is exactly the right next step after the sustainable practice ideas for Bikaner. Bikaner has two IFS models, one is operated by SKRAU, another unit established by the NABARD DPR FSPF project with RAJUVAS (PVKLunkaransar). These models encouraged the SF/MF to come forward with IFS and increase the farm productivity, sustainability, and resilience through farmer participatory integrated farming systems in the arid regions of western Rajasthan. IFS models shows that combining crops + livestock + horticulture + forestry + poultry/fish increases productivity, profitability, resource use efficiency; also helps reduce risk under drought/moisture stress. A good example of the FPO formed under PODF ID in 2018, on Sustainable (Guar) Agriculture practices at Bikaner with 3065 Farmer Members. Through this FPO member from 03 blocks of BikanerLunkarnsar & Sridungargarh. SGI trains local farmers in Good Agricultural Practices and Climate Smart Agriculture, helping improve yields, soil fertility, and climate resilience in resilient guar farming systems. Bikaner is fostering a growing set of sustainable farming practices from traditional water harvesting to modern microirrigation, erosion control, protected agriculture, ecosystem restoration, and digital education. These interventions, blending ancient wisdom with innovations, offer pathways to resilience and productivity in a challenging arid context.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

i) Insufficient organic manure: Over 80% of organic farmers reported inadequate access to organic manure a critical input for success. ii) Unsuitable in saline areas: Approximately 69% cite high water salinity as a challenge for adopting the system. iii) Land degradation & instability: Micro farming clusters face steep challenges lack of improved seed, pest pressures, low cash returns, and unstable weather affected productivity. iv) Industrial wastewater issue: Agricultural research land at RAJUVAS in Bikaner is heavily impacted by untreated industrial discharge, contaminating both soil and groundwater, and compromising soil health. After these 02 IFS models in Bikaner, in the Bikaner required more IFS models in every block to enhance the farmer income with limited resources i.e. diversified income sources (food grains, fruits, milk, meat, eggs, compost, timber) with internal recycling of >50% farm by-products. That means Integrated Farming System (IFS) models here must be specially designed to work under low water, fragile soils, and high risk of crop failure.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

A state approved Mega Food Park has been established near NH62 in Palana. Spread over approximately 90 acres, it includes all post harvest activities: Cold storage (10,000 MT capacity), Modern warehouses (20,500 MT), Automated sorting & grading lines (8 MT/hr) for pulses, cereals, spices, and groundnuts, Plug and play factory units (1,000 m), Solar power plant (1 MW) for green energy usage. Godown Construction under Sahkar Se Samridhi Scheme Driven by cooperatives for eligible PACS. A total of 658 Godowns and processing units had grant support under AMI.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure is mainly regional. Need for subdivisional or villagelevel warehouses and packhouses for perishables (e.g., horticulture, spices). While needed, coldchain systems are still limitede specially for fruits, vegetables, and dairy. Enhanced aggregation centers, grading hubs, and rural transport (e.g., reefer vans) are needed to link farmers effectively.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	909.50	80	211	72546.00	58036.80
2	Godown	No.	321.00	80	157	44779.50	35823.60
3	Market Yard	No.	10.70	80	160	1712.00	1369.60
Total					528	119037.50	95230.00

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Bikaner is actively enhancing land and water resilience through a blend of community driven watershed restoration, technical soil conservation methods, and digital transparency tools like the Watershed App.Bikaners Master Plan 2031developed with WAPCOS and BDA Bikaner integrates extensive planning for water bodies, forest land, and villagelevel zoning, aiming for balanced and resilient development across 63 villages.A significant ₹2.04 crore tender has been issued for watershed, soil conservation, and water storage works in Gp Parwa, Bikaner, indicating active investment in groundlevel infrastructure.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

On the basis of availability of water level in the district. Adoption of soil and water conservation methods (e.g., gully plugging, contouring) is limited by factors such as low awareness, perceived technical complexity, and risk aversion among farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	500	1167.90	1051.10



2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.63	90	500	1813.70	1632.30
3	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 3.0ha	No.	6.39	90	500	3194.00	2874.60
4	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	500	2953.20	2657.90
5	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.0ha	No.	10.92	90	500	5462.40	4916.10
6	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	245	693.64	624.26
Total					2745	15284.84	13756.26

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

w.r.t. to Agri. Infrastructure, Nursery production is main activities done by the farmers. Functions as a seed production and storage, producing breeder/Foundation/Certified seed and maintaining genetic material. The potential of other activities for agri. infrastructure, immediately after harvest, groundnuts and other major crops are wilted, then sundried on clean surfaces. Curing involves lowering moisture carefully to prevent fungi and preserve quality. The Rajasthan Agriculture Portal delivers twicedaily mandi updates, buyer access, and assistance with FPO (Farmer Producer Organization) registration for bulk marketing. RAJFED (Rajasthan State Purchase & Sale Cooperative Federation) recently signed MOUs with organizations like National Cooperative Organics Ltd (NCOL) to provide better marketing channels for organic produce such as wheat, pulses, millets, honey, and medicinal items. Bikaner's One District One Product (ODOP) is designated as Moth for value added local products like bhujia, namkeen, and papad. This opens branding and processing opportunities for agro enterprises.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Farmers often sell via intermediaries, who capture much of the margin. This erodes smallholder incomes and limits direct access to fairpriced markets. Delays or inadequate purchases at the Minimum Support Price (especially for pulses and oilseeds) force farmers to sell at lower market rates due to immediate cash needs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	9	96.30	86.67
2	Tissue Culture	No.	26.75	90	450	10486.00	9437.45
Total					459	10582.30	9524.12

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

In Raveneri (Sri Kolyat), an MoU between RAJIVIKA and Gujarats Swar Nutra Food Group has launched a moringa processing unit managed by local womens SHGs. The unit will produce value added moringa products, with support via IM Shakti scheme loans. A project with CAZRI & CIAH on processing and marketing of agri products.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Expand SHGDriven MicroProcessing: The moringa model can be replicated for local spices, indigenous oilseeds, or herbal products via SHG and enterprise linkages. Leverage Higher Education Support: Encourage SKRAU supported pilots and processing validations to scale technologies from fruit/vegetable research to market ready products. Promote food-processing clusters around peanuts, spices, or agri-commodities with shared facilities, possibly under PMFME or AIF schemes.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	535.00	80	514	67677.50	54142.00
2	Cotton processing	No.	214.00	80	14	5537.25	4429.80
3	Dairy Processing Unit	No.	214.00	80	80	14873.00	11898.40
4	Dal/ Pulses Mill	No.	10.70	80	16	171.20	136.96
5	Fruit Processing	No.	10.70	80	20	214.00	171.20
6	Oil Extraction	No.	10.70	80	178	1219.80	975.84
7	Spice Processing	No.	10.70	80	100	1070.00	856.00
8	Vegetable Processing	No.	10.70	80	100	1391.00	1112.80
Total					1022	92153.75	73723.00

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

A leading management institute offering MBA and Ph.D. in AgriBusiness Management (IABM) under SKRAU.Functions as a district level technology transfer and training center for ACABC, focused on local agrospecific needs and frontline demonstrations. A national program enabling agriculture and allied graduates to establish Agri-Clinics (providing advisory services like soil health, crop protection, market linkages) or Agri-Business Centres (offering inputs, custom hiring, post-harvest services, market facilitation). Other than agriculture the artisnas & other labour works engaged in Papad, pickles, groundnut oil, wool weaving, leather crafts key small scale industries supporting farm households. Camel milk processing (NRCC, Bikaner) innovations in camel milk chocolate, ice cream, and health products create niche agro dairy value chains.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Bikaner has the institutional ecosystem—comprising local cooperatives, extension centers,



and agribusiness education institutes—to nurture Agri-Clinic and Agri-Business Centers. With the national scheme's backing, the region can catalyze entrepreneurship, strengthen rural advisory services, and foster agri-enterprises benefiting smallholder communities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	24	1562.20	1406.00
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	40	909.50	727.60
5	Loans to Agri. Start-ups	No.	214.00	80	17	3638.00	2910.40
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	214.00	80	10	2140.00	1712.00
4	Loan to PACS/ FSS/ LAMPS	No.	21.40	80	13	278.20	222.56
Total					104	8527.90	6978.56

NABARD: EDEG Grant Support for Mahadev Hatchery : Selling one day old Chick



Hatchery presence in Bikaner helps reduce dependency on distant suppliers, cuts transportation losses/stress on chicks. Mahadev Hatchery is a poultry hatchery in Kolayat Tehsil, Bikaner district. As a wholesale poultry farm, supplying Venky Cobb chicks and brown eggs, registered as a small enterprise under MSME.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

MSMEs are pivotal to the district's economy. A notable example is the Bikaneri Rasgulla, Bhujia, and Papad industry, which has gained recognition both nationally and internationally. This industry engages over 60,000 people in the district, with annual sales ranging from Rs 2200-3000 crore. Rajasthanis returning from within India and abroad import pickles, badi papad, and mangodi from this region. Products made from Kair and Sangri, known for their year-round shelf life, command a premium in the market. The spice industry has also thrived here, benefitting from proximity to Churu, Nagaur, Jodhpur, and Jaisalmer, ensuring ample raw material availability. Many of these enterprises operate from home-based cottage industries, with women playing a significant role. The district hosts a total of 122,303 rural units and 36,951 urban units, including those involved in food processing loans. Agriculture and allied activities remain the primary occupation for most in Bikaner district, with over 70% of farmers seeking supplementary income to enhance their livelihoods. Encouraging bank loans for sectors like construction, services, Khadi and village industries, and handicraft-based enterprises is crucial to support these efforts. Both the Central and State Governments are actively striving to ensure the proper functioning of the Micro, Small, and Medium Enterprises (MSME) sector. PMKVY is India's flagship skill development scheme run by the Ministry of Skill Development & Entrepreneurship (MSDE), implemented via NSDC and State Entities. In the year of 2024-25, 15000 unskilled youth trained under PM- Vishwakarma Scheme. All the participants got toolkit after the training and applied for 1st Soft loan of Rs. 2.00 lakh. A total of 198 Units finance under AIF and an amount of Rs. 3400.37 credit linked during the year under MSME.

3.2 Infrastructure and linkage support available, planned and gaps

The government should establish Common Facility Centres (CFC) for better support to local producers at the local level (As local for vocal) : The hand embroidery/Kashidakari industry in Poogal, Bajju & Kolayat area is thriving. Pakistani displaced families specialize in Sufi and check embroidery work. The garments they produce are highly sought after in the market. There is a pressing need for a facility center in this area where these women can manufacture their products with the highest market quality standards.

There is a necessity to promote the branding and packaging of cottage industry products : There exists a significant cluster of handloom industries in Napasar. The Textile Ministry of the Government of India, District Industries Center, and NABARD have all contributed to this sector. Products from these industries are marketed through e-portals such as ONDC, Amazon, Flipkart, and showrooms in major cities like Dastkar, Fab India, and Ikea, as well as through various events like Delhi Haat and Mumbai-Saras Mela organized by NABARD.

Online lecture on "Craft Baker" was given under PMKVY through RAJUVAS, Bikaner on adhoc basis. "PM Vishwakarma Training Centre" in the Bikaner. It is listed as a training institution (offline) which may be associated with PMKVY/skill development. its objective is to certify informally trained workers based on their skills, upgrade the skills of ITI graduates and other workers, and provide training to school leavers, unemployed youth, and former child laborers, thereby empowering them for self-employment. The scheme emphasizes demand-driven short-term training focused on modular employable skills. Basic facilities are provided by the central government, while training is imparted by the industrial sector, private sector, and state governments. Eligible youth seeking their first job, as well as students who have completed their 12th grade or graduated, are encouraged

to apply for this scheme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2600.00	80	22	162500.00	130000.00
2	Manufacturing Sector - Term Loan-Micro	No.	94.00	80	1982	81650.00	65320.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	0	0.00	0.00
Sub Total					2004	244150.00	195320.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	106	177200.00	141760.00
2	Manufacturing Sector - Working Capital-Micro	No.	30.00	80	3041	26282.00	21025.60
3	Manufacturing Sector - Working Capital-Small	No.	300.00	80	92	7060.00	5648.00
Sub Total					3239	210542.00	168433.60
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	50	500.00	400.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	6	6.00	6.00
3	Loans to MSME Start-ups	No.	3500.00	80	7	21000.00	16800.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	5500	550.00	550.00
Sub Total					5563	22056.00	17756.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	12500.00	80	29	98500.00	78800.00
2	Service Sector - Term Loan-Micro	No.	68.00	80	410	11500.00	9200.00
3	Service Sector - Term Loan-Small	No.	1000.00	80	0	0.00	0.00
4	Trading Units - Term Loan-Medium	No.	5000.00	80	20	100000.00	80000.00
5	Trading Units - Term Loan-Micro	No.	100.00	80	1600	66500.00	53200.00
6	Trading Units - Term Loan-Small	No.	2000.00	80	0	0.00	0.00
Sub Total					2059	276500.00	221200.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	250	125000.00	100000.00
2	Service Sector - Working Capital-Micro	No.	26.00	80	2190	24100.00	19280.00
3	Service Sector - Working Capital-Small	No.	400.00	80	0	0.00	0.00



4	Trading Units - Working Capital-Medium	No.	1000.00	80	0	0.00	0.00
5	Trading Units - Working Capital-Micro	No.	42.00	80	0	0.00	0.00
6	Trading Units - Working Capital-Small	No.	400.00	80	0	0.00	0.00
Sub Total					2440	149100.00	119280.00
Total					15305	902348.00	721989.60

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

The city is known to be the biggest woolen mart in India as well as all over Asia. Bikaner is also known as Camel Country for breeding best riding camels in the world. Bikaner district excels in industrial output, annually exporting diverse products such as rayon, Bikaner Stone, soy products, and textile machinery parts. Gypsum mines in Bikaner district uniquely position it within Rajasthan and beyond. The commodity export pricing policy aims to maintain equitable pricing relations among food grains, non-food grains, and manufactured goods to stabilize the economy's trade terms. Well-renowned carpet weaving industry exporting globally. Forts & palaces attracting tourists from all over the world. Inadequate and irregular supply of raw materials. Low standard products and use of traditional technology is the weakness of the district. Various scope in industrial development. Opportunity to increase heritage/rural tourism.

4.1.2 Infrastructure and linkage support available, planned and gaps

Exporters can be incentivized to utilize export credit insurance facilities provided by ECGC. Micro, small, and medium exporters should receive proper training from MSME/export organizations to accurately complete forms, with technical assistance available from banks for this purpose.

Limited foreign exchange branches in the district and operations outside the district pose challenges in accessing credit for exporters.

In the Kolayat block of the district, there are numerous clay mines, including high-quality Bikaner stone clay extracted from over 200 leased sites. The ample availability of clay mining sites presents favorable opportunities for Bikaner's clay and ceramic units to manufacture export-grade clay within the district. Additionally, the district and its surrounding areas also yield substantial quantities of superior quality mustard. Processing these resources could potentially lead to the establishment of export-oriented mustard units in the district.

Untapped Business Opportunities in BIKANER: Integrated Dairy Farming, Agricultural Equipment, Rental Service, Local Food Industry, Agriculture Industry, Energy & Cleantech Peanut Butter Manufacturing Food, Plant Based Food/Beverages Biodegradable Bioplastic Manufacturing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Pre Shipment Export Credit	No.	850.00	75	11	14300.00	10725.00
Total					11	14300.00	10725.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a fundamental right in the Indian Constitution. Through education, a person's personality develops, and he can freely choose from various options and create his future. The 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 total percentage of literacy in the district is 65.13%. Literacy among women is 53.23% and among men is 75.90%. The district has good no. of schools and colleges, including primary schools, upper primary schools, high schools, intermediate colleges, Technical/Agriculture/Veterinary University, Degree colleges, and a medical college. Notable institutions include Bikaner Technical University & Government Medical College. GLC flow under Education was 448.70 lakh in Year 2022-23, 508.66 during 2023- 24, 1032 lakh in Year 2024-25. The GLC flow under Education has increased over the years indicating a positive trend. However, the absolute amounts are relatively small compared to other sectors, suggesting that the GLC flow under Education may not be sufficient to meet the growing demands and needs of the education sector in the region.

4.2.2 Infrastructure and linkage support available, planned and gaps

In district, there are primary schools, 1157 upper primary schools, 461 secondary schools, 577 degree colleges, 55 postgraduate colleges, 04 & 04 universities, 10 Industrial Training Institutes, 3 polytechnic, 1 engineering college, and 1 medical college, to cater to different levels of education. Initiatives like Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan, and Mid-Day Meal Scheme have been implemented to improve education. However, gaps persist, including limited access to quality education, teacher and infrastructure shortages, and low enrollment and retention rates, especially among girls and marginalized communities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	12.50	90	233	3055.00	2749.50
Total					233	3055.00	2749.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Today, housing stands as a fundamental necessity for everyone. In a welfare state, it is the government's duty to ensure affordable housing for citizens unable to secure it themselves. Investment in public housing not only enhances public welfare but also stimulates local economic development. It has also played a vital role in the development of various sectors of the economy. The relationship between the housing sector and industry is multifaceted and continuous, and hence this sector is considered an engine of economic growth. Now PMAYGramin scheme status in Bikaner under : Sanctioned: 65,251 houses & Completed: 62,420 house. Bikaner is among the top districts in Rajasthan in PMAYGramin performance. In a past ranking, Bikaner was ranked 8th among districts in Rajasthan for

its performance under PMAYGramin. The number of villages in Bikaner under the PMAYGramin list is 919 out of 958. In the district total number of houses was 6.52 crore, with 2.25 crore in urban areas and 4.27 crore in rural areas. In the last two years PMY provided 64329 houses to the needy peoples. The GLC flow in the sector has increased from 766lakh in Year 202223 to 820lakh in 202324, indicating an overall growth in credit facilities. In the year 2024: 148.07 cr finance through banks, stood at 150.90 cr in the year ended 2025.

4.3.2 Infrastructure and linkage support available, planned and gaps

The district is experiencing rapid urbanization, leading to significant advancements in housing construction and a subsequent surge in demand for housing loans. The government has initiated schemes like Pradhan Mantri Awas Yojana (PMAY) to address the housing shortage. However, issues like inadequate infrastructure, lack of financing options, and slow pace of construction remain major challenges. Additionally, rural areas face issues like kuccha houses, lack of basic amenities, and limited access to credit. Overall, the housing sector in the district requires sustained efforts to address the existing gaps and meet the growing demand for housing.

There is a requirement for banks to increase credit availability in this sector.

The rising costs of land and construction, coupled with insufficient loan availability from banks, pose challenges to the sector's development. Lack of awareness, as a result, Many eligible people are unaware of PMAY, its benefits, application process, eligibility. Low uptake of CLSS in PMAY-Urban among eligible EWS/LIG households due to lack of bank tie-ups or awareness of subsidy details.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	5.00	90	740	12600.00	11340.00
2	Repair of Dwelling Units- Other Centre	No.	2.00	90	4000	14000.00	12600.00
Total					4740	26600.00	23940.00

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In a developing nation like India the development of infrastructure typically relies heavily on public investment as the private sectors involvement is limited due to high initial costs significant risks and rising capital expenses. Enhancing infrastructure is crucial for improving the quality of life in rural areas. With a focus on advancing this sector the action plan of NITI Aayog has allocated sufficient resources for rural and urban infrastructure facilities. Both the Central and State Governments have formulated policies aimed at augmenting public and private investments to expand essential amenities such as roads drinking water healthcare education energy and housing in rural areas. In the district NIDA funding for construction of GSS and RIDF funding for Rural Road, School and veterinary centers.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district has an existing infrastructure comprising of 1047KM Village Road network, water supply coverage, electricity coverage, irrigation and various healthcare and education facilities. Based on the available infrastructure in the district and the assessment of availability of basic facilities in the future are as follows: (i) Roads and Bridges - The network of rural roads in the district is not quite sufficient. There is an urgent need to connect unconnected villages with link roads.

(ii) Irrigation - The INGP is main source of irrigation in the district. Due to the shortage of water at the end of the canal, there is a shortage in the nearby fields/areas. Therefore, there is a need for the Irrigation Department to prepare a project for the modernization/renovation of the existing canal so that the entire district can be 100% irrigated. NABARD, has introduced several initiatives to boost infrastructure development, including the Rural Infrastructure Promotion Fund (RIPF), NABARD Infrastructure Development Assistance (NIDA), Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Warehouse Infrastructure Fund (WIF), Agricultural Marketing Infrastructure, Dairy Processing & Infrastructure Development Fund (DIDF), and Fisheries and Aquaculture Infrastructure Development Fund (FIDF). These funds aim to provide financing for rural infrastructure projects, irrigation schemes, warehousing, and marketing infrastructure, as well as support the development of dairy and fisheries sectors. With the help of INGP- Irrigation projects people gets water to irrigate their crops.

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

RIDF projects have contributed to rural economic prosperity by creating jobs, generating non-recurring employment, and increasing irrigation potential. In the district, 01 Model School, 10 PSC/ 5 CSC & 10 Veterinary centers Financing projects has resulted in unlocking of investments already made by the State Governments, thus, realizing the full benefits of the projects.

Rural Connectivity under RIDF projects have improved agricultural productivity and income levels of the farmers in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Recognizing the crucial role of social infrastructure in the development of both rural and urban areas a loan of Rs.5 crore per borrower is allocated for the establishment of social infrastructure such as schools healthcare facilities drinking water facilities and sanitation amenities in Tier II to Tier VI regions. Bank loans up to this limit will now be categorized under the priority sector loans as per recent guidelines. The indices of drinking water

sanitation education and health are critical in determining individual quality of life and societal development. These services directly impact peoples daily lives longevity and earning potential underscoring the necessity for improved access to social facilities. In light of the importance of social amenities the Government of India has initiated programs like the National Rural Drinking Water Programme Samagra Shiksha Abhiyan and Swachh Bharat Abhiyan. These initiatives aim to ensure universal access to education housing sanitation and clean drinking water.

5.2.2 Infrastructure and linkage support available, planned and gaps

1. Bankers must prioritize fulfilling their commitments to finance the specified activities.
2. Ensuring the active participation of beneficiaries particularly women in drinking water and sanitation initiatives and water supply schemes.
3. Establishment and capacity enhancement of village water and sanitation committees.
4. The success of these schemes hinges on achieving universal participation from all rural families under various Government of India initiatives such as Samagra Shiksha Abhiyan Swachh Bharat Abhiyan and the National Rural Drinking Water Programme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	6.00	80	20	70.00	56.00
2	Education-Coaching Centres	No.	100.00	80	11	3200.00	2560.00
3	Education-Colleges	No.	100.00	80	5	500.00	400.00
4	Education-Hostels	No.	100.00	80	5	500.00	400.00
5	Education-Schools	No.	450.00	80	17	2450.00	1960.00
6	Healthcare-Hospital	No.	550.00	80	3	1650.00	1320.00
7	Healthcare-Pathological Lab	No.	20.00	80	3	60.00	48.00
8	Healthcare-Veterinary Clinic	No.	550.00	80	9	4150.00	3320.00
9	Sanitation-Pay & Use Toilets	No.	7.00	80	250	1150.00	920.00
Total					323	13730.00	10984.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In the current era marked by energy shortages the imperative solution lies in leveraging non-conventional and renewable energy sources. Nature has endowed us abundantly with resources such as solar energy wind energy biogas and others which need to be effectively utilized. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate environmental pollution risks.

The agricultural sector heavily reliant on energy inputs directly impacts productivity. There is substantial demand for electrical energy in the district. To achieve rural development it is crucial to provide access to energy with a particular emphasis on harnessing solar energy.

An Approval has been issued by the state government to set up a total 2000 MW solar park

including 810 MW solar power plant at Pugal, Bikaner by Rajasthan Rajya Vidyut Utpadan Nigam Limited (RVUNL). The allotment of land for the project have been completed and with this approval, RVUNL has taken its step forward in the field of solar energy, as well as provide its contribution in meeting the future energy needs of Rajasthan and environmental protection.

To facilitate this transition in the district the Prime Ministers Farmer Energy Security and Upliftment Campaign (PM-Kusum Yojana) offers a 60 percent grant for solar projects. Additionally, the state government provides a 60 percent subsidy on solar pump sets for farmers engaged in horticulture crops.

5.3.2 Infrastructure and linkage support available, planned and gaps

India is blessed with abundant solar energy receiving approximately 5000 trillion kWh/year with a daily average of 4-7 kWh/m² which surpasses the countrys total energy consumption. Moreover states experience numerous sunny days making solar energy a viable option in these regions. Rising fossil fuel costs their depletion and growing public awareness of environmental sustainability have heightened interest in solar energy usage.

Despite a high number of animals in the district suitable for biogas production and nearly all farmers keeping 1-2 animals natural energy sources have not gained popularity. This is primarily due to low awareness among farmers and a scarcity of trained artisans for biogas systems at the local level. Banks should actively disburse loans for biogas installations to address this gap.

Furthermore banks should promote the installation of solar equipment by informing their reliable customers about available schemes. They should also encourage this initiative by setting up solar systems in their rural branches to familiarize customers with the technology.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1.00	90	76	856.00	770.40
2	Biomass Energy-Home	No.	0.80	90	100	60.00	54.00
3	Solar Energy-Solar Pump Sets	No.	15.00	90	10	150.00	135.00
4	Wind Energy-Wind Power Generators	No.	1600.00	90	16	16600.00	14940.00
Total					202	17666.00	15899.40

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	3	7.280000	6.5497
B	Ongoing tranches	320	1580.910000	693.1922
	Total (A + B)	323	1588.190000	699.7419

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	27	7.669800	7.2754
B	Rural roads & bridges	129	1463.790000	599.4300
C	Social Sector	160	116.728100	93.0365
	Total (A + B + C)	316	1588.187900	699.7419

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	No of projects	50000	ha	340
B	Rural roads	No of projects	200	km	2000
C	Bridges	No of projects	500	m	2500

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Construction of 100 New Vety. Hospitals and 1000 Vety. Sub Cnters/ dispensaries	1000	Improvement in animal healthcare livestock productivity rural livelihoods and job creation.	Sridungargarh, Bajju	1300
2	388 Veterinary Institutions	388	Awariness for Animal helth and improvement in productivity in indigenous livestock	Khajuwala & Kolayat	30000000

3	Construction of new 64 Veterinary Hospitals and 222 Sub-Centres	222	Construction of new Veterinary Hospitals building	Nokha & Kolayat	3000000
4	Strengthening of 970 Schools - 836 Secondary / Senior Secondary and 134 Model Schools	970	Strengthening of education centers at grassroot level.	Lunkaransar & Khajuwala	3000000
5	Improvement of Education Infrastructure in Rajasthan	37	Strengthening of education centers at grassroot level.	Kolayat, Nokha	90000000
6	Strengthening of 1163 Adarsh Secondary/ Secondary Schools	45	Strengthening of education centers at grassroot level.	Chhatargarh & Panchu	26000000

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SelfHelpGroup Bank Linkage Program (SHGBLP) originally launched as a bank outreach initiative has evolved significantly over time into a comprehensive program. This transformation has led to rapid growth of the SHGBank linkage program throughout India. As of now total 7366 SHG formed in the district and total 4466 SHG having T II Credit linked. SHG is Recognized for fostering financial economic social and technological development in rural areas nationwide this program has undeniably emerged as a powerful tool for microcredit distribution and enhancing financial inclusion globally.

Similarly, the average outstanding bank loan per selfhelp group in Rajasthan is also about 0.41 times the national average.

Financial literacy and financial inclusion are foundational to successful entrepreneurship driving economic growth. In addition to emphasizing financial literacy NABARD is actively supporting SHGs and JLGs through the Micro Enterprise Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP). These initiatives aim to cultivate and enhance employable skills across rural India. To date MEDP has trained 5.22 lakh members while LEDP has enabled 1.36 lakh SHG members to achieve sustainability through their participation in diverse activities.

Apart from the Self Help Group Bank Linkage Programme the Joint Liability Group Programme LEDP and MEDP are being implemented in the financial year 202425.

6.2 Infrastructure and linkage support available, planned and gaps

Lack of knowledge and proper orientation among SHG-members to take up suitable and profitable livelihood options. Patriarchal mindset primitive thinking and social obligations discourages women from participating in SHGs thus limiting their economic avenues.

Limited Training Capacity Building & Skill Upgradation: There is a lack of appropriate training plans quality training and expert training institutions. Lack of Financial Inclusion: There is a lack of financial literacy and proper coverage of members of SHGs by formal institutions.

Majority of the respondents which include members and officials involved in promoting SHGs reported that non repayment of loan was the main reason that leads to the failure of the group. The second main reason was found to be lack of co- operation among members followed by dishonest leaders.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.20	100	13	15.00	15.00
2	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	15	13.80	13.80



3	Loans to MFIs for Onlending-Other than Agri. & MSME	No.	600.00	100	3	1400.00	1400.00
4	SHGs/ JLGs-Others	No.	1.50	100	4000	5000.00	5000.00
5	SHGs/ JLGs-Social Needs	No.	1.50	100	7000	13000.00	13000.00
6	Start-ups-Other than Agri. & MSME	No.	300.00	90	2	600.00	540.00
Total					11033	20028.80	19968.80

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Additional Laboratories (Minimum 10 Per Block) And Modernization Of Existing Laboratories Are Urgently Needed To Provide Soil Testing and Quality Reports.
2. Formation of JLG and Credit linkage for better availability of Agriculture practices at ground level.
2. Horticultural crops include fruits, vegetables, medicinal, aromatic, and ornamental plants. These crops are important dietary nutritional components and sources of medicines and aroma along with significant esthetic values for human beings.

2. Water Resources

1. Considering the ongoing decline in groundwater levels, there is a need to enhance credit availability for drip irrigation and sprinkler systems in over-exploited blocks.
2. Erratic power supply compels farmers to rely on diesel pumpsets, escalating farming costs. Ensuring consistent electricity supply to remote rural areas should be prioritized.

3. Farm Mechanisation

1. Agricultural mechanization is essential to enhance agricultural productivity. Farmer service centers can be facilitated through farmer producer organizations or cooperative societies. Easy access to of farm implants from banks
2. for enhancement of productive of farm produce: Availability of Modern agricultural machinery would improve the agricultural industry. With the bank finance cum grant support made available for some of the essential and most used machines are the combine or combine harvester, the rotavator or rotary tiller, plough or plow, the tractor with trailer, the power harrow, water bowser, the ripper, and the disc harrow.

4. Plantation and Horticulture

1. Bikaner district faces a shortage of demonstration farms for horticultural crops. The Horticulture and Agriculture Departments should establish high-quality demonstration farms to inspire farmers in the district. Food processing has been identified as a significant sector by the Government of India and NABARD due to the absence of facilities in the plantation and horticulture sectors. The Reserve Bank of India has recognized it as a priority sector for bank credit.
2. There is a scarcity of tissue culture planting materials for medicinal plants in Bikaner district.
Bikaner district lacks facilities for grading, packing, and processing after crop production.

5. Forestry/ Waste Land Development

1. Small and marginal farmers with barren land need to be sensitized to commercial opportunities. Popularizing forestry and wasteland development activities can raise awareness among farmers and make them viable business ventures.
2. Specific bankable schemes should be devised to promote various plantation crops. Organizing workshops and training programs on value addition and post-harvest techniques can enhance people's interest in this sector.

6. Animal Husbandry - Dairy



1. National Research Centre on Camel, a camel research and breeding center that's the only one of its kind in Asia situated in Bikaner. Although Bikaner, Rajasthan is known for its animal husbandry, particularly for camels and cattle. Promotion of breed improvement program of beef to improve low productivity of animals. Availability of adequate veterinary facilities may be ensured. There is a need to organize unorganized and dispersed milk production and commercial dairy farms.

2. 02 Goat rearing projects sanctioned through DCCB- Bikaner, Bikaner DCCB is the 1st DCCB enrolled and finance for NLM subsidy.

7. Animal Husbandry - Poultry

1. The Backyard poultry/Boiler Bird industry faces many challenges, including disease outbreaks, rising feed costs, transportation issues, and inadequate infrastructure. Need to improve Transport facility for production and supply of parent birds and fertile eggs with low-cost credit linkage.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Good breed of goats in Bikaner district, for the availability of sheep and pigs, it is necessary to establish their own breeding centers. Provide adequate Market linkage for the Sheep/Goat and Piggery selling. Ease access for credit linkage to the SF/MF can enhance the income of the farmers.

2. Training of farmers and beneficiaries, a lot of extension services have been done for vaccination and availability of medicines for diseases.

Select appropriate insurance cover, increase in fee cost relative to price, of working capital, vaccination,

Cold chain may be made available for the vaccine.

3. Availability of grazing land/water: waste land can be used for mill power system which can convert waste land into fodder and fuel producing land. That resource rich areas can be developed by promoting integrated cropping/mixed cropping, small animals etc.

There is a need to organize unorganized and dispersed milk production and commercial dairy farms.

9. Fisheries

1. Establishing a fodder mill, private hatchery, and biofloc systems in ponds.

To meet the demand for fish seeds and ensure quality, mini hatcheries should be set up at the block level, and modern hatcheries at the district level in Bikaner.

Simplifying the policy for leasing ponds and leasing them only to interested individuals in fisheries should be considered

10. Construction of Storage and Marketing Infrastructure

1. Made available the Awareness among the farmers of the Agriculture Infrastructure schemes as far as possible.

Promote the SF/MF for storage of rural godown in their agriculture land for prevention of stress sale.

Easy Bank linkage schemes for the farmers and agriculture producers.

Market linkage and NCDEX support for the SF/MF in minimum cost.

11. Land Development, Soil Conservation and Watershed Development

1. Soil Health Cards: Provide farmers with soil health cards to help them use the right amount of fertilizer and cropping patterns. This can help reduce production costs and improve yields. Awareness to avail maximum coverage of Soil Health Card Scheme to the SF/MF.

Diggy for irrigation: Use the Diggy Scheme to avail subsidies to farmers to make diggy for

irrigation.

Improve water productivity: Increase the productivity of water used in irrigated agriculture and improve productivity in rain-fed agriculture.

Conserve soil and moisture: Use Napier grass to conserve soil and moisture.

12. Agriculture Infrastructure: Others

1. Availability of timely Electricity supply for farmers for farming.

Availability of road network, irrigation facilities, flood protection, storage, energy, Transport, communications, marketing centers, educational institutes, sanitation, health centers, etc. for pre and post-harvest activities. Storage infrastructure, including grain silos, warehouses, and cold storage, is essential to the agricultural sector. It reduces post-harvest losses, enables year-round availability of seasonal goods, safeguards the cash flow of agricultural businesses, and contributes to food security.

2. Lack of awareness in the district of Government Sponsored Schemes i.e. AMI, NHM and Integrated Cold Chain and other schemes for SF/MF. Weak market linkages for livestock products (milk, wool, meat).

3. In the western Rajasthan, Environmental stress from climate change (extreme cold/heat, drought) affecting livestock and fodder.

4. Breed improvement & conservation - (ICAR organisation in the district) - Expand

5. There are 658 Sorting, Grading units and cold storage / cold chain / warehouses in Bikaner under AIF/GoR Processing Policy 2019, Meat, wool, hides often not processed / graded properly before sale, which leads to lower prices.

6. Bikaner has many rural micro and small units (e.g. agro, handicrafts) which may not have formal financial records, affecting ability to borrow. Also bank branches and NBFCs may be fewer or distant.

13. Food and Agro. Processing

1. Develop agro-processing clusters: Encourage the formation of agro-industrial parks, food parks, and agro-processing clusters in the public and private sectors.

Promote common facilities: Promote common facilities and market infrastructure in the clusters.

2. As Bikaner is in a more arid / harsh region, water availability is a concern; powering MSMEs (especially food processors, dairies, cold storage) can be expensive if backup power/systems are needed.

3. Rajasthan has an approved "Mega Food Park" in Bikaner among state opportunities for agro-processing. Bikaner has Shree Ram Mega Food Park (approved by MOFPI) on ~90 acres; intended as an agro & food processing hub.

4. Despite having a Mega Food Park, many areas (particularly villages) are far from cold storage, sorting, grading, waxing, pre-cooling facilities. Fresh produce spoilage and loss remains high without rapid chilling. Also multi-temperature or CA (controlled atmosphere) storage is limited.

5. Many farmers grow spices, pulses, etc., but there are not enough processing units nearby for value addition (cleaning, roasting, packaging). This forces transport to far-off places, increasing cost and reducing margins. For example, cumin growers in regions of Rajasthan have to send produce to Gujarat due to lack of local processing options. Though that's not exactly Bikaner always, it reflects the regional gap.

6. Government schemes such as PM-KISAN SAMPADA, Integrated Cold Chain, Agriculture Infrastructure Fund (AIF) offer support for processing and storage, but awareness among farmers / small processors is low. Application processes can be complex; technical knowledge required is uneven.

7. Many processing units are very small, dispersed, often unorganized. Shared facilities (common pack houses, centralized processing, shared cold rooms) are few. Without aggregation, economies of scale are weak.



8. Processed products often lack modern packaging, quality labelling, branding. Market access (to city / export markets) is limited. Value capture tends to be low for small producers. Lack of sufficient trained workforce for processing operations, quality control, machine maintenance, hygiene standards etc. Many small units may lack trained staff

14. Agri. Ancillary Activities: Others

1. Conduct awareness programs in collaboration with voluntary organizations for initiatives such as land reclamation, water and soil conservation, soil testing, and the use of organic fertilizers.

Motivate small and marginal farmers for land reform activities, requiring targeted publicity efforts.

Renovate old wells and ponds to enhance water conservation initiatives.

2. Setup mobile cooling / transport units for perishables. Build smaller cold storage / chillers / pre-cooling units near production villages.

Include controlled atmosphere storage for high value produce where feasible.

3. Simplify technical / paperwork requirements or provide technical assistance For SF/MF and primary producers. Facilitate help desks in district / block offices to guide farmers / processors in applying to PMKSY, AIF, etc.

4. Expedite establishment of the FSSAI food safety lab in Bikaner. Ensure regular sampling and testing of common products (milk, sweets, spices) for adulteration, microbial load. Training in hygiene and food safety for processors.

15. Micro, Small and Medium Enterprises (MSME)

1. Currently, the MSME sector is often perceived as having low quality standards. There is a need to enhance MSMEs by adopting modern technologies to meet global quality benchmarks.

The promotion and financing of Joint Liability Groups (JLGs) is crucial for increasing credit access to landless farmers, tenants, sharecroppers, and small/marginal farmers for agricultural, off-farm, and non-agricultural activities. Grants are provided by NABARD to support this initiative.

2. There is a need to encourage more MSMEs to register on the government e-marketplace portal. For this a focused campaign should be launched involving MSME support institutions State Directorates of Industries and DICs and other stakeholders for the enrollment of MSEs.

3. Upgrade MSMEs through modern technologies. Promote Joint Liability Groups for credit flow to landless farmers.

16. Export Credit

1. The focus sectors of GoR-Rajasthan Export Policy 2024-25 are handicrafts, agriculture and processed food products engineering goods and local handmade leather products Bikaneri carpets and Bikaneri ceramic products/wood products, service sector education tourism travels and logistics. This can be linked to the GoI Foreign Trade Policy that aims at inclusive approach.

2. Cluster farming of export-oriented commodities/crops should be promoted in the agriculture-export sector through Farmer Producer Organizations (FPOs).

3. Export Policy can be liberal for pre and post shipment. Adequate Insurance cover for export credit.

17. Education

1. Education loan awareness camps should be organised at educational institutions from time to time.

18. Housing

1. Identification of new construction technologies for the housing construction sector and

making them available to all stakeholders that are sustainable eco-friendly and disaster resistant. The revised Affordable Housing policy made available for the targeted group.

19. Social Infrastructure

1. The concerned departments can avail financial facilities under RIDF for the construction of infrastructure under new activities such as renewable energy sources rural sanitation 5/10 MW photo-voltaic power plants dedicated rural industrial estates separate feeder lines etc.
2. There is a need to promote and nurture private investment for the promotion of social infrastructure through the PPP model or outright private investment.

20. Renewable Energy

1. The main obstacle is the high initial investment required. There is a demand for an integrated solar system capable of supplying power for irrigation, household electricity, and small agricultural equipment such as sprayers and seed treatment tools.
2. Promote SHG-led enterprises in solar panel assembly, maintenance, and biogas management. Educating farmers, women SHGs, MSMEs on renewable benefits & subsidy schemes.
3. Priority sector lending for renewable projects, with reduced collateral requirements. Especially for biomass, small hydro, and hybrid systems where initial cost is high.

21. Informal Credit Delivery System

1. Identify inactive and dissolved groups and provide necessary capacity building to them.
2. Efforts will be made to link the groups with bank credit and motivate them to undertake livelihood activities.
3. The groups will be provided necessary training for setting up micro- enterprises.
4. MFIs need to increase the number of beneficiaries through the JLG mode.

Traditionally, Smaller amounts needed for urgent / unpredictable expenses (medical, ceremonies, crop inputs, seed purchase, livestock feed). Also possibly financing repairs, house improvements, daily consumption, festivals. Less likely for large investments (machinery etc.) which prefer formal credit. Usually small; may have non-formal collateral (crop, livestock, gold, house pre-possession, social guarantee). Some may use assets like gold or jewellery; others rely on reputation or promise of crop yield. Possibly pawn/gold as collateral.

2. Repayment terms on informal credit system is Flexible / negotiated; often at harvest time; sometimes daily/weekly payments in parts; often less formal documentation; sometimes verbal or handshake deals. Very accessible in remote / rural villages; people often use informal credit when formal banking or co-operative credit is not near or does not provide fast funds.

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. GoI has set up a separate Ministry for Cooperation on 06 July 2021, which provides a judicial and policy framework to strengthen cooperative activity located in the country. It is helpful in increasing the presence of cooperatives, simplifies the procedures of "Ease of Doing Business" for cooperatives and multi-state cooperatives. In the words of Hon'ble Prime Minister "Co-operative activity is a model that offers a successful alternative to socialism and capitalism"

In line with the Government of India vision of Prosperity through Cooperation and to strengthen the cooperative movement at the ground level the GoR has taken various initiatives to promote and propagate a cooperative-based inclusive development model to strengthen and deepen the cooperative movement as well as to make them self-reliant. The key features of development of cooperative societies in the state are given below :

2. "Centrally Sponsored Project for PACS Computerisation:

To make PACS self-reliant in tune with Atmanirbhar Bharat Abhiyaan the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27.

For the implementation of the project 178 PACS have been identified sanctioned in Bikaner district for computerization. Most probably Rajasthan has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.

3. The central goal is to ensure that every Gram Panchayat (GP) has access to a well functioning Primary Agricultural Credit Society (PACS) turned into a multipurpose, digitally enabled village level institution that supplies credit, inputs, agriservices, dairy/fishery support, and basic banking/e services. Its part of the national push to revive and strengthen the cooperative credit architecture at village level. As the reported by Deptt, of Cooperative, Bikaner, Upto 31 August 2025, 18 new mPACS registered and have sufficient member contribution for credit linkage with DCCB. The Deptt. Of Cooperatives made a base line survey for 09 new mPACS under the Govt. guidelines one GP one PACS. Provide small / seasonal agricultural credit, farmer saving & deposit services, input (seed/fertilizer) supply, custom hiring of farm machinery.

5. Status of Cooperatives in the District

1. The cooperative societies cover all 09 block areas of the Bikaner district. The district has 11 branches of District Cooperative Bank Bikaner and 01 Regional office of The Rajasthan State Co-op Bank Ltd. . In addition there are a total of 270 Primary Agricultural Cooperative Societies (PACS) operating in all 09 blocks of the district with a total membership of and a total working capital of Rs. 20.18 crores. Shahjahanpur District Cooperative Bank has a licence and with the implementation of CBS NEFT/RTGS services are being provided.

2. The cooperative scenario of the district is average with 478 cooperatives (253 credit cooperatives and 248 noncredit cooperatives) covering different business sectors. Through Central Cooperative Bank, Bikaner, 253 cooperative societies have 262907 members attached to them, out of which 115545 members have taken loans. Out of 270 cooperative societies, 150 cooperative societies are in profit and out of these 13 cooperative societies have availed benefits under PACS as MMC and 15 cooperative societies under Custom Hiring Centre. However, most of the credit cooperatives are not fully meeting the credit needs of the members, where the average loan per member is 1.00 lakh, due to which the members have to borrow from other banks. Of the total 893 dairy cooperatives affiliated to RCDF, only 237 are actively functioning. Therefore, there is a need to look into the issues of defunct dairy cooperatives and also efforts should be made to increase milk collection



centers by increasing the existing milk collection centers and the need to bring more and more milk producers under the organized sector through FPOs should be addressed.

3. Factors contributing to the development of Ground Level Credit (GLC) in Bikaner district of Western Rajasthan/Infrastructure Availability of Interest Subvention Scheme in crop loans, availability of Credit Guarantee coverage to eligible borrowers for facility under Credit Guarantee, Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme, Subsidy schemes in agriculture and allied activities by Central/State Government, Availability of Kisan Credit Card Scheme etc. The factors constraining GLC are: 1- Increase in NPA accounts, 2- Non-completion of digitization of land records of all existing farmers, 3- Loan flow is also negatively affected due to loan waiver, 4- Reluctance to finance projects under Agriculture Term Loan. Due to the Corona-19 epidemic, credit offtake has been affected in every sector. Animal husbandry should also consider bringing awareness for insurance cover through KCC to the loss caused to livestock farmers due to long skin disease.

6. Potential for formation of cooperatives

1. Latest Model Byelaws for PACS To incentivize conversion of PACS into MultiPurpose Credit Societies at the grassroots level, the Government of India has formulated and circulated Model Byelaws for adoption by the States (Exposure visits undertaken by the Coop Deptt). The model byelaws have been notified by the State Government of Rajasthan and subsequently adopted by each PACS of the State. These byelaws have made agricultural intensive packs into multipurpose packs (MPACS. Now PACS can handle more than 25 business activities like dairy, fisheries, storage, warehouse, common service center (CSC), banking correspondent, activities related to new and renewable energy and other emerging sectors. The model byrules have the potential to increase operational efficiency, transparency and accountability towards collective community development. PACS as MSC: The Government of Rajasthan has encouraged cooperative banks to avail grants and easy loan assistance for diversification of their activities. Some of the new PACS attached to 29 DCCBs have been identified for construction of Godowns/Storage under largest grain Godown. RStCB is being supported to motivate them to work on 'PACS as MSC' under Special Refinance Assistance under 'PACS as MSC'. Efforts are also being made to include diversified activities under the scheme and to increase the coverage of PACS. Serve as a nodal point for digital transactions (common service centre like services) after computerization & ERP rollout.

**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	Banking Technology	MUDRA Rath	Bikaner	Financial Support of Rs. 15 lakh each (02 RRB & 01 DCCB)		2000	Awariness of Financial Management Prevention of Fraud. Cash Transaction at door stap. Reduction in Financial mismanagement. Enhancement of Benefeceries of Social Security Scheme.
2	Micro Finance	POS	Bikaner	Financial Supoort to the RMGB/BRKGB/DCCB.		200	PACS/BC can use this POS for cash transaction.
3	Skill Training	LEDP-Sanitary Napkeen	Bikaner & Lunkarnasar	Financial support of Rs. 8 lakh for training and demonstration unit to NGO.		120	Procution of Sanitary Napkeen and Marketing with Rural Women through SHG womens.
4	Collectivisation	Thar Shobha Plantation with CIAH-ICAR organisation	Bikaner/Churu/Sriganganagar	Financial Assistance through FSPF-DPR		500	Creation of awariness for plantation of Thar Shobha for income enhancement of farmers.

NABARD GRANT Support to DCCB : MUDRA RATH : Digital Literacy in the ground level



NABARD Grant Supported Financial Literacy Counsellors, bank staff, local SHG leaders as trainers. organized awareness camp with RRB/DCCB/PACS. RBI / FLC / NABARD; Grant support for MUDRA Rath, FLC sponsored camps in rural / underserved areas to help people to use digital banking, avoid fraud, understand UPI, mobile banking etc. Target groups often include women / SHGs / rural households / low income / financially excluded people. Camps are organized in villages, gram panchayats, or banks rural branches. Use of posters, demonstrations, sometimes hands on training.

Success Stories

Success Story 1



Title	LEDP Spice Production Packaging and marketing with SHG women's of Sridungargarh, Block,
Scheme	LEDP with CLF, RAJEEVIKA
Project Implementing Agency	Bete Bachao CLF Sridjngargarh RAJEEVIKA
Duration of the project	02 Years
Beneficiary	90 SHG woman and unreached women's of the Sridungagarh block of Bikaner.
1. No. of beneficiaries	90
2. Community	RAJEEVIKA- SHG women
3. State	Rajasthan
4. District	Bikaner
5. Block	Lunkaransar GP & RAJEEVIKA CLUSTER
6. Village	Benesar Sridungargarh Jodhasar & Adsar

1.1 Support provided

Grant Support under LEDP Non-Agriculture sanction to the Agency.

1.2 Pre-implementation status

Packaging and Marketing of Spice Products through SHG womens. The regular source of Income generated by the LEDP.

Demonstration Unit established with the help of Gram Panchayat-Benesar. The spacke for production unit provided by the the GP

Exposure for packaging of local products for global marketing at KVK-Bikaner.

Regular demand and supply made available by the SHG womens and a source of income for the SHG womens.

1.3 Challenges faced

Initially the place for production Unit for Sanitary Napkin was uncertain. Due to this marketing crunch very difficult made easy availability for unreached women's of the Boarder area. Finally the District Collector come forward and provide appropriate place for production and packaging.

1.4 Impact

Availability of Hygenic products for the kitchen of Rural Womens. Additional source of Income for the SHG womens with Bete Bachao-CLF RAJEEVIKA.

Success Story 2



Title		GI Products buyer Seller Meet at Bikaner
Scheme		OFDD 03 days Mela with 50 sale outlet and buyers meeting
Project Implementing Agency		SriGuru Jambeshwar Seva Sansthan, NGO
Duration of the project		03 days.
Beneficiary		More than 200 artisans of GI Kashidakar, USTA Art & SHG/FPO members along with local vendors.
1. No. of beneficiaries		700
2. Community		GI Artisans of Kashidakari from Poogal Block & USTA Artist from Bikaner
3. State		Rajasthan
4. District		Bikaner
5. Block		Bikaner
6. Village		Grameen Haat Bikaner

2.1 Support provided

Rs. 2.00 lakh Grant Support for Mela.

2.2 Pre-implementation status

The GI Artistis are never come up with the buyer seller Meeting. During the Mela the Ist class buyers interact with the artisans and buy their product directly from the producers.

2.3 Challenges faced

Main aim to come under one unbrella of Producers and buyers.

2.4 Impact

Most appropriate Marketing place for artisans. Easy Availability of buyers/ marketing outlet for GI Artist/SHG/FPO members.

The artist/ Producer get fair price and the seller paid orginal price of the products. Hence reducing the middle man.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the U₁₁₃ CC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to 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 CO₂ emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

2.2 Any specific Climate Change initiative in the State by

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 climate of Rajasthan in northwestern India is generally arid or semi-arid and features fairly hot temperatures over the year with extreme temperatures in both summer and winter. Latitudinal location distance from sea altitude above sea level location and direction of Aravallis soil structure and vegetative cover are the major factors which affect its climate. Thar Desert region of western Rajasthan which spreads in around 19.61 million ha is very fragile and is subjected to excessive stresses due to frequent drought and low rainfall which occurs once in 2 or 3 years in the region causing extreme stress to fauna due to limited seasonal grazing resources. The dry climatic conditions in western Rajasthan comprise regular low rainfall and high temperature. Extremely high temperatures and scorching heat are the characteristic features of this kind of climatic condition prevalent in Western Rajasthan. The scorching heat wave prevalent in the region is locally termed as *loo*. The Rajasthan State Action Plan for Climate Change outlines strategies and actions to mitigate and adapt to climate change impacts in the state in line with Ministry of Environment Forest and Climate Change guidelines and the National Action Plan on Climate Change.

b The Rajasthan Action Plan on Climate Change (RAPCC) builds on the key areas as identified under the CCAR by prioritizing urgent areas of action in a phased and time-bound manner and is in coherence with the Rajasthan State Environment Policy and Environment Mission. In the agricultural sector there exists a high potential for reducing this methane emission from livestock. Some of the options include improved nutrition and feeding method for large ruminants replacement of roughages with concentrates and a change in composition of concentrates modification in feeding like alkali/ammonia treatment of low digestibility straws supplementation with molasses urea nutrient blocks defaunation through mineral/protein supplementation. If the modified feed intake results in less acetate and more propionate from rumen fermentation it results in increase in the productivity of the animals as well as reduction of methane. However as livestock is seen as a complimentary livelihood for poor farmers the nutrient feed should be cost effective. Research and development would be required for the same and also subsidies through local bodies/extension schemes would be needed. Better manure management and methane recovery techniques to generate energy could be used. Either manure can be kept under aerobic condition by turning the manure regularly to reduce emissions or methane can be used for energy generation or flaring.

3.2 Any specific Climate Change initiative in the District by

a 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 ICAR are working towards self-reliant agriculture and fulfilling ICARs strategic objectives to ensure the agricultural and rural prosperity. ICAR has focused on different aspects of agricultural research such as food system transformation; food nutrition and human health promotion; climate and energy needs; sustainable use of natural resources; food safety; small business innovation and product development; agricultural education and workforce development. ICAR has played a major role in promoting excellence in higher education in agriculture and coordinating education in all state agricultural universities and central

agricultural universities. ICAR vigorously pursued the deployment of digital platforms in agriculture and the application of ICT for farmers empowerment. ICARs commitment to food security is evident in the development of 283 varieties of food-grains and 99 varieties of horticultural crops during the year. By optimizing agricultural production and resource management these efforts promise to usher in an era of sustainability and resilience in Indian agriculture.

A

1. Development of Solar Parks in Pugal Chhatargarh Bikaner and Bodana Jaisalmer
2. Plantation drive with target of 7 crore plantation
3. Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years
4. The state government has announced the introduction of a Green Budget starting next year

a NAFCC projects:

1. 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.

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

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

a ICAR Institute of Pulses Research Regional Centre (IIPRRC) Bikaner Pulses varieties & legume crop improvements: IIPRRC is screening germplasm for arid legumes that can tolerate water scarcity heat poor soils. ICAR CSWRI ARC works on grassland improvement sustainable feed which is crucial when forage is limited during dry spells.

Overall the ICAR ecosystem in Bikaner is fairly well endowed to lead climate action in the arid/semi arid zone: there are research centres specialized in camel pulses arid horticulture pasture & sheep etc. They already have several technologies and varieties that contribute to resilience.

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. With GI there is potential for artisans to demand premium prices especially for certified work. Ensuring that GI-certified Usta/Kashidakari pieces meet certain quality standards so that buyers are confident. There is risk of "GI tag" being diluted if inferior work is passed off as authentic. Need better channels to exhibit export link with e-commerce platforms. Access to trade fairs exhibitions etc. is helpful but may be sporadic. Transportation logistics packaging storage for precious materials (e.g. gold foils) delicate work can be costly.
4. Post potential I interpret as the crafts or products that have either recently been registered or proposed and have good promise for GI expansion, recognition, value addition, etc. These are:
 Usta Kala got the GI tag, but there is commentary that mere GI is not enough; need efforts in publicity, training, enforcement, etc. and buyers.
 Kashidakari Craft : similar, now GI registered; can be further leveraged for cultural branding, market reach.
5. Supply chain & raw material standardization ; NABARD is planning to ensure inputs and processes preserve the characteristics linked to Bikaner that make GI meaningful.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Stat department GoR Bikaner
Soil & Climate	Agri. eptt. GoR Bikaner
Land Utilisation [Ha]	Agri. eptt. GoR Bikaner
Ground Water Scenario (No. of blocks)	PHED-GoR Bikaner
Distribution of Land Holding	Agri. deptt. GoR Bikaner
Workers Profile [In 000]	Stat department GoR Bikaner
Demographic Profile [In 000]	Stat department GoR Bikaner
Households [In 000]	Stat department GoR Bikaner
Household Amenities [Nos. in 000 Households]	Stat department GoR Bikaner
Village-Level Infrastructure [Nos.]	Stat department GoR Bikaner
Additional Information	Agri. eptt. GoR Bikaner
Infrastructure Relating To Health & Sanitation [Nos.]	Stat Deptt. Bikaner GoR.
Infrastructure & Support Services For Agriculture[Nos.]	Agricultural Department Bikaner
Irrigation Coverage [000 Ha]	Agricultural Department Bikaner
Infrastructure For Storage, Transport & Marketing	Stat Deptt. Bikaner GoR.
Processing Units	Stat Deptt. Bikaner GoR.
Animal Population as per Census [Nos.]	Animal Sensus 2019
Infrastructure for Development of Allied Activities [Nos.]	Stat Deptt. Bikaner GoR.
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Stat Deptt. Bikaner GoR.
Status	Stat. Deptt GoR
Major Crops, Area, Production, Productivity	Agri. deptt GoR
Irrigated Area, Cropping Intensity	Agri. deptt GoR
Input Use Pattern	Agri. deptt GoR
Trend in procurement/ marketing	Agri. deptt GoR
KCC Coverage	LDM-Bikaner
Soil testing facilities	Agri. deptt GoR
Crop Insurance	Agri. deptt GoR
Irrigated Area & Potential	Deptt. Of Agri. GOR
Block level water exploitation status	Deptt. Of Agri. GOR
Mechanisation in District	Stat Deptt Bikaner
Service Centers	DCCB/ Agri. Deptt.
Production Clusters	Horticulture deptt GoR Bikaner
Sericulture	Horticulture deptt GoR Bikaner
Weavers Clusters	KVIB RAJEEVIKA Bikaner
High Tech Orchards	Horticulture deptt GoR Bikaner
Production and Productivity	DIC Bikaner
Area under Forest Cover & Waste Land	Stat Deptt GoR
Nurseries (No.)	Horticulture Deptt GoR
Processing Infrastructure	URMUL-Bikaner

Poultry	Deptt. Of Animal Husbandry
Inland Fisheries Facilities	AH-Suratgarh GoR
Marine Fisheries (No.)	AH-Suratgarh GoR
Brackish Water Fisheries	AH-Suratgarh GoR
Agri Storage Infrastructure	LDM & Horticulture Deptt. Bikaner
Fertilizer Consumption	Agri. Deptt GoRBikaner
Facilities Available	KVK-Agri. University
MSME units - Cumulative	DIC Bikaner
Traditional activities	DIC Bikaner
Skill Development Trainings	DIC Bikaner
Crop Identified for One District-One Product	DIC Bikaner
Renewable Energy Potential	DIC Bikaner
Status of SHGs	RAJEEVIKA Bikaner
Details of non-credit cooperative societies	DCCB
Details of credit cooperative societies	DCCB
Block wise, sector wise distribution of cooperative societies in the district	DCCB
Status/ progress under various schemes of MoC in the district	DCCB

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

Sources	
1	From the LDM-Bikaner
2	From the LDM-Bikaner
3	From RM-RMGB & DCCB HO

Name and address of DDM

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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- | | |
|---|---|
| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain | NSFL in WASH
Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH. |
|---|---|

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|---|---|

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

Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

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

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, 7th 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