



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Churu 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: Churu

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

PLP Document Prepared by:

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PLP Document finalized by: NABARD, Rajasthan
Regional Office

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

Foreword

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

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

For the year 2026–27, the PLP for District Churu has projected a credit potential of ₹1135467.23 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 Churu 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
ePACS	Electronic Physical Access Contros System
ERP	Enterprise Resource Planning
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

Abbreviation	Expansion
GoI	Government of India
GSDP	Gross State Domestic Product
HoC	Handing Over Certificate
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
MPACS	Multipurpose Primari Agriculture Cooperative Societies
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MPFI	Monitoring Progress of Financial Inclusion
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas

Abbreviation	Expansion
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RGB	Rajasthan Grameen Bank
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

Churu district is situated in the northeastern part of the state. It shares borders with Hanumangarh and Sriganganagar districts to the northwest, Sikar and Jhunjhunu to the east, Nagaur to the south, and Bikaner district to the west.

Type of soil

The soils in Churu district, Rajasthan are primarily sandy loam to coarse sand in texture, and are moderately alkaline. Much of the district consists of desert terrain with sandy soil.

Primary occupation

The majority of the population depends on agriculture and related activities for their livelihood.

Land holding structure

Category of farmers	No. of farmers	% of share of land holding
Marginal	14737	6.49
Small	31568	13.91
Semi-Medium	66412	29.26
Medium	84908	37.41
Large	29337	12.93
Total	226962	

Sectoral trends in credit flow**1. Achievement of ACP in the previous year**

The annual loan target for the same period was Rs 8034.26 crore, with the total achievement amounting to Rs 8005.11 crore.

2. Investment credit in agriculture

Rs.1119.65 lakh

3. Credit flow to MSMEs

Rs.143086 lakh

Sector/Sub-sector wise PLP projections**1. Projection for the year**

2026-27

2. Projection for agriculture and its components

Rs.674049 lakh

3. Projection for MSMEs

Rs.97240 lakh

4. Projection for other purposes

Rs.3800 lakh

Developmental Initiatives

- 1 FPO proposal has been mobilised from Cows Milk producers women Farmers of Sardar Shahar block, Churu district. The Targets of FPOs for the current FY are yet to be allocated. LEDP proposal on Goat rearing income generating activities has been mobilised from Amuja Cement Foundation.

3. Thrust Areas

- 1 Setting up of Processing Units on Agriculture produces like Oil Mills, Fruits juice, Pulps of Aloevera, Anwla juice candy, powder, Murabba etc., are required in the district. Practices of Natural Farming and Organic farming are required to increase and reduce to use of chemical fertilizers.

4. Major Constraints and Suggested Action Points

- 1 6 blocks out of 7 blocks have been identified as over exploited under Ground Water recharge table. The Soil Conservation and Watershed Development Department in the district provides farmers with necessary guidance and training periodically. Efforts to collect and conserve rainwater are necessary.

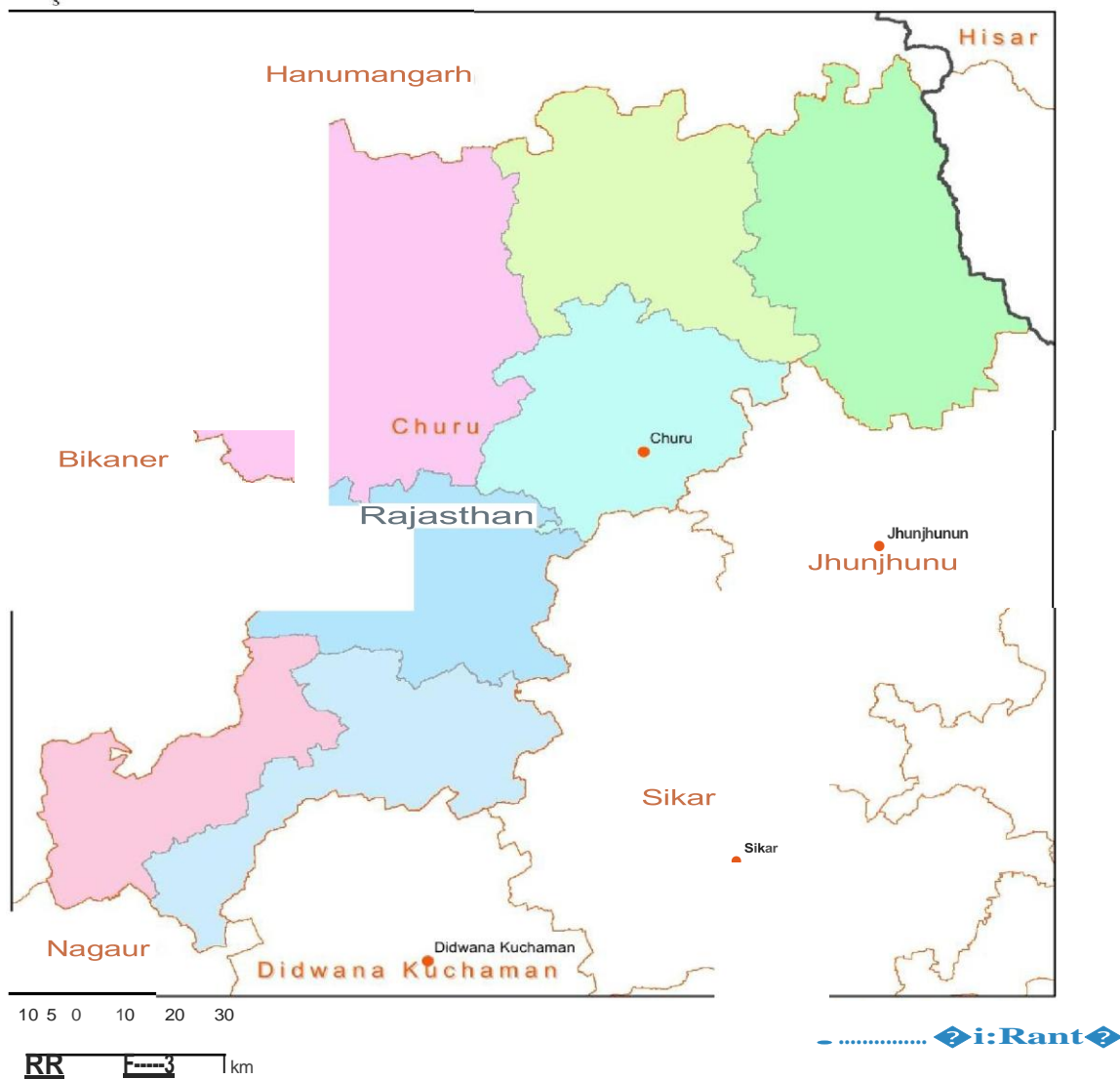


Part A

District Map



Block Map - Churu



Legend

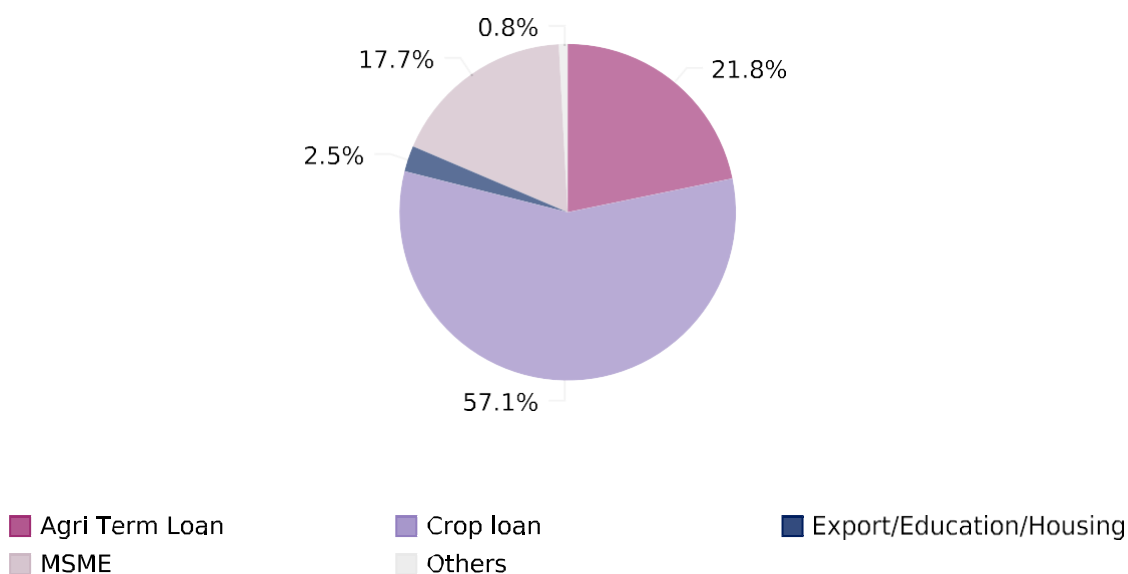
- District Head Quarter
- ◆ State Boundary
- ◆ District Boundary
- ◆ Block Boundary

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	806107.85
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	648753.71
2	Term Loan for agriculture and allied activities	157354.14
B	Agriculture Infrastructure	80567.72
C	Ancillary activities	9413.86
I	Credit Potential for Agriculture A+B+C)	896089.43
II	Micro, Small and Medium Enterprises	201501.6
III	Export Credit	300
IV	Education	2835
V	Housing	25200
VI	Social Infrastructure	3448
VII	Renewable energy	2743.2
VIII	Others	3350
	Total Priority Sector	1135467.23



Sources

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

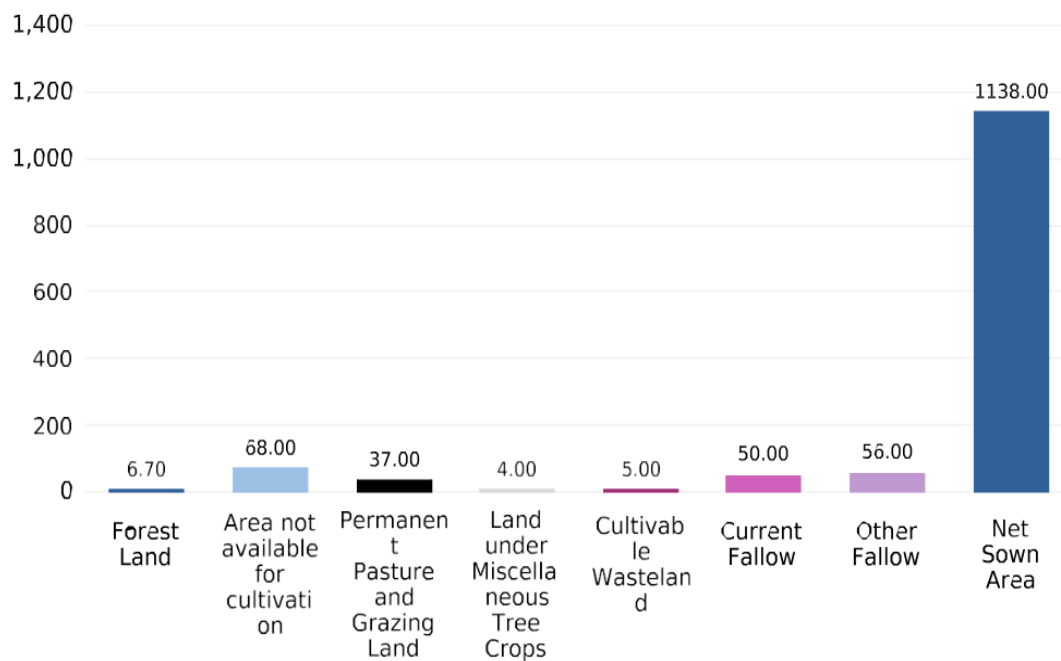
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	634440.04
2	Water Resources	6916.02
3	Farm Mechanisation	12825.31
4	Plantation & Horticulture with Sericulture	4952.44
5	Forestry & Waste Land Development	108.2
6	Animal Husbandry - Dairy	61922.91
7	Animal Husbandry - Poultry	5915.83
8	Animal Husbandry - Sheep, Goat, Piggery	36897.36
9	Fisheries	12041.29
10	Farm Credit- Others	30088.45
	Sub total	806107.85
B	Agriculture Infrastructure	
1	Construction of storage	67880.8
2	Land development, Soil conservation, Wasteland development	12012.82
3	Agriculture Infrastructure - Others	674.1
	Sub total	80567.72
C	Ancillary activities	
1	Food & Agro. Processing	8140.56
2	Ancillary activities - Others	1273.3
	Sub Total	9413.86
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	131840
II	B Service Sector - Term Loan	54960
II	C Manufacturing Sector - WC	0
II	D Service Sector - WC	14701.6
II	E MSME - Others	0
	Total MSME	201501.6
III	Export Credit	300
IV	Education	2835
V	Housing	25200
VI	Social Infrastructure	3448
VII	Renewable energy	2743.2
VIII	Others	3350
	Total Priority Sector	1135467.23



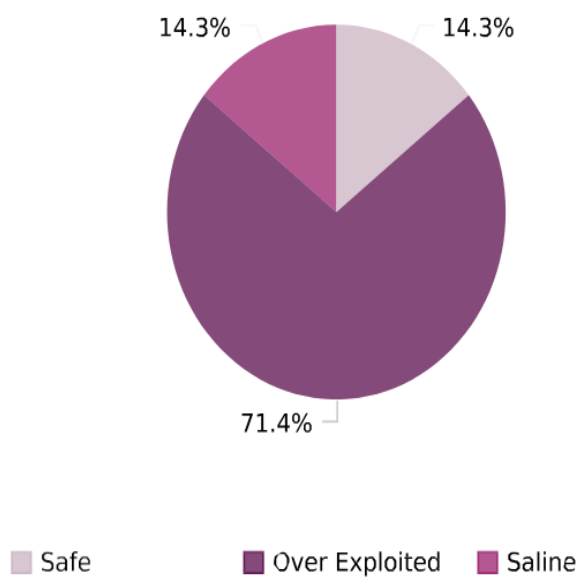
District Profile

1. Land Utilisation ('000 hectares)



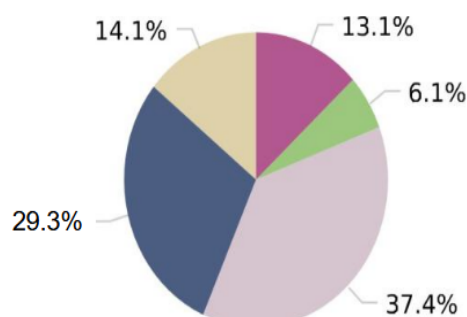
LR Revenue Deptt. Collectorate

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



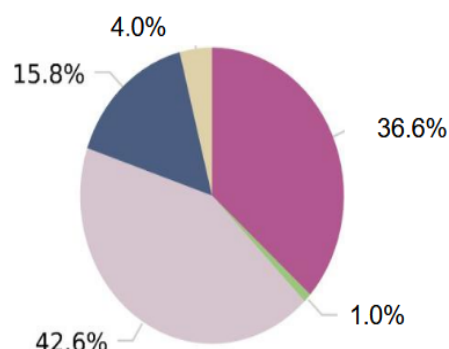
Ground Water Deptt.

3. Landholding - No. of Farmers (%)



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

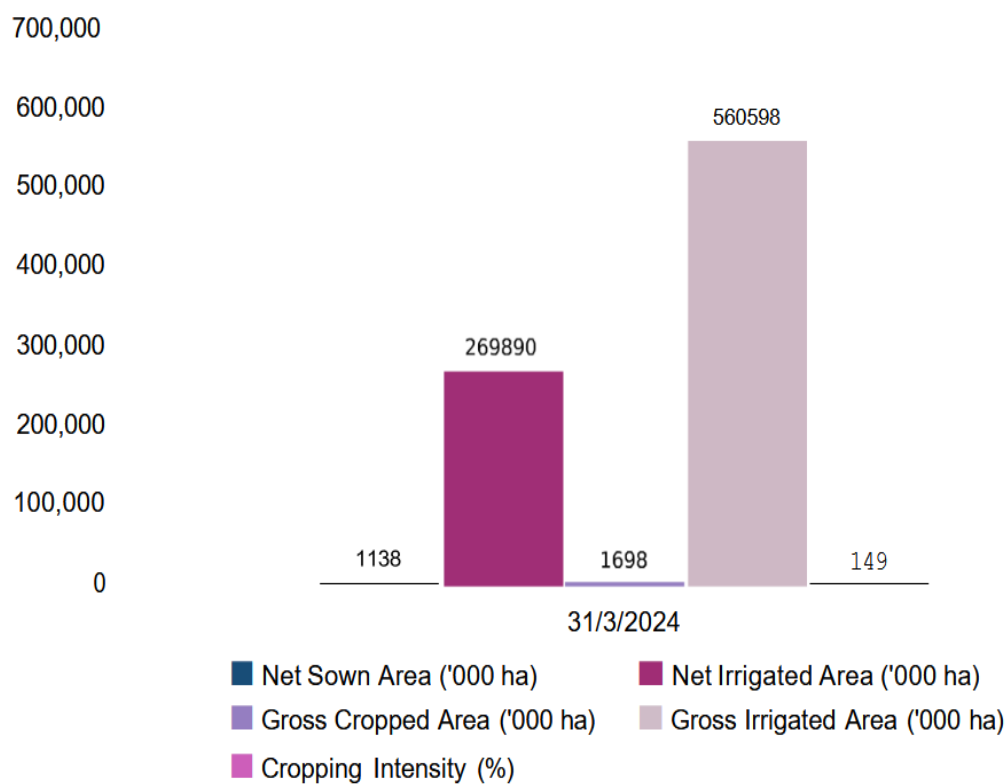
Landholding - Area (%)



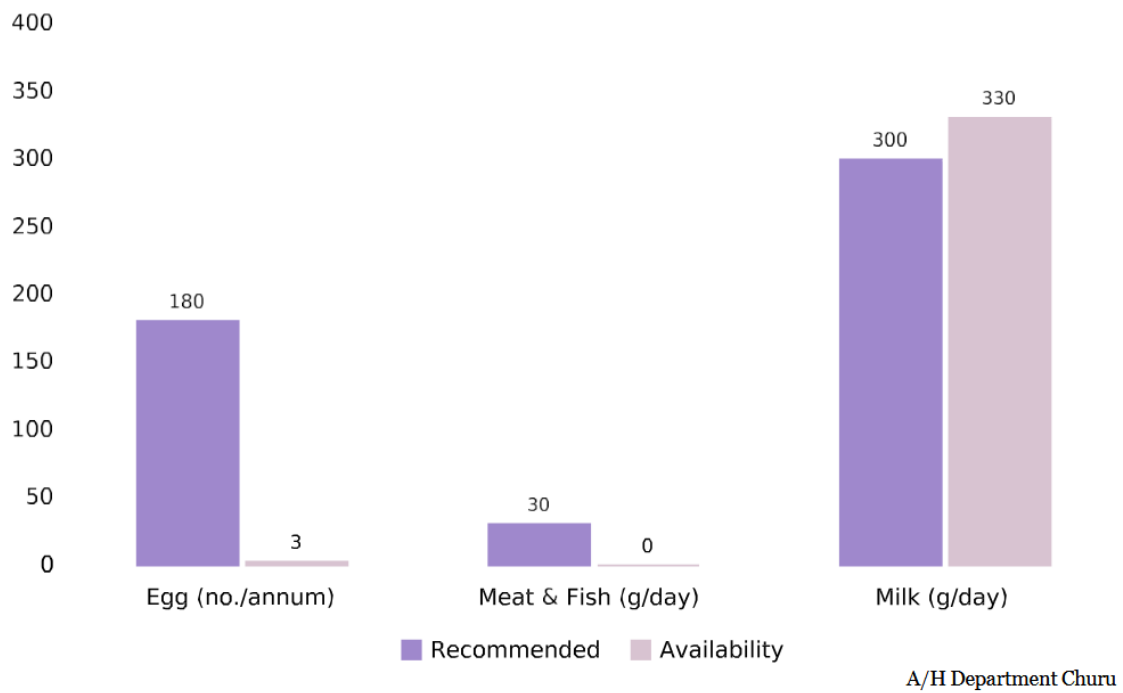
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

LR Revenue Deptt. Collectorate

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

1. Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Very High
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	14737.00	6.49	8.80	0.71
2	>1 to <=2 ha	31568.00	13.91	47.00	3.79
3	>2 to <=4 ha	66412.00	29.26	195.00	15.73
4	>4 to <=10 ha	84908.00	37.41	531.00	42.83
5	>10 ha	29337.00	12.93	458.00	36.94
6	Total	226962.00	100.00	1239.80	100.00

3. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2040.00	1051.00	988.00	1463.00	576.00
2	Scheduled Caste	452.00	235.00	217.00	377.00	75.00
3	Scheduled Tribe	11.00	6.00	5.00	8.00	4.00
4	Literate	68.00				
5	BPL	82.00				

Health, Sanitation, Livestock and Agricultural Infrastructure

4. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	603.00
2	Fruit (Pulp/ Juice/ Fruit drink)	182.00
3	Spices (Masala Powders/ Pastes)	208.00
4	Milk (Chilling/ Cooling/ Processing, etc.)	928.00

5. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	60461.00
2	Cattle - Indigenous	378122.00
3	Buffaloes	277343.00
4	Sheep - Cross bred	948.00
5	Sheep - Indigenous	280809.00
6	Goat	594230.00
7	Pig - Cross bred	26.00
8	Pig - Indigenous	607.00
9	Horse/Donkey/Camel	2170.00
10	Poultry - Improved	48350.00
11	Poultry - Indigenous	65600.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	NA	NA	NA	NA
2	Egg	30.21	NA	3.00	NA
3	Milk	799.75	NA	330.00	NA
4	Meat	16.71	NA	NA	NA
5	Wool	NA	NA	NA	NA

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)		565
Rainfall - Actual (mm)		513

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	168800.00	1698.00
Net sown area ('000 ha)	113300.00	1138.00
Cropping intensity (%)	14898.00	149.21

Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	23029.00
Fertilizer consumption - Rabi (kg/ha)	35953.00

KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	276970	286025
GLC through KCC (Rs. lakh)	532742.00	613815.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	-	18797

Crop Insurance

Particulars	31/03/2025
Crop Insurance Coverage (No.)	173000

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)
Barnyard Millet	181.00	151.00	151.00	194.00	157.00	834.25
Wheat	40.00	112.00	112.00	55.00	142.00	2800.00
Barley	9.00	29.00	29.00	9.00	28.00	3222.22
Horse Gram	292.00	257.00	257.00	106.00	74.00	880.14



Mungbean	666.00	321.00	321.00	350.00	260.00	481.98
Rapeseed	112.00	187.00	187.00	222.00	198.00	1669.64
Groundnut	71.00	239.00	239.00	89.00	255.00	3366.20

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential (000 ha)	349
Net Irrigated Area (000 ha)	330
Gross Irrigated Area (000 ha)	500

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Churu	Bidasar	Over Exploited
2	Rajasthan	Churu	Churu	Over Exploited
3	Rajasthan	Churu	Rajgarh	Over Exploited
4	Rajasthan	Churu	Ratangarh	Over Exploited
5	Rajasthan	Churu	Sardarshahar	Safe
6	Rajasthan	Churu	Sujargarh	Over Exploited
7	Rajasthan	Churu	Taranagar	Saline

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

Particulars	31/03/2024
No. of tractors	10000
Power Tillers	120
Threshers/Cutters	2000

Service Centers

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

Crop	Area ('000 ha)	Prod. ('000 MT)
Date Palm	0.06	100.00
Pomegranate	0.25	1900.00
Lemon	0.65	230.00
Indian Jujube	0.12	1100.00

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

Particulars	31/03/2024
Forest Cover (000 ha)	8
Waste Land (000 ha)	56
Degraded Land (000 ha)	27

Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Permanent Nursery	14

District Profile

Key Insights into Agri. Infrastructure and Land Development

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	-
Cold Storages (Capacity - 000 MT)	-
Storage Godowns (No.)	8.00
Storage Godowns (Capacity - 000 MT)	38099.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	6.00
Market Yards [Nos] / Wholesale Market (No.)	1.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	-

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2024
Fertilizer Consumption (000 kg)	58982.00

MSME

Particulars	Status
Micro Units (No.)	16489
Small Units (No.)	45
Udyog Aadhar Registrations (No.)	16534

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	22	49

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	-	5.26

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	9098	9449
No. of SHGs credit linked (including repeat finance)	5678	2926
Bank loan disbursed (Rs. lakh)	NA	7926.72
Average loan per SHG (Rs. lakh)	NA	2.70
Percentage of women SHGs %	NA	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	326	330
Marketing Societies (No.)	6	6
Others (No.)	83	83
Total (No)%	415	419

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	217	230

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Rajasthan	Churu	Bidasar	All	17	Average
2	Rajasthan	Churu	Churu	All	31	Average
3	Rajasthan	Churu	Rajgarh	All	57	Average
4	Rajasthan	Churu	Ratangarh	All	26	Average
5	Rajasthan	Churu	Sardarshahar	All	44	Average
6	Rajasthan	Churu	Sujargarh	All	23	Average
7	Rajasthan	Churu	Taranagar	All	32	Average

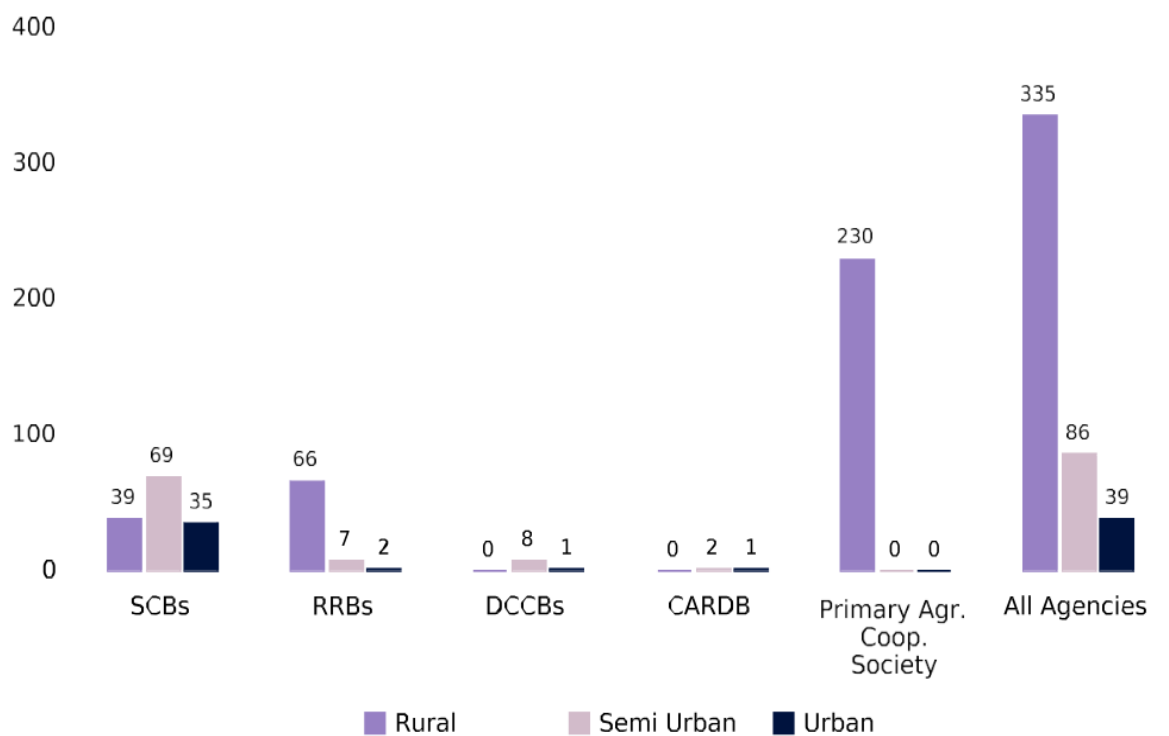
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	230
2	Potential for formation of new MPACS	34

3	PACS Computerisation	192
4	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	53
5	PACS sanctioned with warehousing facility & other related infrastructure	12
6	Capacity of the grain storage godowns sanctioned	1500
7	PACS as Common Service Centres (CSCs)	167
8	PACS as Kisan Samridhi Kendras (KSKs)	103
9	Membership in Multi State Cooperative Society on Seeds	191

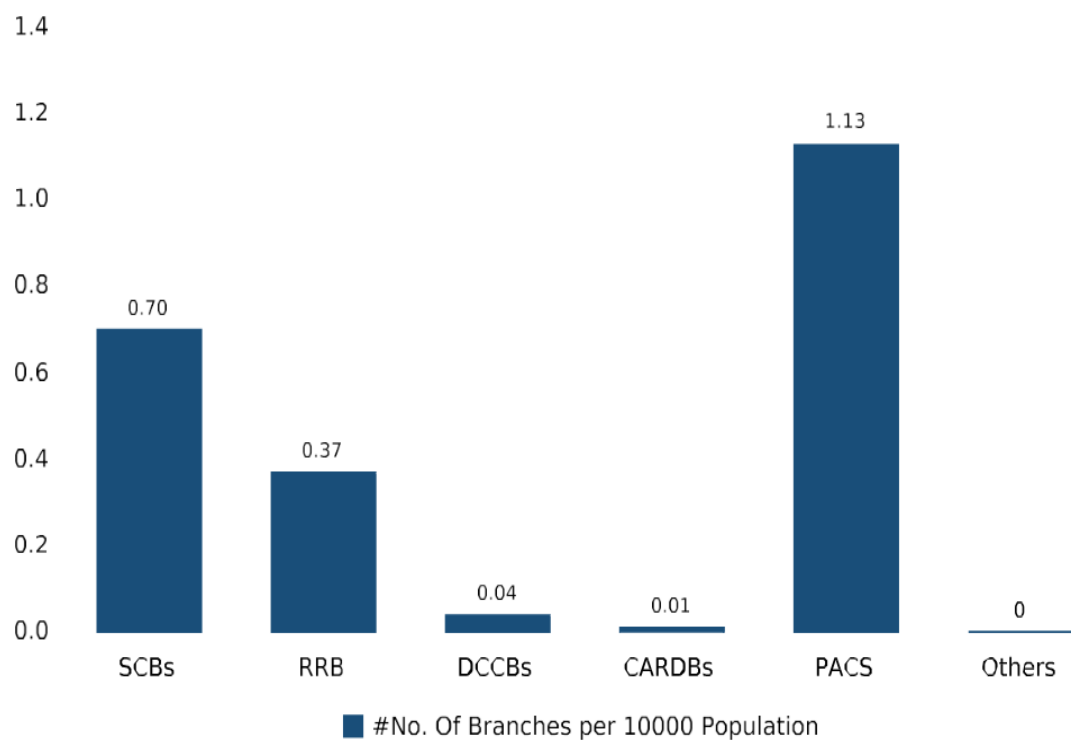
Banking Profile

1. Agency wise – Number of branches in the district



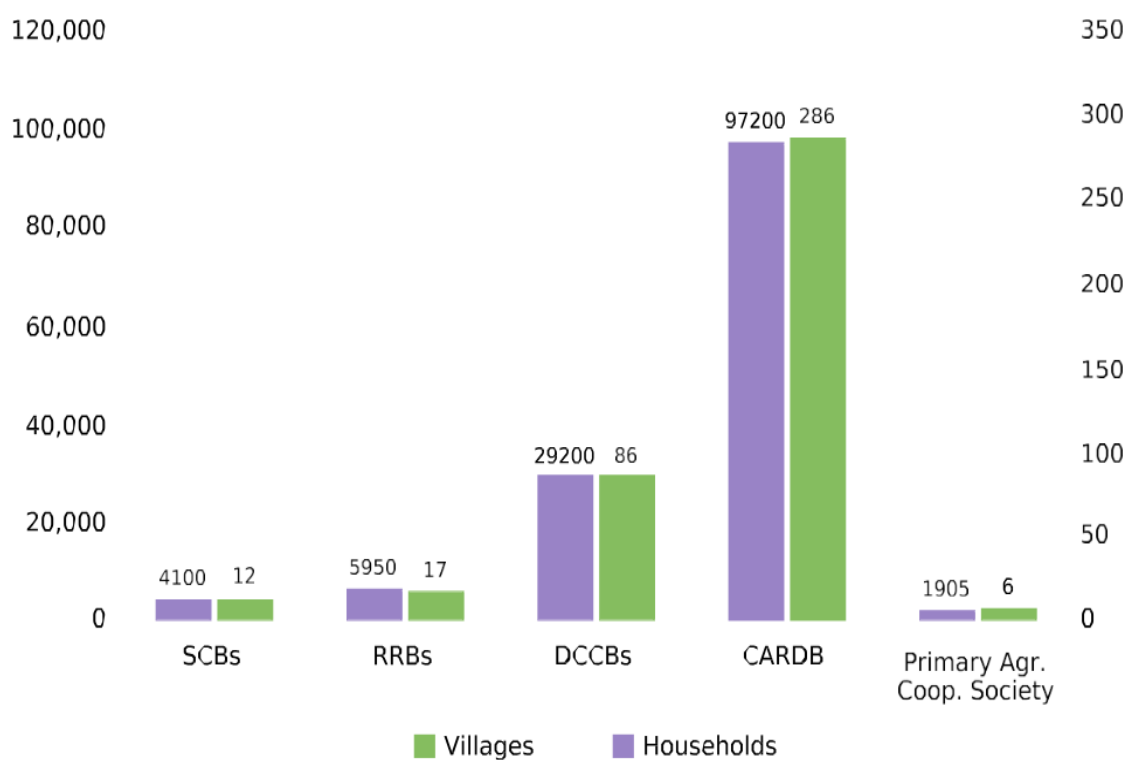
LDM Office

2. Branch Penetration



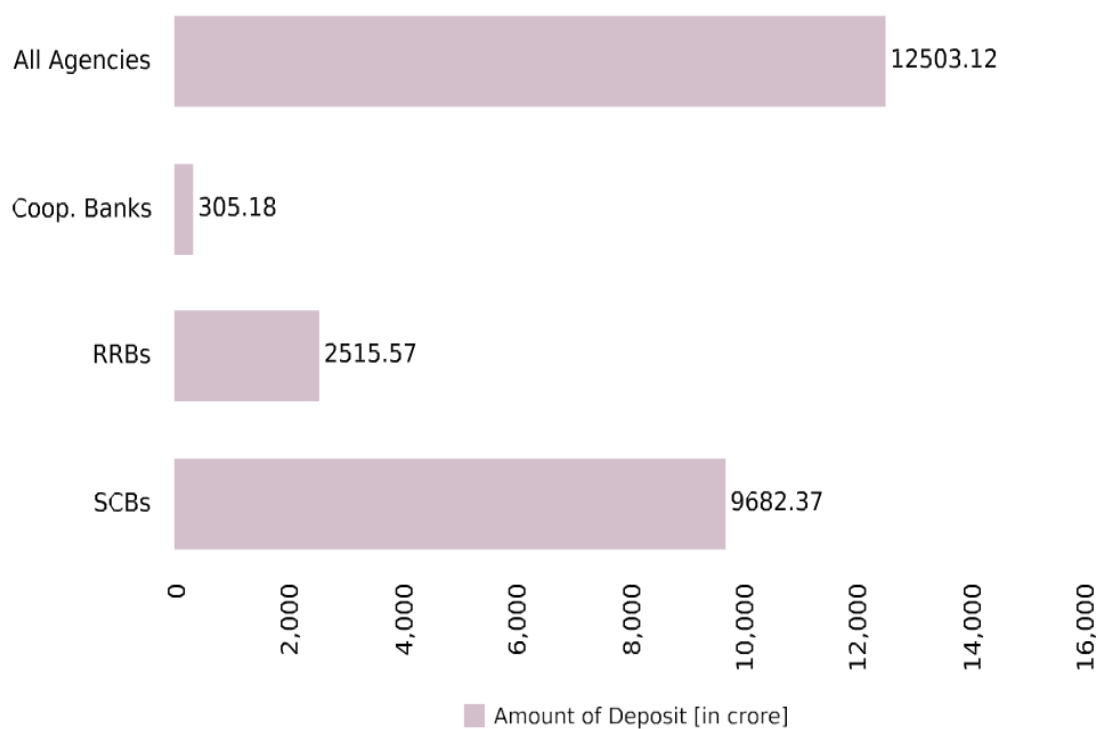
LDM Office

3. Agency wise – Per branch Outreach



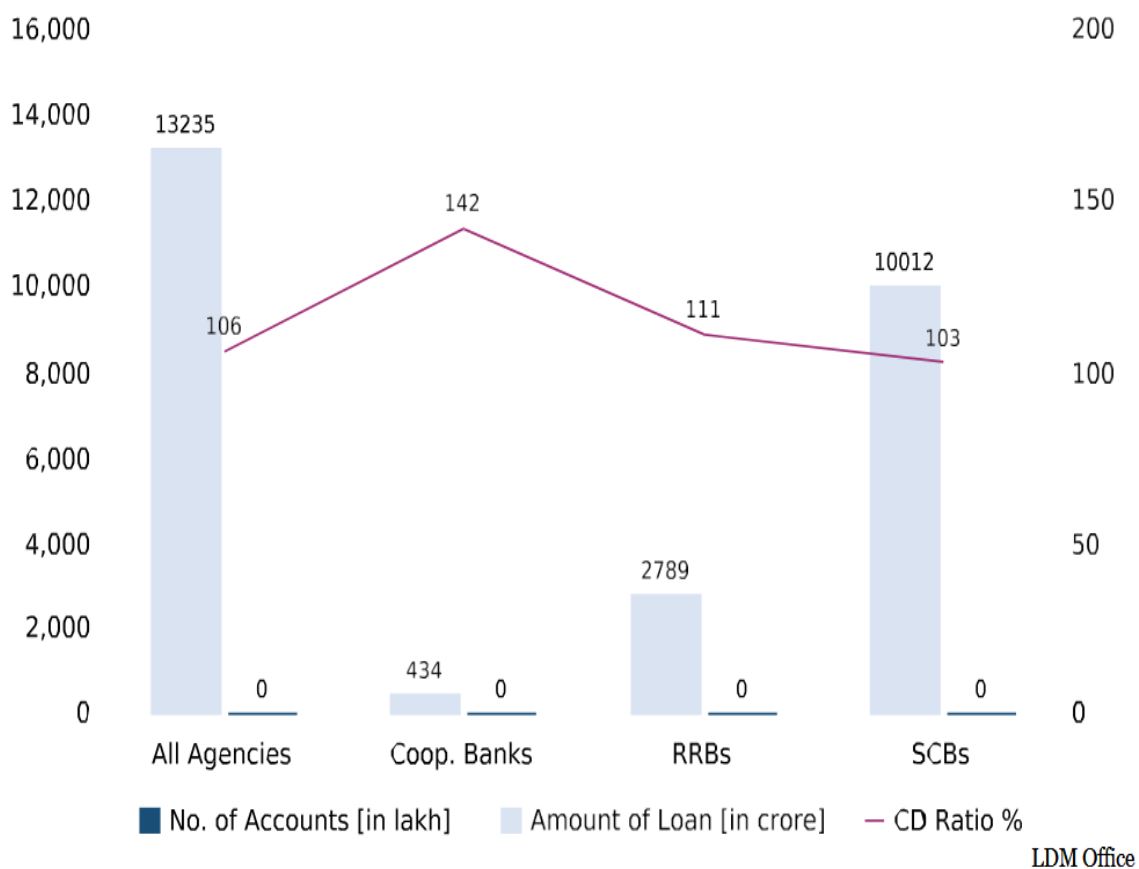
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4. Agency wise – Deposit O/s

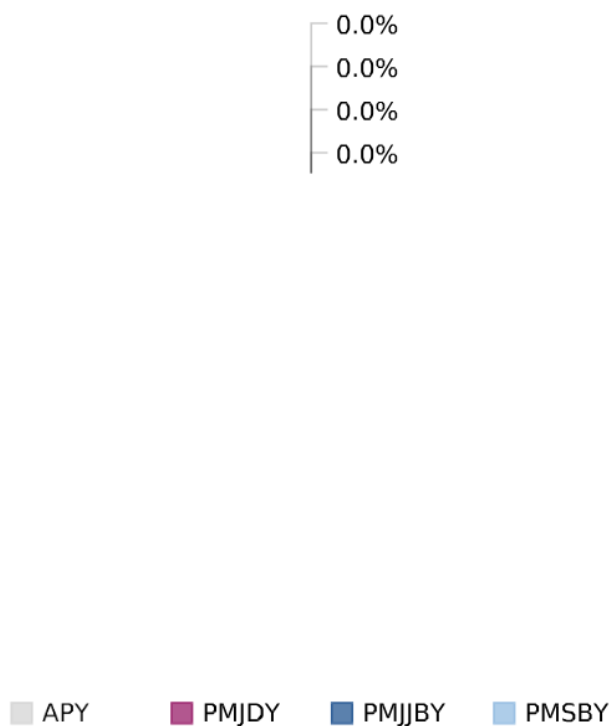


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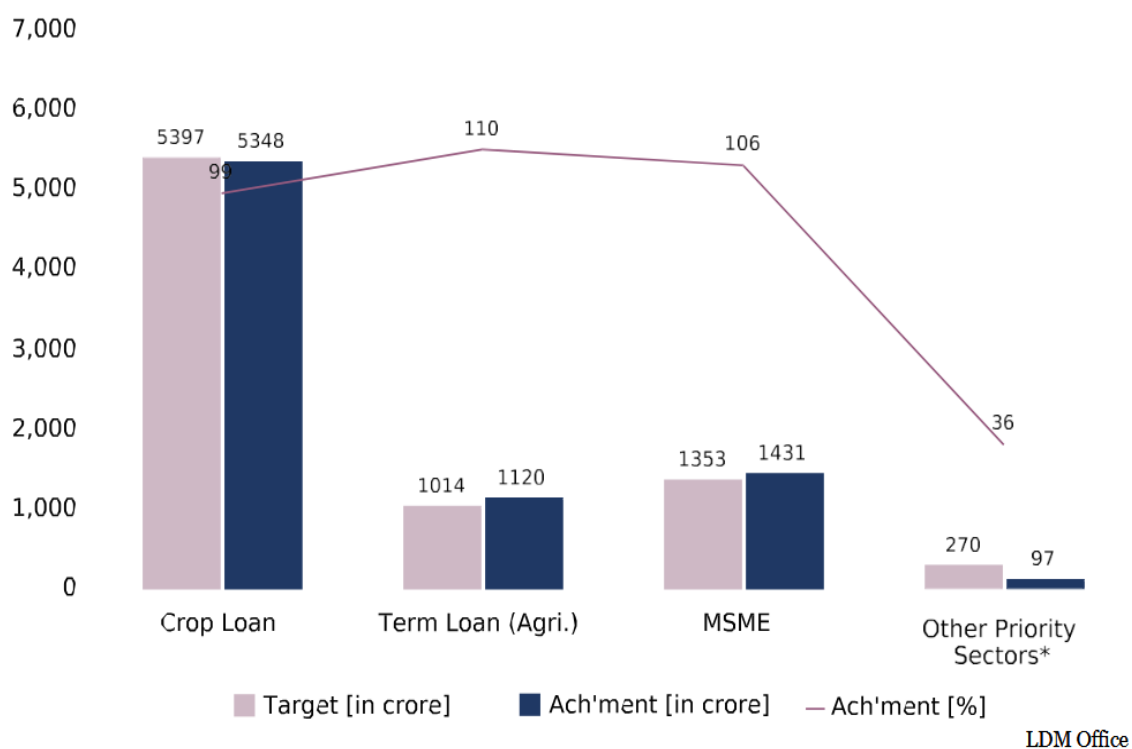
5. Agency wise – Loan O/s and CD ratio



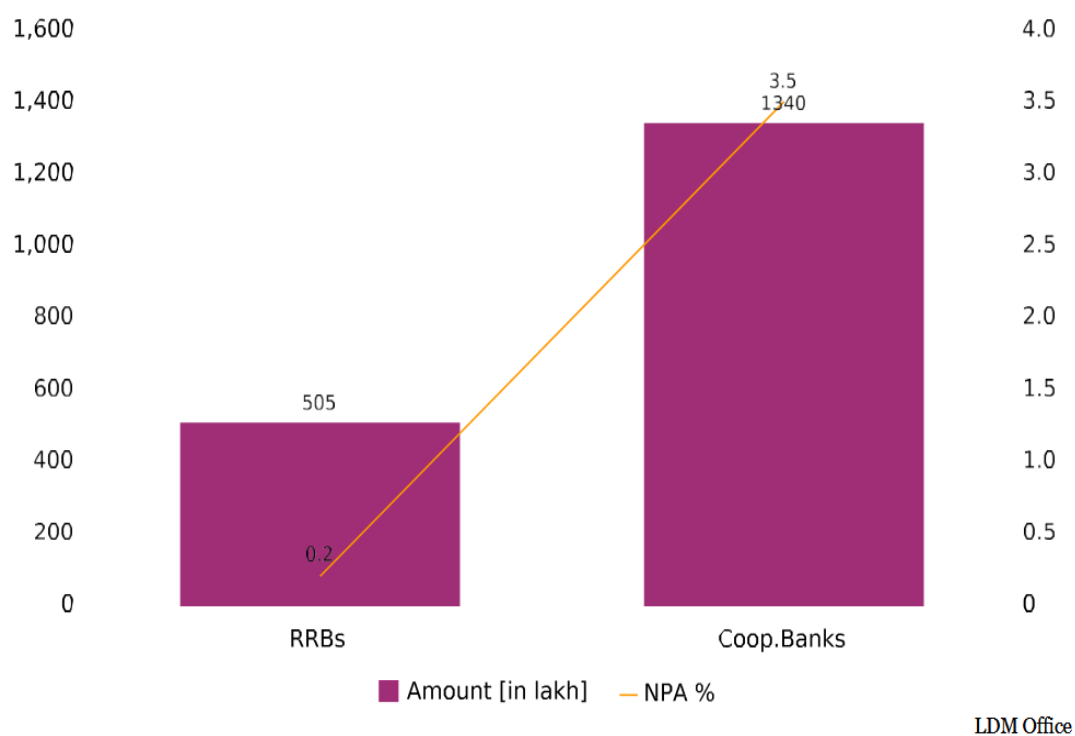
6. Performance under Financial Inclusion (No. of A/c)



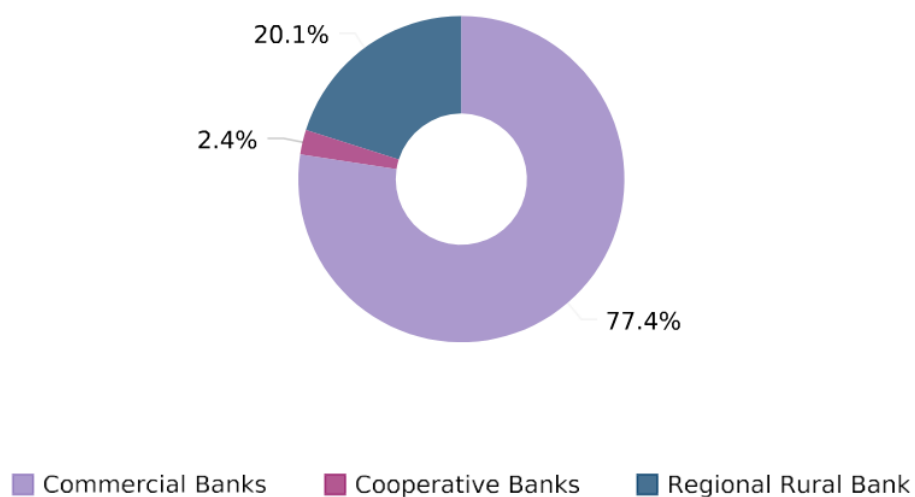
7. Sector-wise Performance under ACP



8. NPA position

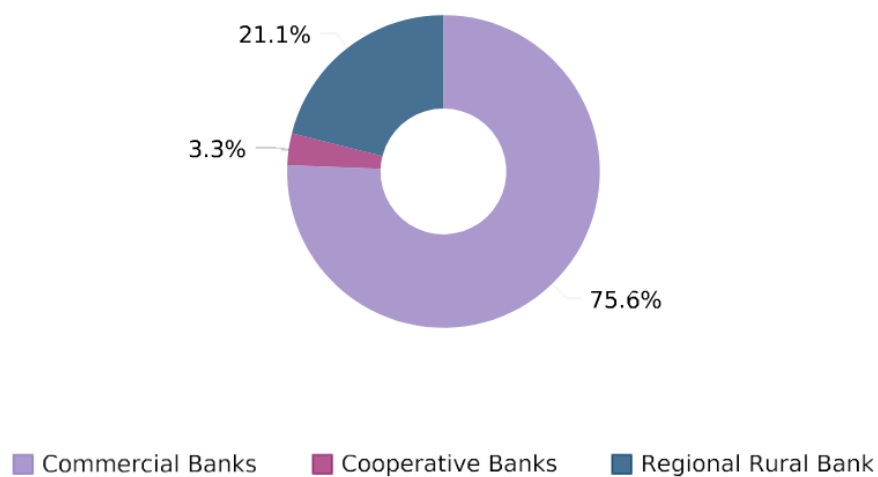


9. Agency wise – Share of Deposit O/s Year 2024-25



LDM Office

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



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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	20	143	39	69	35	-	52	-	12	4100
Regional Rural Bank	1	75	66	7	2	-	405	-	17	5950
District Central Coop. Bank	1	9	-	8	1	-	57	-	86	29200
Coop. Agr. & Rural Dev. Bank	1	3	-	2	1	-	-	-	286	97200
Primary Agr. Coop. Society	230	230	230	-	-	-	-	-	6	1905
Others	-	0	-	-	-	-	-	-	-	-
All Agencies	253	460	335	86	39	0	514	0	-	-

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	793753.00	885145.00	968237.00	9.4	77.44
Regional Rural Bank	197627.00	222954.00	251557.00	12.8	20.12



Cooperative Banks	26053.00	27650.00	30518.00	10.4	2.44
Others				0.0	0.00
All Agencies	1017433.00	1135749.00	1250312.00	10.1	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	939186.00	1136914.00	1323493.00	16.4	100.0
Commercial Banks				0.0	0	699938.00	861581.00	1001219.00	16.2	75.6
Cooperative Banks				0.0	0	30265.00	33391.00	43405.00	30.0	3.3
Others				0.0	0				0.0	0.0
Regional Rural Bank				0.0	0	208983.00	241942.00	278869.00	15.3	21.1

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	88.2	97.3	103.4
Regional Rural Bank	105.7	108.5	110.9
Cooperative Banks	116.2	120.8	142.2
Others	0.0	0.0	0.0
All Agencies	92.3	100.1	105.9



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	663810	348988	115328	47228
Regional Rural Bank	485413	255180	81892	34331
Cooperative Banks	0	1787	259	660
Others				
All Agencies	1149223	605955	197479	82219

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	509109	50.8	367228	36.7	285776	28.5		0.0	144774	14.5
Regional Rural Bank	239754	86.0	228974	82.1	114313	41.0		0.0	46776	16.8
Cooperative Banks	51649	119.0	51510	118.7	8800	20.3		0.0	2937	6.8
Others		0		0		0		0		0
All Agencies	800512.00	60.5	647712.00	48.9	408889.00	30.9	0.00	0.0	194487.00	14.7

**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	663700.00	655341.00	98.7	739420.00	752083.00	101.7	803426.00	800511.00	99.6	100.0
Commercial Banks	396720	423369	106.7	458470	489773	106.8	501370	509109	101.5	105.0
Cooperative Banks	80180	43367	54.1	66650	46515	69.8	68382	51648	75.5	66.5
Others			0			0			0	0.0
Regional Rural Bank	186800	188605	101.0	214300	215795	100.7	233674	239754	102.6	101.4

7. 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	442895.00	476107.00	107.5	593020.00	537079.00	90.6	539720.00	534757.00	99.1	99.1
Term Loan (Agri.)	122670.00	72667.00	59.2	34500.00	83275.00	241.4	101430.00	111965.00	110.4	137.0
Total Agri. Credit	565565.00	548774.00	97.0	627520.00	620354.00	98.9	641150.00	646722.00	100.9	98.9
MSME	73100.00	86272.00	118.0	84870.00	116843.00	137.7	135261.00	143086.00	105.8	120.5
Other Priority Sectors*	25035.00	20295.00	81.1	27030.00	14886.00	55.1	27015.00	9713.00	36.0	57.4



Total Priority Sector	663700.00	655341.00	98.7	739420.00	752083.00	101.7	803426.00	799521.00	99.5	100.0
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8. 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	209025.00	234.00	0.1	241916.00	302	0.1	279000	505	0.2	0.1
Cooperative Banks	29187.00	1760.00	6.0	32339.00	1492	4.6	38264	1340	3.5	4.7
Others			0.0			0.0			0.0	0.0
All Agencies			0.0			0.0			0.0	0.0



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalization of RRBs: Raising 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, NDDDB, 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 Kustum 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

Farming is the key source of income for most of the household in the district with approximately 80% of the population engaged in agricultural activities. Situated in the western dry agroclimatic zone, the district is predominantly desert, covering a total geographical area of 16,830 sq km, which constitutes 4.05% of the state's total geographical area (3,42,58,000 ha). The soil composition is predominantly sandy, and agriculture relies mainly on rainfall, with the district receiving an average of 536.3 mm annually. Only 9% of the gross sown area in Churu district is irrigated. There are characterized by two main crop seasons: Kharif & Rabi. Key crops grown during Rabi season include wheat, mustard, and gram, while Kharif season sees cultivation of millet, pulses & guar. According to agricultural land classification, there are a total of 226962 land holdings in the district covering 1,239,800 ha. Among these, 46305 land holdings belong to small and marginal farmers (up to 2 ha), accounting for 46305 ha, which is 4.50% of the total land holdings. The average landholding size in Churu district is 5.46 ha. The district's total net sown area amounts to 11,41,923 hectares, out of which the net irrigated area covers 322427 ha, constituting 28.24% of the net sown area. The cropping intensity of the district is 140%. Under Central Sector Scheme(CSS) of FPOs, total 8 FPOs have been formed by NAFED6 and SFAC2 in 7 blocks of the district. Two KVKs are working in the district.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Seeds and Good Agricultural Practices: Quality seeds, germplasm, and a low seed replacement rate (SRR) continue to be significant concerns. The Agriculture Department distributes certified seeds to some extent, while the remainder is sourced through informal exchanges between private traders & farmers.

Soil Testing Laboratory: A target has been established for collecting soil samples under the soil health testing program in the district. There are two soil testing laboratories operating in the district, but their capacity is limited given the district's size & the number of land holdings. By expanding the laboratory network and upgrading their capabilities, farmers will be better equipped to apply fertilizers according to their specific soil requirements, thereby reducing farming costs.

Agricultural Insurance: The Pradhan Mantri Fasal Bima Yojana has been implemented in the district since 2016. However, there is a critical need to raise awareness among farmers about this crop insurance scheme. In 2022-23, approximately 2.50 lakh farmers were covered under crop insurance in the district, indicating that a significant number of farmers are still not enrolled in the scheme.

Interest Assistance Scheme of Government of India: Since 2017-18, the Central Government has expanded the interest subvention scheme by offering a 3% per annum rebate to farmers who promptly repay their short-term crop loans within one year, applicable to loans up to Rs 5 lakh from all types of banks.

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 - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_unIrrigated____Pre- Kharif Kharif Rabi	Hectare	0.35	1	35000	12096.35	12096.35
2	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.42	1	35000	14680.40	14680.40
3	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.13	1	4200	4745.65	4745.65
4	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.97	1	3500	3396.75	3396.75
5	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.59	1	35000	20747.30	20747.30
6	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.25	1	350000	86509.50	86509.50
7	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.72	1	70000	50108.10	50108.10
8	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.20	1	3500	689.08	689.08
9	Fruits - Berry_Irrigated____Kharif /Rabi	Hectare	0.18	1	350	64.40	64.40
10	Medicinal And Aromatic Plants - Aloe Vera/ Ghritkumari_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.07	1	1200	1278.88	1278.88
11	Medicinal And Aromatic Plants - Isabgol_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.43	1	700	304.08	304.08



12	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated_Pre-Kharif Kharif Rabi	Hectare	0.33	1	2050	686.55	686.55
13	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.85	1	35000	29810.20	29810.20
14	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.47	1	81000	37961.46	37961.46
15	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.25	1	70000	17301.90	17301.90
16	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.20	1	70000	14231.00	14231.00
17	Others - Lac Farming_Irrigated_Conventional_Rabi	Hectare	0.12	1	700	86.87	86.87
18	Others - Sericulture - Mulberry_Irrigated_Conventional_Rabi	Hectare	0.42	1	350	146.09	146.09
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.49	1	141000	69701.94	69701.94
20	Pulses - Ground/ Bambara Beans/ Congo Goober/ Earth Pea/ Ground-Bean/ Lobiya/ Chawli/ Chavli/ Bambara Groundnut/ Chawla_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.21	1	122000	25585.84	25585.84
21	Pulses - Moth Beans/ Moth Ki Dal/ Matakki_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.30	1	145000	42821.40	42821.40
22	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.33	1	135000	44923.95	44923.95
23	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.88	1	8000	7062.00	7062.00
24	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.51	1	3500	1793.87	1793.87
25	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.93	1	1400	1297.24	1297.24
Sub Total					1353450	488030.80	488030.80

Post Harvest			48803.08
Maintenance			97606.16
Total			634440.04
Grand Total	1353450	488030.80	634440.04

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Minor irrigation plays a crucial role in the agricultural sector's development, encompassing schemes primarily focused on groundwater exploitation and surface water utilization. Methods like drip irrigation, sprinklers, & water harvesting through underground pipelines are also categorized under minor irrigation. Out of the district's total gross sown area of 14.42 lakh hectares, only 1.31 lakh hectares (9%) benefit from irrigation. The remaining 91% of the area relies on rainfed farming, which is subject to rainfall uncertainty. Wells & tube wells are the sole sources of irrigation in the district, as there are no rivers, ponds, or canals available. Among the district's seven blocks, Churu, Rajgarh, Ratangarh, Sujangarh, and Bidasar are categorized as overexploited in terms of groundwater, and Sardarshahar as safe, & Taranagar as saline. Being situated in the Thar Desert, Churu district lacks surface water sources, and its groundwater is often saline or situated at great depths. For drinking purposes in Taranagar and Sardarshahar blocks through the Indira Gandhi Canal (IGNP), necessitating water lifting from depths of 4045 meters. The Jal Jivan Mission (JJM) launched by Ministry of Jal Shakti, Govt. of India is being implemented in the district. Capacity building training & survey are being started. Water storage structures have been constructed. Trend of rainfall during last three year as 2022, 2023 and 2024 508.7mm, 622.2mm and 565mm was remained in the district respectively

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The average annual rainfall for the district is 536.3mm. Groundwater levels in the district range from 25(mbgl) to 80(mbgl) meters below ground level. There are no canals or perennial rivers available in the district for irrigation purposes. Out of the district's seven blocks, five are classified as over-exploited, & one block has highly saline water.

The Groundwater Department operates in the district, overseeing groundwater level monitoring. Inadequate electricity supply during peak hours poses a significant challenge for irrigation using electric pumps. The promotion of solar pump installations can be encouraged under a recent scheme launched by the Ministry of New and Renewable Energy, Government of India, aimed at financing solar pumps. There is insufficient availability of electric pump sets rated with stars by the Bureau of Energy Efficiency. There is a pressing need for the testing and certification of groundwater. Efforts to collect and conserve rainwater are necessary.

Uneven exploitation of water resources in the district has resulted in most subdivisions falling into over-exploited areas. Therefore, a clear water policy and regulatory framework in this direction would be appropriate. Only 34.66 million Cubic Meters (MCM) of water is available for irrigation & drinking purposes in Taranagar & Sardarshahar blocks. The district relies significantly on groundwater, with an availability of 133.94 MCM, primarily sourced from wells & tubewells for irrigation purposes.

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	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	6700	2772.82	2495.53
2	Dug-cum-Bore Well--ChuruDug dia2mdepth 45m; Boring(DTH) Dia-200mmdepth 30m	No.	3.04	90	70	213.01	191.73
3	Electric Pump Sets--12.5 HP	No.	0.54	90	590	315.65	284.10
4	Solar PV Pump Sets (DC)--submersible pump set 15.0 HP	No.	0.85	90	995	850.65	765.58
5	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	8000	3532.31	3179.08
Total					16355	7684.44	6916.02

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization significantly contributes to modern agricultural practices, with tractors & other equipment playing crucial roles. These machines are essential for tasks such as land leveling, sowing, plant protection, weed removal, and threshing. Additionally, tractors are increasingly used for transporting agricultural produce from farms to processing units or markets, especially with the expansion of irrigation facilities. Institutional credit, facilitated by banks & private financial companies, plays a pivotal role in promoting agricultural mechanization. The district shows considerable potential for mechanization due to rising demand for agricultural labor, supply shortages, & high costs. Over the past three years, there has been a steady increase in the flow of loans in this sector. The Government of India has introduced provisions to encourage agricultural mechanization through initiatives like the National Mission for Sustainable Agriculture & other related missions.

Agricultural machines take an important role to increase productivity with timely and precise fieldwork. To promote the usage of farm mechanization & increase the ratio of farm power to cultivable unit area up to 2.5 KW/ha, the scheme will be implemented in all the Indian states. The SMAM scheme has both centrally sponsored & central sector scheme components. In the centrally sponsored scheme components, the Government of India funds 60% of the cost and the states share is 40% in all states.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Adequate infrastructure for agricultural mechanization is well-established in the district. Dealers representing all tractor and thresher companies are present at block headquarters. Furthermore, the district boasts trained mechanics and ample parts availability across workshops for these companies, ensuring comprehensive service and repair capabilities. Currently, the district hosts a total of 10000 tractors. Training programs conducted by Krishi Vigyan Kendra, ITIs, and tractor companies focus on enhancing tractor maintenance skills, aiming to optimize profitability through better upkeep practices. In contrast, the use

of power tillers remains minimal in the district, despite their suitability for small and medium-scale farmers in various agricultural tasks, including field plowing and transportation of produce to markets. There is a notable scarcity of power tiller dealers in the district, compounded by a lack of awareness among farmers about their benefits. Therefore, it is imperative to raise awareness and organize demonstrations through agricultural departments and dealers to promote their adoption. Furthermore, the use of drones has yet to gain traction in the district. Initiatives are needed to conduct awareness programs to familiarize farmers with the benefits and applications of drone technology in agriculture.

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	Drones--12 hp	No.	6.96	90	70	486.85	438.20
2	Sprayer-Power Sprayer-Electric	No.	0.05	90	350	18.76	16.87
3	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	70	48.72	43.82
4	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	320	1540.80	1386.73
5	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	1600	12155.20	10939.69
Total					2410	14250.33	12825.31

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate and environmental conditions of Churu district favor dry horticultural crops. There are areas of cultivable barren land and 68,710 hectares of fallow land available. Currently, horticulture is practiced on only 24 ha of land in the district. Key horticultural crops cultivated in the district include amla, kinnow, and plum. However, banks have shown limited interest in supporting horticulture. Farmers have been cultivating vegetables and fruits in this region using their own resources and assistance from the Per Drop More Crop (PDMC) and Rashtriya Krishi Vikas Yojna (RKVY). For the establishment of drip, mini sprinklers, and sprinklers, there are subsidies of 75% for SC/ST/Women/SF/MF and 70% for others being provided to the farmers under PDMC. For the establishment of new orchards, 50% of the unit cost, or max. Rs. 30000 per ha, is being provided under the RKVY for a minimum 0.40 ha to a maximum of 4.0 ha per beneficiary. For SC/ST farmers, 0.2 ha is required. PM KUSUM scheme is also implemented in the Churu district and under the scheme, 60% subsidy is available for farmers who have no electricity connection, and an amount of Rs. 45,000/- will be given to the SC/ST farmers in addition to the subsidy amount. Other major crops in the district are Lemon, Orange, Mausami, Guava, Ber, Pomegranate, and Mango.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is no dedicated horticulture development department in the district. Technical information and guidance are provided by the Agriculture Department and Krishi Vigyan Kendra. Additionally, the district boasts a well-developed road network, facilitating transportation and aiding in the sale of fruits and vegetables. There should be a focus not only on post-harvest management but also on adopting value-added technologies. Furthermore, medicinal plants should be cultivated under contract farming agreements to ensure farmers have marketing opportunities right at the farm, enabling them to receive fair prices. There is a need to establish processing units for crops like Amla and Tangerine to utilize local raw materials effectively. Banks should increase the distribution of term loans in this sector to support these initiatives. There has been sluggish growth in loan distribution at the grassroots level over the past three years.

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	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	515	578.62	520.74
2	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	1300	1279.72	1151.74
3	Medicinal & Aromatic Crops--Isabgol plant- 25 plants per square meter	ha	0.58	90	320	184.89	166.40
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	1300	1293.64	1164.28
5	Nursery --Nursery raising	ha	17.44	90	34	593.02	533.67
6	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	35	1572.90	1415.61
Sub Total					3504	5502.79	4952.44
Total					3504	5502.79	4952.44

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Reforestation and wasteland development are crucial to conserve the existing flora and fauna in the district and enhance green cover. According to the Forestry Department in Churu district, the forest area as of 2019-20 stands at only 0.59%, significantly below the 33% forest cover recommended in the National Forest Policy 1998. The department notes

that desertification is expanding at a rate of 12 kilometers per year in the region. Out of the total area of 1,385,898 hectares in Churu district, only 6,628 hectares are designated as forested. Developing this area will contribute to increased vegetation cover, better land and water management, and enhanced income opportunities. Utilizing barren, uncultivated, and wasteland areas for improvement can significantly boost livelihoods and income. Access to bank loans for tree plantation and developing barren land could accelerate the progress in this domain. The state government is actively involved in promoting forestry and wasteland development through its Social Forestry Programme. Additionally, involving members of self-help groups in these initiatives can further bolster these efforts. Notably, no bank loans for forestry projects have been distributed in the district over the past three years.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The district possesses essential facilities for plant transportation, forestry extension services, and marketing, crucial for advancing this sector. Initiatives for forestry and barren land development can be integrated into the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA) programs.

Key challenges hindering sector growth include encroachment on public lands, mining activities, disputes over ownership of barren lands, and insufficient forestry education and awareness.

It is essential to demarcate boundaries/pillars to clearly delineate notified forest areas and mining zones.

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--Khejdi plant-5m*5m	ha	1.11	90	70	77.49	69.79
2	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	97	42.68	38.41
Total					167	120.17	108.20

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

To enhance employment and income in rural areas of the district, dairy farming emerges as a crucial and important activity. Given the small land holdings increasing share of small and marginal farmers, and favorable climatic conditions, there exists significant potential to develop dairy farming as a supplementary enterprise. Efforts under the National Livestock Policy of the Government of India and the State Government focus on breed enhancement of milch animals, provision of free medicines, artificial insemination, and expansion of

healthcare services. The annually milk production of the district is 3.58 lakh metric tons, there are three milk processing centers in the district. Facilitating bank loans can further augment dairy entrepreneurship & business growth. All necessary backward (veterinary hospitals, AI centers) and forward linkages (marketing centers) for this sector are available. Per capita milk availability in the district is 330 grams per day, with increasing demand. Hon'ble Prime Minister has announced for setting up of Rs.15000 crore Animal Husbandry Infrastructure Development Fund (AHIDF) under Atma Nirbhar Bharat Abhiyan stimulus package. The AHIDF has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs, the dairy processing & value addition infrastructure, Animal Feed Plant and meat processing.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The dairy sector serves as an additional income source for the rural populace, particularly small farmers, and agricultural labourers. The district has a total of 3.82 lakh farmers. According to the Livestock Census 2019, there are 60,461 crossbreed cows, 378,122 indigenous cows, and 277,343 buffaloes in the district. To promote milk production, 301 milk producer committees are operational. The district has 94 veterinary hospitals, 135 artificial insemination centres, and one districtlevel veterinary hospital. Fodder cultivation spans across 13.55 lakh hectares area in the district. Annual dry fodder consumption stands at 20.24 lakh metric tons, while the available quantity is 15.22 metric tons. A significant portion of dry fodder is sourced from neighbouring states like Haryana and Punjab. The State Government distributes free medicines to veterinary hospitals. The Churu District Cooperative Milk Producers Union registered in the district, is providing technical guidance, support to farmers, and undertakes milk procurement and marketing activities. The union operates milk chilling plants in Rajgarh and Bidasar, with the Sardarshahar plant collecting milk from 411 villages. The Dairy Societies are actively in these blocks. Public and private sector insurance companies in the district provide animal insurance to cover risks for cattle rearers. Banks have not met the anticipated targets in this sector, resulting in lowerthanexpected loan distribution in animal husbandry.

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	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	10500	37704.66	33934.18
2	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	3500	10378.13	9340.31

3	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	7000	19108.46	17197.60
Sub Total					21000	67191.25	60472.09
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	5600	1012.62	1012.62
2	Cross bred Farming_Others	Per Anim	0.14	1	1400	194.74	194.74
3	Draught Animals_Camel	Per Pair	0.35	1	700	243.46	243.46
Sub Total					7700	1450.82	1450.82
Total					28700	68642.07	61922.91

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The potential for employment in the poultry farming sector is significant, offering a viable avenue for increasing income among small farmers. Some commercial banks in the district have extended financial support to both small and large poultry farmers. It is estimated that 40% of broilers and 44% of eggs are produced by small-scale units. Typically, small farmers maintain flocks ranging from 25 to 250 chickens. Eggs are increasingly recognized as a crucial protein source to meet the growing dietary needs of the population. The district's climate is conducive to poultry farming, and there is adequate market demand. However, the anticipated growth of the poultry business in the district has been hindered by the lack of proper market linkages. The primary challenge in promoting poultry farming is insurance coverage. Insurance companies show limited interest in providing coverage for poultry due to the sector's high mortality rates and associated risks, resulting in prohibitively high insurance premiums. Objective of NLM 2024 is for sub-mission of Breed development of rural poultry one time 50% capital subsidy of total project cost will be provided with maximum subsidy of Rs.25 lakh for each unit. For Sub-Mission of Sheep and Goat farming, 50 % of capital subsidy upto Rs. 50 lakh in two equal installments will be provided.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

According to the 2019 livestock census, there are 65,000 poultry in the district. It is noteworthy that poultry production largely depends on basic facilities such as electricity supply, medical facilities, marketing facilities, availability of feed, etc. The poultry sector has particular utility in providing an alternative or supplementary source of income to rural farmers and agricultural laborers. Additionally, poultry farming provides high-quality manure, which can enhance soil fertility. Even with these benefits, the development of the poultry sector in the district has been limited. Banks have provided very limited loans over the past three years. The Livestock Development Department provides necessary facilities for poultry farming in the district. Practical training for initiating poultry farming is available at the Poultry Farming Training Institute in Ajmer. The primary obstacle hindering the growth of the poultry sector is insurance coverage. Insurance companies show reluctance due to the sector's high mortality rates and associated risks. There is currently no hatchery in the district for chick supply; chicks are procured from neighboring states like Haryana and Punjab. The Animal Husbandry Department should prioritize establishing a hatchery capable of supplying at least 50,000 day-old chicks.

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	1900	5844.87	5260.42
Sub Total					1900	5844.87	5260.42
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	350	655.41	655.41
Sub Total					350	655.41	655.41
Total					2250	6500.28	5915.83

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Animal husbandry is a significant enterprise in the district, with the local climate favoring sheep and goat rearing. This activity serves as a valuable source of additional income and supplementary employment for small-scale and marginal farmers. As per the 2019 animal census, the district hosts 2.82 lakh sheep and 5.94 lakh goats, including breeds like Chokla, Nali, Marwari, Ajmeri, and Sirohi. Government-sponsored programs largely finance sheep, goat, and pig farming. These ventures are typically undertaken by small farmers and agricultural laborers alongside their primary activities. Sheep, goats, and pigs have the potential to substantially enhance the income of marginal farmers.

Objectives of the National Livestock Mission-

1. Employment generation through entrepreneurship development in small ruminant, poultry and piggery sector & Fodder sector
2. Increase of per animal productivity through breed improvement
3. Increase in production of meat, egg, goat milk, wool and fodder.
4. Increasing availability of fodder and feed to substantially reduce the demand – through strengthening the fodder seed supply chain and availability of certified fodder seeds
5. Encouraging establishment of fodder processing units to reduce the demand supply gap
6. Promoting risk management measures including livestock insurance for farmers
7. Promoting applied research in prioritized areas of poultry, sheep, goat, feed and fodder etc.
8. Capacity building of state functionaries.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There are 94 veterinary hospital centres established across the district. Local markets facilitate the buying and selling of sheep, goats, and pigs, with funding primarily sourced from government schemes. This activity is particularly popular among self-help groups.

Sheep rearing, for both meat and wool, as well as goat for milk and meat and pig for farming for meat, prove highly profitable. Goats and pigs exhibit high fertility rates and require comparatively less care than other livestock. The district's favourable geographical and climatic conditions support sheep, goat, and pig rearing. Pig farming in the area is

predominantly traditional. To promote clean and scientific pig production, there is a pressing need to modernize pig farming by providing financial assistance to small farmers and discouraging stray pig rearing. Enhancing productivity can be achieved by crossbreeding local breeds with foreign breeds like Middle White or Big White Yorkshire. Key challenges include shortages and high costs of feed and fodder, issues like double breeding, high mortality rates, delayed maturity, extended intercalving periods, low conception rates, limited marketing facilities for livestock and their products, encroachment and degradation of public pastures, inadequate infrastructure, and deficiencies in veterinary health and reproductive services. Adequate services and markets are accessible to foster development in the region.

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	4200	14156.10	12740.52
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	70	298.97	269.08
3	Pig Rearing Unit-New Shed-Pig fattener unit-150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	140	421.12	378.98
4	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	3900	25872.60	23285.34
Sub Total					8310	40748.79	36673.92
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	7000	104.86	104.86
2	Pig Farming_Others	10+1	0.10	1	140	13.72	13.72
3	Sheep Farming_Others	Per Anim	0.01	1	7000	104.86	104.86
Sub Total					14140	223.44	223.44
Total					22450	40972.23	36897.36

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Because surface water is scarce in the district, opportunities for fisheries are limited. Fish farming can potentially be undertaken through the creation of small ponds. However, banks have shown little interest in supporting the fisheries sector. Consequently, interested and qualified individuals have faced challenges in obtaining bank loans. Over the past three years, the involvement of banks in fisheries has been minimal, resulting in negligible achievements in this sector

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Assistant Fisheries Development Officer office of the state government office in Churu is actively promoting the fish farming industry in the district.

It is crucial to address backward and forward linkages related to the fish farming business. The absence of fish seed farms and insufficient extension services are the primary obstacles hindering the development of this sector. There is a necessity to establish hatcheries, nurseries, and rearing farms within the private sector.

Priority should be given to allocating reservoirs for fisheries to self-help groups.

Demonstration plots should be set up at each block level to disseminate information about fisheries.

Establishing fish seed production centers with public participation is essential. Under this initiative, fish seed producers will be required to provide suitable land and construct the centers according to prescribed standards.

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 construction composite fish culture0.5ha	ha	3.75	90	17	63.68	57.29
Sub Total					17	63.68	57.29
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	700	2996.00	29.96
2	Prawn Culture - Scampi_JHINGA FISH	Hecta re	6.42	1	1400	8988.00	89.88
Sub Total					2100	11984.00	119.84
Total					2117	12047.68	177.13

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Bullock carts serve as the primary mode of transportation in rural areas, playing a crucial role in carrying agricultural produce. Additionally, rural markets, known as haats, are organized at both block and town levels in the district. These markets enable local small traders and farmers to sell their products. Animal-drawn vehicles hold significant value for short distances and lighter loads. They not only provide easy access to nearby areas but also support agricultural activities during the farming season. Although there has been a gradual shift towards mechanized agricultural practices due to promotion of mechanization, the versatility of animal-drawn vehicles underscores their enduring importance. Additionally, small and marginal farmers, along with other cultivators, prefer motorcycles for their daily business needs. Consequently, motorcycles are selling in significant numbers in the district. There is scope for promotion of agri two wheelers for small and marginal farmers for their agricultural activities.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

As times change, many farmers have begun using motorcycles for transportation, yet some continue to rely on bullock carts. Particularly, weavers favor motorcycles for transporting materials used in carpet-making and delivering finished carpets to companies. Banks find motorcycles favorable for financing because loans are secured against vehicles that are hypothecated and registered at the regional traffic office.

Farmers are increasingly favoring commercial crops that require their own resources to ensure timely and fair pricing for their produce. While interest in this field has been limited among farmers in recent years, it remains a valuable opportunity for small and marginal farmers. This is because mechanized methods are not only costly for small farmers but also require dependence on larger farmers or tractor owners.

There is a necessity to promote the use of rubber tires instead of wooden wheels in bullock carts. Ensuring the availability of high-quality breed bulls at the district level is crucial. Since bullock carts are predominantly owned by small and marginal farmers, there is a compelling need for a government incentive scheme in this sector.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, 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	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	1400	8313.90	7482.51
2	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	2800	22470.00	15729.00
3	Soil Testing Lab	No.	1.07	80	1400	1498.00	1198.40

4	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.28	90	1400	4592.84	4133.57
5	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.15	90	1400	212.73	191.45
6	Solar Energy--Solar study lamps	No.	0.00	90	1400	5.95	5.32
7	Two Wheeler Loans	No.	1.07	90	1400	1498.00	1348.20
Total					11200	38591.42	30088.45

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently, farmers primarily focus on crop production, which entails income uncertainty and employment variability. In this context, integrating various agricultural enterprises can not only boost farmers' income but also generate new employment opportunities for their families. Integrated Farming System (IFS) can be defined as follows: "This approach combines two or more components with minimal competition and maximum complementarity employing modern agricultural management techniques. Its goal is to achieve sustainable and eco-friendly development in terms of income, family nutrition, and ecosystem services. Studies show that diversified agriculture involving more than two enterprises yields twice the income compared to fewer enterprises." There is a need for scientifically designed IFS models based on the principles of minimal competition and maximum complementarity to achieve these objectives. Efforts are underway to promote integrated farming systems in the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

There are 2 Krishi Vigyan Kendras in the district where farmers receive theoretical and practical training on Integrated Farming Systems (IFS). Various initiatives, such as the Comprehensive Land Development Programme, community-managed irrigation facilities established under RIDF, dry land horticulture under MNREGA, vegetable cultivation near water sources, and distribution of livestock like sheep and goats, especially in areas such as Churu district, have been implemented under different schemes by the State Government/NABARD. These efforts aim to facilitate the development of Integrated farming systems in these regions over the next 5-6 years.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agricultural products are susceptible to quick spoilage and have a limited shelf life, necessitating improved storage infrastructure. India annually produces 400 million metric tonnes of perishable food items including horticultural products, dairy, meat, poultry, and fish. Wastage rates in India range from 4.6% to 15.9% for fruits, 5.2% for inland fish, 10.5% for marine fish, 2.7% for meat, and 6.7% for poultry.

The Government of India launched a new scheme for agricultural marketing infrastructure development on April 1, 2014, consolidating the Rural Warehousing Scheme and other initiatives. This scheme aims to enhance agricultural marketing infrastructure significantly. Additionally, the government has facilitated mortgage loans from banks at a 7% per annum interest rate based on deposit receipts for storing agricultural produce by small and

marginal farmers. These loans offer interest rebates similar to those on crop loans, thereby stimulating demand for warehouses. The total capacity of the godowns of FCI, CWC and State Warehousing Corporation and Cooperative Department for foodgrain storage in the district is 36120 MT. The total average production of the main crops of the district is about 672806 MT. It is necessary to make proper arrangements for their storage.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Chickpeas, wheat, guar, and mustard are the primary crops in the district, highlighting the urgent necessity for constructing warehouses to store them. Currently, there is a severe shortage of storage facilities within the district. There is substantial potential and demand for village-level warehouses among medium-sized farmers in the district.

The Food Corporation of India, Central Warehousing Corporation, State Warehousing Corporation, and Cooperative Department operate warehouses for storing food grains in the district, with a combined capacity of approximately 36,120 MT. However, the total average production of major crops in the district amounts to about 672,806 MT, surpassing the current storage capacity. Effective storage arrangements are a fundamental requirement for ensuring food security in the district, with its importance equating to that of the production process itself. Proper preservation under post harvesting of food grains, fruits, and vegetables is crucial. The absence of adequate storage systems compels farmers to sell their produce at reduced prices, while also leading to substantial wastage of fruits, vegetables, and grains. Therefore, expanding storage capacity is critical to securing fair prices for agricultural products and minimizing wastage.

In view of the production, there is a need to establish godowns and cold storages for a storage capacity of about 227880 MT in the district.

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.	107.00	80	16	1712.00	1369.60
2	Godown	No.	37.45	80	2200	82390.00	65912.00
3	Market Yard	No.	5.35	80	140	749.00	599.20
Total					2356	84851.00	67880.80

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The successful planning for future development hinges on scientific land-use planning, emphasizing the preservation and enhancement of soil health and effective crop-water management practices. Land development encompasses activities aimed at preventing land degradation and boosting land productivity. Investments in various land development

initiatives include measures to restore and improve soil health, geo-stratification, construction of Dams (such as contour dams and farm dams), rehabilitation of salt-affected or submerged soils, creation of farm ponds, watershed development, installation of underground pipelines, and reconstruction of command areas through infrastructure like Dams and channel leveling.

Additionally, this sector encompasses closely related areas such as seed production and processing, biological inputs production, biocontrol laboratories, and field fencing.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

To enhance agricultural production and promote land conservation, land development (reclamation) encompasses various critical activities. Economic advancement can also be facilitated through the distribution of agricultural loans. Given the district's desert conditions, there is significant potential for these activities, which can be supported through bank financing. The district spans a total area of 16,830 sq.km of which 11, 48,901 hectares are cultivable and 27,200 hectares are cultivable wasteland. To improve land conservation and utilization, measures such as leveling, bunding, erosion prevention, agricultural ponds, organic farming, vermicompost utilization, integrated farm development, and acidity prevention are essential.

Due to the excessive use of chemical fertilizers and inadequate adoption of crop rotation and intercropping methods, soil nutrient deficiencies are prevalent. Soil fertility needs to be enhanced through soil testing, vermicompost application, and appropriate use of chemical fertilizers.

The Soil Conservation and Watershed Development Department in the district provides farmers with necessary guidance and training periodically. Adequate technical resources are available for these initiatives, and efforts involve collaboration with District Councils, Panchayat Samitis, NGOs, and self-help groups.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, 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	3800	8876.11	7988.45
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 3.0ha	No.	6.39	90	700	4471.53	4024.37
Total					4500	13347.64	12012.82

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Farmers in the district heavily rely on DAP fertilizer. To preserve soil quality, it is crucial to substitute chemical and DAP fertilizers with vermicompost. Producing 50 MT of vermicompost costs Rs 2.52 lakh. This quantity adequately meets the crop production needs of farmers in 4-5 acres and additionally generates income through the sale of earthworms.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department and Krishi Vigyan Kendra conduct regular free camps to assist farmers in producing vermi-compost.

The state government also offers subsidies on vermi-compost, providing a 50% subsidy up to a maximum of Rs 30,000.

There is a lack of a certification system for organic products, which hinders the promotion of organic farming.

Cooperative societies and self-help groups are encouraged to educate their members and other farmers about the benefits of these fertilizers to enhance their income generation.

Initiatives should be implemented to establish a certification process for organic products. Farmers are encouraged to adopt organic farming practices and produce vermicompost using agricultural waste and cow dung.

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	70	749.00	674.10
Total					70	749.00	674.10

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food processing sub-sectors encompass milk, meat, fruits, vegetables, spices, bakery products, grains, oilseeds, and pulses processing. The district benefits from abundant resources such as grains, pulses, oilseeds, & milk, which significantly contribute to the state's economy. The district annually produces 3.58 lakh metric tons of milk. Given its agricultural nature, there is substantial potential for establishing units such as oil mills, guar gum processing plants, roller flour mills, pulse mills, & other food processing facilities. PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of

modern infrastructure with efficient supply chain management from farm gate to retail outlet. It will not only provide a big boost to the growth of food processing sector in the country but also help in providing better returns to farmers and is a big step towards doubling of farmers income, creating huge employment opportunities especially in the rural areas.

- i. Food processing entrepreneurs through credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.
- ii. Seed capital @ Rs. 40,000/- per SHG member for working capital & purchase of small tools.
- iii. Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.
- iv. Support for marketing & branding to micro-units.
- v. Support for common infrastructure and handholding support to SHGs, FPOs and Producer Cooperatives.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There is a significant deficiency in agriculture and food processing industries within the district. Currently, there are 10 agriculture-based industries, 26 forest-based industries, 1 livestock-based industry, and 116 industries spanning textiles, chemicals, minerals, engineering, etc., with a combined investment totaling Rs. 1600 lakh.

SAMPADA: The Government of India has allocated a grant of Rs. 10,000 for the period 2016-20 under the 14th Finance Commission cycle. Additionally, a new Central Sector Scheme named SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) has been approved with a budget of Rs. 6000 crore. This scheme will be executed by the Ministry of Food Processing Industries, Government of India, New Delhi. SAMPADA aims to establish modern infrastructure facilitating the direct transportation of agricultural produce from farms to retail outlets. Further details can be found on the following website.

http://mofpi.nic.in/sites/default/files/important_notice-sampada-19.05.2017_0.pdf

Food processing massacre: The Government of India has established a Special Fund FPF of Rs. 2000 crore in NABARD to offer affordable credit to agro-processing units situated in designated food parks. To date, this fund has sanctioned 10 mega food park projects and two individual food processing units, with a term loan commitment totaling Rs. 464.49 crore. This fund remains operational in the current year until it is fully utilized.

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.	26.75	80	81	1123.50	898.80
2	Dairy Processing Unit	No.	107.00	80	25	2675.00	2140.00
3	Dal/ Pulses Mill	No.	53.50	80	22	1177.00	941.60

4	Fruit Processing	No.	5.35	80	700	3745.00	2996.00
5	Oil Extraction	No.	10.70	80	31	331.70	265.36
6	Packaging Unit	No.	5.35	80	70	374.50	299.60
7	Spice Processing	No.	5.35	80	70	374.50	299.60
8	Vegetable Processing	No.	5.35	80	70	374.50	299.60
Total					1069	10175.70	8140.56

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The agricultural economy encompasses five key elements:

- (1) Effective management of agricultural expenses
- (2) Transfer of technology
- (3) Access to institutional finance that is convenient & timely
- (4) Mitigation of crop risks through supplementary activities, &
- (5) Achieving balanced & comprehensive agricultural development through coordinated enhancement of agricultural produce marketing. Agricultural institutions such as PACS, agri clinics, agri-businesses, microfinance institutions, & farmer producer organizations play a pivotal role in implementing these principles.

The MoA&FW,GoI, in collaboration with NABARD, has initiated a unique program aimed at educating every farmer in the country on improved farming practices. The program aims to leverage the expertise of agricultural graduates who can establish their own agricultural clinics or agribusiness centers to offer extension services to countless farmers. In support of this initiative, the government is now providing training to youth pursuing degrees in agriculture or related fields such as horticulture, sericulture, veterinary science, forestry, dairy, poultry farming, & fisheries. PMJDY is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance & pension to the excluded sections i.e. weaker sections & low income groups. An account holder can avail loan up to Rs.5000 against his/her bank account opened under PMJDY.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The 45-day free training course is offered by selected institutes nationwide. Initiated by SFAC and coordinated by MANAGE, the curriculum covers entrepreneurship, business management, and skill enhancement modules relevant to the candidate's chosen field. The maximum project cost eligible for bank loan subsidy under the Agricultural Credit and Agribusiness Centers scheme is capped at Rs 20 lakh for individual projects and Rs 100 lakh for group projects. According to Reserve Bank rules, the loan's interest rate, margin, and security requirements are determined by the respective bank. Repayment terms allow for a period of 5 to 10 years with a moratorium of 2 years. Additionally, agriculture graduates may qualify for margin money assistance based on their eligibility. If an Agriclinc is established by a group of five individuals, one member must be a management graduate.

Under the Agriclinc and Agribusiness Scheme, the grant provided by NABARD is back-ended, covering 44% of the project cost for all categories, including women, SC/ST individuals, and candidates from North Eastern and Hilly States. For all other categories, the grant covers 36% of the project cost. The feasibility of establishing 37 Agriclinics/Agribusiness Centers in the district has been assessed for the year 2024-25. Similarly, there is a need to enhance the financial capabilities of microfinance institutions to provide microloans for the upliftment of agricultural laborers.

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.	10.70	90	70	749.00	674.10
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	70	749.00	599.20
Total					140	1498.00	1273.30

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Micro, Small, and Medium Enterprises sector plays a pivotal role in fostering rapid economic growth, particularly in the state of Rajasthan. This is attributed to its significant contributions to industrial production, job creation, and enhancement of exports for the country. The sector's versatility across various activities allows it to adapt to diverse circumstances, thereby facilitating overall economic development. In Rajasthan, MSMEs are the second largest employment provider after agriculture, underscoring their crucial role in shaping local economies. Given its potential for generating employment & income, especially in rural areas, there is a proposal to establish a robust and extensive network under the GoR's Industrial Policy.

New MSME (Effective April 1, 2025)

The classification now uses a composite criteria of both investment in plant and machinery (or equipment) and annual turnover.

Micro Enterprises:

Investment: Not more than ₹2.5 crore

Turnover: Not more than ₹10 crore

Small Enterprises:

Investment: Not more than ₹25 crore

Turnover: Not more than ₹100 crore

Medium Enterprises:

Investment: Not more than ₹125 crore

Turnover: Not more than ₹500 crore

15-Day Payment Rule for MSEs Under Section 43B(h) of the Income-tax Act, buyers must pay Micro and Small Enterprises within 15 days of their stated credit period to claim tax deductions on those expenses.

Churu district is characterized by its limited industrial development & a gradual decline in employment opportunities within the agricultural sector. In this context, the nonagricultural sector stands out as the primary source for fulltime employment in rural areas & supplementary income for farmers. Given the constraints of land resources that restrict expansion of agriculture & other land based activities, the nonagricultural sector holds significant potential for providing unlimited employment opportunities & fostering development amid a growing population.

3.2 Infrastructure and linkage support available, planned and gaps

According to the District Statistics Magazine 2019, there are 110 industries registered under the Factory Act in the district, employing an average daily workforce of 748 individuals. These industries primarily include mineral-based units, leather goods manufacturing, detergent and laundry soap production, agricultural machinery manufacturing, wooden furniture production, and various other miscellaneous sectors.

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.	12500.00	80	9	90000.00	72000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	44	8800.00	7040.00
3	Manufacturing Sector - Term Loan-Small	No.	1500.00	80	44	66000.00	52800.00
Sub Total					97	164800.00	131840.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	7500.00	80	8	60000.00	48000.00
2	Service Sector - Term Loan-Micro	No.	200.00	80	26	5200.00	4160.00
3	Service Sector - Term Loan-Small	No.	500.00	80	7	3500.00	2800.00
Sub Total					41	68700.00	54960.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	1500.00	80	7	10500.00	8400.00
2	Service Sector - Working Capital-Micro	No.	59.00	80	28	1652.00	1321.60
3	Service Sector - Working Capital-Small	No.	300.00	80	14	4200.00	3360.00
4	Trading Units - Working Capital-Micro	No.	35.00	80	35	1225.00	980.00
5	Trading Units - Working Capital-Small	No.	200.00	80	4	800.00	640.00
Sub Total					88	18377.00	14701.60
Total					226	251877.00	201501.60

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

Exports play a crucial role in the national economy, contributing significantly to economic growth, maintaining a healthy trade balance, and bolstering foreign exchange reserves. The quality of products, competitive pricing, and effective packaging are pivotal factors for international competitiveness. The government and export agencies prioritize achieving a high growth rate in exports as a national imperative. Overreliance on exporting raw materials and importing finished goods can adversely impact the economy. The "Make in India" campaign seeks to foster selfreliance and promote the Indian brand globally. The Reserve Bank of India introduced the export financing scheme in 1967 to provide exporters with shortterm working capital at international interest rates. This includes facilities such as Preshipment/Packing Credit and Postshipment Credit. The Government of India has streamlined the documentation process to facilitate easier export transactions, reducing the required documents to three: Bill of Lading/Airway, Commercial Invoice cum Packing List, and Shipping Bill/Export Bill. Given the absence of largescale units in the district, the potential for exports is limited. Export: Export credit up to Rs 50 crore reckon under priority sector credit.

4.1.2 Infrastructure and linkage support available, planned and gaps

The Ministry of Commerce, Government of India, has projected a 4% growth rate in agricultural exports, aligning with the overall growth targets set for the Twelfth Plan. The district specializes in manufacturing wooden handicraft furniture. Export credit has been incorporated into the priority sector for the fiscal year 2024-25, with initial estimates being presented. The potential for export credit in the region is currently being assessed for the first time.

Interest subvention should be enhanced for export of handicrafts and cottage sector.

Service Tax should be exempted on participation in overseas fairs/exhibitions by exporters and on Membership fees of the Export Promotion Councils.

State Government should provide land to the entrepreneurs and find tangible solutions for setting up of Common Effluent Treatment Plants (CETP) or other measures for its long-term solutions to curb pollution.

Labs for testing & certification of products before shipment.

Support to small exporters for bearing risk of currency variation.

Activity specific Productivity Centers should be developed on the lines of 'Handicraft Productivity Centers', to inculcate modern skills, development of trendy and new designs, knowledge of latest production techniques, quality and technological up gradation, innovation in product lines and product development.

Focus on Growth and Markets – This dimension adds an element of value addition and sharpens the export target growth with focus on specific markets.

Infrastructure Leverage and Strengthening – This pertains to strategies that aim to leverage and use the existing infrastructure and create new infrastructure to boost export performance.

Capacity Building Facilitating Access to Finance – This element outlines the need for easy access to financing options at competitive pricing for the exporters.

Export Promotion Campaign – This intervention focuses on creating awareness about branding and promotion strategies

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 -Post Shipment Export Credit	No.	50.00	75	4	200.00	150.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	4	200.00	150.00
Total					8	400.00	300.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education serves as the cornerstone for human resource development and empowerment within any nation. Literacy plays a crucial role in socioeconomic advancement and serves as a key indicator for human development. As per the 2011 census, the literacy rate in the district has risen to 67.46 percent. However, India still grapples with the largest illiterate population globally, with a literacy rate lower than the national average of 74.04%.

The realm of education has expanded significantly, encompassing new courses across diverse fields both domestically and internationally. The development of human capital is a top national priority, and it is imperative that every effort is made to ensure that no deserving student is deprived of the opportunity to pursue higher education due to financial constraints.

Education: Banks facilitate loans for a wide range of courses, and individuals can borrow up to 25 lakh for educational purposes, including professional courses, in line with guidelines set by the Reserve Bank of India. This falls under the category of Priority Sector Loans.

GLC flow under Education sector was Rs.66.06 Lakh in the district during 2024-25.

4.2.2 Infrastructure and linkage support available, planned and gaps

According to a study by Assocham, less than 3 percent of middle income families in India utilize student education loans, contrasting with rates of 85 percent in the UK, 77 percent in the US, and 70 percent in Germany and France. Education loans should be regarded as investments for economic growth and prosperity. Knowledge and information will be the driving forces for economic growth in the future. National and statelevel policies ensure that this fundamental need of the population is addressed through appropriate initiatives from both the public and private sectors.

Policy Initiatives and Support

The objective of the Educational Loan Scheme is to offer financial support through the banking system to deserving and meritorious students pursuing higher education in India and abroad. Special attention has been given to ensure that every deserving student,

regardless of their financial background, has access to financial assistance from banks under flexible terms and conditions in the education sector. Union Finance Minister Nirmala Sitharaman unveiled the Budget for 2024, she allocated Rs 1.48 lakh crore for education, employment, and skilling. As part of the Education Budget, she announced that the government will offer financial assistance in the form of loans up to Rs 10 lakh for higher education in domestic institutions.

PSL Loan: Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per Master direction on PSL issued by RBI on 24 March 2025.

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

4.2.3 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.	5.00	90	630	3150.00	2835.00
Total					630	3150.00	2835.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Shelter is a fundamental human requirement. Public housing serves the essential function of offering families a place to live, often referred to as a 'core house' or 'starter housing'. These accommodations are comprehensive, providing a basic living space that includes essential amenities like a toilet. They are designed to accommodate expansion as families grow or financial situations improve. Beyond fulfilling basic needs for security and stability, these residences foster a microenvironment conducive to physical comfort and happiness. Housing loans are currently available through banks in the district to facilitate this vital aspect of community development. GLC flow under Housing sector was Rs.362.88 Lakh in the district during 202425. Loans up to Rs.45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified. PMAYG: Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutchha and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were

targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.

4.3.2 Infrastructure and linkage support available, planned and gaps

Long gestation period of six to eight years of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three-year time period needs to be simplified.

Banks may also pitch in for supporting Green energy solutions/ Green Building to households in a big way with unique products leading to benefits of Government support / subsidy available for alternate energy. Rising land cost, spiraling construction costs, and inadequate availability and reach of microfinance measures are affecting the sector, needing innovative credit delivery models including EMI based housing loan products to cater to the small and marginal households.

State Budget 2025-26: Major Highlights-

Provision of ₹ 15,344.04 crore for Housing & Urban Development Sector which includes-

- ₹3,509.20 crore from State fund as grants to ULBs on account of abolition of Octroi.
- ₹2,286.02 crore from State fund as grants to ULBs under State Finance Commission.
- ₹3,838.85 crore (including State share of ₹2,147.95 crore) for Atal Mission for Rejuvenation and Urban Transformation (AMRUT) Mission-2.0.
- ₹1,299.20 crore from State fund for Rajasthan Urban Infrastructure Development Project.
- ₹1,414.48 crore from State fund for Rajasthan Transport Infrastructure Development Fund.
- ₹700.00 crore from State fund for Maintenance/Renovation of ULB Roads.
- ₹713.46 crore (including State share of ₹346.92 crore) for Swachh Bharat Mission-2.0.
- ₹200.00 crore from State fund for Mukhya Mantri Shahri Rojgar Guarantee Yojana.
- ₹200.00 crore for Pradhan Mantri Awas Yojana (Urban).

Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.

Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m. Outstanding deposits with NHB on account of priority sector shortfall

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.	10.00	90	2800	28000.00	25200.00
Total					2800	28000.00	25200.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure encompasses the basic physical and organizational structures needed for the effective functioning of rural areas. This includes essential facilities and services like roads, power, water, sanitation, communication networks and transportation, energy, post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education etc. It is crucial for supporting economic development, improving living conditions and reducing poverty.

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment & income, and improves delivery of other rural services. Therefore, in 1995-96, RIDF was created in NABARD to facilitate public investments for rural infrastructure. State Govt. avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities under three broad categories, viz., Agriculture & related sectors, Rural connectivity and social sectors. The cumulative loan assistance sanctioned under the fund to the GoR since inception of RIDF stands at Rs. 36082.81 crore under 59330 projects.

Over the years, RIDF has emerged as a preferred source of funding for State Govts. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. WIF, Food processing Fund, LTIF, DIF, MIF, FIDF, NIDA, RIAS etc. since inception position as on 31.3.2025.

(Rs. Crore)				
Fund	Sector		Sanctioned	Disbursement
		No.	Amt.	Amt.
RIDF	Agriculture Related	17433	9168.14	7477.74
	Social Sector	10680	15207.33	12344.32
	Rural Connectivity	31217	11707.34	10377.94
	Total	59330	36082.81	30200.00
LTIF		1	423.09	423.09
NIDA		13	7813.88	2072.26
WIF		24	291.19	255.07
MIF		1	740.79	667.45

5.1.2 Infrastructure and linkage support available, planned and gaps

In Rajasthan, major share (52%) of RIDF assistance has gone for rural connectivity followed by agriculture and related activities (30%) and social sector (18%).

Roads Rajasthan is the largest state of the country having an area of 3.42 lakh sq. km. Presently,

Rajasthan has a vast road network of 2,91,155 km which includes 11,125 km of National Highways (NH) and 18,257 km of State Highways (SH). Water Resources Rajasthan is a water-scarce state with only about 1% of India's surface water resources and 1.7% of the country's groundwater. Studies have shown that Rajasthan experiences some of the greatest climate sensitivity in the country, having a low adaptive capacity and the highest incidence of drought; as high as 47% of meteorological drought. Energy The

availability of power has increased from an average of 6-8 hours/day to 20-22 hours/day in rural areas and from 10-12 hours/day to 23-24 hours/day in urban areas. The per capita availability of power in the state has risen from 785 kWh in 2012-13 to 1301.7 kWh in 2021-22. Non-Conventional Energy The State is blessed by nature with maximum solar insolation of 6-7 kWh/ sq m/ day and maximum sunny days (more than 325 sunny days in a year) with very low avg. rainfall, with an estimated potential of 142 GW solar capacity and abundant barren land suitable for installation of solar power plants. Health Infrastructure Health Infrastructure creation has gained added importance in the post COVID-19 scenario, which has not only disproportionately affected the rural people in the State, but also, as a consequence, worsened the existing inequalities plaguing them. Education Infrastructure Education is seen as a force for sustainable development, nation-building and peace.

Children and young people who gain certain skills such as reading, writing, or counting are more likely to have a better future than their peers who lack these skills.

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

In Rajasthan, irrigation potential has been developed across 15,414 projects, totaling 42.93 lakh hectares. The gross irrigated area in the state reaches 117.88 lakh hectares, with a net irrigated area of 88.20 lakh hectares. Recognizing the critical role of social infrastructure in the development of rural and urban areas, loans of up to Rs. 10,000 per borrower can be extended for the creation of facilities such as schools, healthcare centers, drinking water facilities, and sanitation facilities in Tier II to Tier VI areas. Bank loans up to Rs. 5 crore will be considered under the priority sector lending guidelines for this purpose. The indices of drinking water, sanitation, education, and healthcare directly impact individuals' quality of life, societal development, and overall well-being, influencing daily life, longevity, and earning potential. Therefore, improved access to social facilities is crucial. To address these needs, the Government of India has initiated programs such as the National Drinking Water Scheme, Sarva Shiksha Abhiyan, and Swachh Bharat Abhiyan, aimed at ensuring universal access to education, housing, and sanitation for all citizens.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Drinking Water		Medical				Education			
No. of villages	Profitable population	Allopathic Clinic/ Dispensary	Community Health Centre	Primary Health Centre	No. of beds in available in district	Primary School	Primary Middle School	Higher Secondary School	College
917	1463000	04	18	100	1787	492	997	1124	123

5.2.2 Infrastructure and linkage support available, planned and gaps

Transportation infrastructure remains insufficient in rural areas, posing significant challenges for villagers. These are areas where government efforts alone may not suffice, necessitating development under the Public-Private Partnership (PPP) model for effective progress. It is essential to enhance the living standards of individuals associated with the agriculture sector through the development of farm ponds, water storage tanks, solar pumps, sprinkler irrigation, drip irrigation, and other initiatives

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.	4.00	80	140	560.00	448.00
2	Education-Schools	No.	50.00	80	44	2200.00	1760.00
3	Healthcare-Hospital	No.	200.00	80	6	1200.00	960.00
4	Healthcare-Veterinary Clinic	No.	50.00	80	7	350.00	280.00
Total					197	4310.00	3448.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy sources also called alternate energy sources are clean sources which supplies from renewables (such as solar, thermal, photovoltaic, wind, hydro, biofuels, wave, tidal, ocean and geothermal sources) are primary, domestic, clean, or inexhaustible energy resources. They optimally use resources, minimize environmental impacts, produce minimal secondary wastes and sustainable based on current and future socio-economic needs. These are components of every nation's energy strategy, not least because of concerns for the environment and sustainability. Rajasthan has a huge potential for solar energy; the climatic condition of the state makes it ideal for capturing the solar rays in sufficiency. Rajasthan has 300-330 clear sunny days in a year and 6-6.4kwh/m2/ sun radiation per day, which is the second-highest amount of solar radiation all over the world. Biopower, including biomass and biogas energy, adds another 11.32 GW to the renewable energy mix. These bioenergy projects are vital for utilizing agricultural waste and other organic materials to generate power, further diversifying India's clean energy sources. Together, these renewable resources are helping the country reduce its dependence on traditional fossil fuels, while driving progress toward a more sustainable and resilient energy future.

Churu district in Rajasthan is actively embracing renewable energy, particularly solar power, with both government and private initiatives underway. The district has seen the installation of solar plants, including a 10 KW plant at Government Law College, Churu. Furthermore, the Churu Solar PV Project, with a ground-mounted solar project, is expected to commence construction in 2025 and enter commercial operation by 2026. The state government also provides subsidies and incentives to encourage the adoption of solar power. Bio gas and solar energy have gained popularity in the district due to their renewable nature and contributions to waste management.

5.3.2 Infrastructure and linkage support available, planned and gaps

There are 7 development blocks and 917 inhabited villages in the district. Approximately 104,000 families reside in urban areas, while about 187,000 families live in rural areas.

Electricity is available in all 917 inhabited villages alongside urban areas, but the electricity supply system is not satisfactory. While urban areas receive electricity for about 20-22 hours daily, rural areas typically experience only 12-16 hours of electricity supply. Given the district's abundant livestock and the availability of dung from them, along with the scarcity of electricity and gas, it is crucial to prioritize this sector. Special attention should be given to all solar-powered equipment in the district to conserve electricity and reduce expenses. The district boasts ample natural energy sources such as sunlight, wind, and flowing water. Despite these resources, there has been no significant distribution of loans in the past three years for establishing energy resources from natural sources and waste management in the district, according to available data. There is a pressing need for banks to promote this activity by extending loans, which would contribute to the district's development.

The district enjoys sunlight for about 350 days annually, with temperatures reaching up to 50 degrees Celsius during summer and sufficient sunlight even in winter to store energy using solar panels. This makes the district highly suitable for solar energy utilization.

With 900,000 animals in the district, their dung can be utilized to establish numerous biogas plants. The state government offers subsidies on solar lanterns, solar box-type cookers, domestic lighting systems, etc., indicating a need for expanded activities in this sector.

There is a lack of awareness among district farmers and a shortage of trained artisans in biogas and dealers in solar equipment at the local level. Banks also show indifference towards loan distribution activities in these areas.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home	No.	0.40	90	420	168.00	151.20
2	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	270	1080.00	972.00
3	Solar Energy-Solar Pump Sets	No.	3.00	90	600	1800.00	1620.00
Total					1290	3048.00	2743.20

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	237	94.450000	78.7665
B	Ongoing tranches	106	372.360000	192.8400
	Total (A + B)	343	466.810000	271.6065

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	0	0.000000	0.0000
B	Rural roads & bridges	177	79.971700	66.4462
C	Social Sector	60	14.476400	12.3203
	Total (A + B + C)	237	94.448100	78.7665

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
A	Irrigation	Noofprojects	Irrigation potential	ha
B	Rural roads	Noofprojects	Road length	km
C	Bridges	Noofprojects	Bridge Length	m

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	WHS	1	Water Harvesting Structures are using for harvestinng of rainwater, using rainwater various purposes	0	0
2	Public Medical Health Institutions	53	Medical health services are being available at PHC/Hospital for Rural people at their villages	0	0
3	Infrastructure AH Veterinary Hospitals	6.	Veterinary services are being provided at Animal Husbandry (AH) veterinary hospitals to ensure proper maintenance and care of livestock	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self Help Group Bank Linkage Program, initiated in 1992, aimed to provide accessible and cost-effective banking services to the poor, evolving into the world's largest microcredit distribution program today. NABARD commemorated its successful implementation and achievements after 25 years in 2017-18. Starting as a pilot project with 500 groups, it has expanded significantly, encompassing 144.22 lakh groups across India by March 31, 2024. Approximately 17.75 crore rural families have benefited from this program, with group bank accounts holding advances totaling Rs. 2.09 lakh crore. Over time, the SHG Bank Linkage Program has evolved from a bank outreach initiative into a comprehensive program. It has garnered acclaim for fostering financial, economic, social, and technological development in rural areas nationwide, making it a powerful instrument for microcredit distribution and financial inclusion globally.

Status of SHGs in the district during 2024-25

Target: No. of SHGs SB linkage - 730

Total No. of SHGs SB linkage – 9291

Total Saving Amount Rs. 6594 lakh

Target for credit linkage – 4677 SHGs

Achievement: - No. of SHGs Credit linked – 2926 - Loan amt. Rs. 7924.72 lakh

Target for the FY 2025-26 - SB linkage 4677 SHGs - Loan amt. Rs. 10843 lakh

Status of Total SHGs as on 31.3.2025 - as per Rajeevika portal

Total SHGs formed - 9291 - Total SHGs SB linkage – 8824

Achievement : for the FY 2025-26 (July 2025) :

SHGs SB linkage - 130 – No. of SHGs Credit linked - 819

Loan Amount disbursed to SHGs - Rs. 2382.21 lakh

Potential for the year 2026-27 – SHGs SB Linkage - 3000 - SHGs Credit linkage: 4000, JLGs-3000

6.2 Infrastructure and linkage support available, planned and gaps

In the current fiscal year, the LEDP and MEDP projects are being implemented with the following grant details:

1. LEDP – Farm Sector:

- Grant support Rs. 9,60,000/- for 120 participants in 4 batches of 30 women each.

- Grant support Rs. 4,86,000/- for 60 participants in 2 batches of 30 women each.

Non-Farm Sector:

- Grant support Rs. 10,80,000/- for 90 participants in 3 batches of 30 women each.

- Grant support Rs. 7,00,000/- for 60 participants in 2 batches of 30 women each.

- Cluster Based Livelihood Linked Training Program – Funding is available on a project basis.

2. MEDP – Entrepreneurship Program for Mature Groups:

Maximum grant amount of Rs. 1,50,000/- MEDP.

Training duration: 15 days and Participants: 30

3. JLG formation- Rs. 4000/- per JLG for formation of JLG, sanction & disbursement of loan and recovery of loan

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	SHGs/ JLGs-Others	No.	1.00	100	1400	1400.00	1400.00
2	SHGs/ JLGs-Social Needs	No.	1.00	100	1950	1950.00	1950.00
Total					3350	3350.00	3350.00

**E-commerce Training for SHG members to link
with online marketing Social Portal**



One two days training program on Ecommerce marketing on social media platforms was conducted for 30 members of SHGs at Thelasar Village, Churu block. The Training was provided by the M/s Intenim Technologies Solutions Pvt.Ltd. Gurugram.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Collaborating with Krishi Vigyan Kendra, the Department of Agricultural Extension Services can be introduced simple and effective agro-scientific practices tailored to specific crops, aiming to enhance productivity at reduced costs.

There are two soil testing laboratories operating in the district, their capacity is limited given the district's size and the number of land holdings. These laboratories have limited facilities for assessing crucial nutrients. Therefore, it is an urgent need to increase 7 laboratories (one each per block) and the modernization of existing facilities.

2. Water Resources

1. There is insufficient availability of electric pump sets rated with stars by the Bureau of Energy Efficiency.

2. There is a pressing need for the testing and certification of groundwater.

3. Efforts to collect and conserve rainwater are necessary. Revival of traditional water structures to enhance groundwater recharge, Promotion of micro irrigation (drip/sprinkler) and drought resilient crops, Catchment treatment and sand dune stabilization in degraded areas to reduce runoff, improve soil moisture, and support recharge etc. can be considered for inclusion

3. Farm Mechanisation

1. There is a notable scarcity of power tiller dealers in the district, compounded by a lack of awareness among farmers about their benefits. Therefore, it is imperative to raise awareness and organize demonstrations through agricultural departments and dealers to promote their adoption.

4. Plantation and Horticulture

1. There should be a focus not only on post-harvest management but also on adopting value-added technologies. Furthermore, medicinal plants should be cultivated under contract farming agreements to ensure farmers have marketing opportunities right at the farm, enabling them to receive fair prices.

5. Forestry/ Waste Land Development

1. Key challenges hindering sector growth include encroachment on public lands, mining activities, disputes over ownership of barren lands, and insufficient forestry education and awareness.

6. Animal Husbandry - Dairy

1. Fodder cultivation spans across 13.55 lakh hectares in the district. Annual dry fodder consumption stands at 20.24 lakh metric tons, while the available quantity is 15.22 metric tons. A significant portion of dry fodder is sourced from neighboring states like Haryana and Punjab.

7. Animal Husbandry - Poultry

1. Although there are sufficient opportunities for poultry farming in the district. Banks have provided very limited loans over the past three years.
2. The A/H Deptt. should promote this sub-sector by organizing comprehensive training programs and ensuring adequate support infrastructure.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Key challenges include shortages and high costs of feed and fodder, issues like double breeding, high mortality rates, delayed maturity, extended intercalving periods, low conception rates, limited marketing facilities for livestock and their products

10. Construction of Storage and Marketing Infrastructure

1. Given the substantial production of gram, mustard, wheat, millet, and various vegetables in Churu district, there is an immediate need to establish warehouses and cold storages with a combined storage capacity of approximately 227,880 metric tonnes.

11. Land Development, Soil Conservation and Watershed Development

1. There is a need to encourage private sector seed and pesticide dealers. The establishment of an Agriclinic/Agribusiness Center in the district would provide crucial support and assistance to farmers.

12. Agriculture Infrastructure: Others

1. Construction of warehouse, godown, and market yard for rural storage.
2. Bank loans for land development, soil conservation, and watershed development
3. Bank loans for seed manufacturing, bio-fertilizer production, and setting up vermicompost units.
4. There is a lack of a certification system for organic products, which hinders the promotion of organic farming.

13. Food and Agro. Processing

1. Post-harvest technology and management are crucial for enhancing the value of agricultural products. There is a pressing need to focus on the potential of agro and food processing to generate additional employment and income for farmers.

14. Agri. Ancillary Activities: Others

1. There is a significant deficiency in agriculture and food processing industries within the district.

15. Micro, Small and Medium Enterprises (MSME)

1. There is a huge scope for setting up of start ups units and MSME unitis in the district. There is potential for setting up of processing units of oil Mills, Guar gum, Roller floor Mill, Dal Mill, Food processing units etc.
2. New MSME Classification (Effective April 1, 2025)

The classification of MSMEs now uses a composite criterion of both investment in plant and machinery (or equipment) and annual turnover.

As per the classification of enterprises under the MSME framework, Micro Enterprises are defined as those with an investment not exceeding ₹2.5 crore and a turnover not exceeding ₹10 crore. Small Enterprises are those with an investment not exceeding ₹25 crore and a turnover not exceeding ₹100 crore. Medium Enterprises are categorized as those with an investment not exceeding ₹125 crore and a turnover not exceeding ₹500 crore.

3. 15-Day Payment Rule for MSEs Under Section 43B(h) of the Income-tax Act, buyers must pay Micro and Small Enterprises within 15 days of their stated credit period to claim tax deductions on those expenses.

16. Export Credit

1. Exports are vital to the district economy, necessitating a high growth rate alongside a healthy balance of trade and strong foreign exchange reserves. They significantly influence the industrial environment, making product quality, competitive pricing, and effective packaging essential for international competition. The Indian government and exporting agencies recognize that maintaining high export growth rates is a national priority, underscoring the importance of continuous improvement in these areas to enhance global competitiveness.

17. Education

1. The district faces challenges such as inadequate infrastructure, libraries, educational counseling centers, and guidance institutions for higher education.

18. Housing

1. The main problems of housing sector- Rising land and construction expenses, insufficient microfinance options, and limited accessibility of current financial instruments, along with inadequate financial aid for purchasing housing sites.

19. Social Infrastructure

1. It is essential to enhance the living standards of individuals associated with the agriculture sector through the development of farm ponds, water storage tanks, solar pumps, sprinkler irrigation, drip irrigation, and other initiatives.

20. Renewable Energy

1. There is a lack of awareness among district farmers and a shortage of trained artisans in biogas and dealers in solar equipment at the local level. Due to higher temperature reaching up to 50 degrees Celsius during summer, this makes the district highly suitable for solar energy utilization.

21. Informal Credit Delivery System

1. Banks are increasingly indifferent towards SHGs due to rising Non-Performing Assets (NPAs) under the SGSY scheme.

2. Some groups focus primarily on receiving government grants rather than achieving broader objectives

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.

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

1. The cooperative movement in Rajasthan started in 1904 from Ajmer. In 1904 itself, the first cooperative agricultural bank of the state was established in Deeg (Bharatpur). At present, there are more than 1 crore 26 lakh 46 thousand members of 37642 cooperative societies of different types in the state. These societies have a share capital of more than Rs 17348 crore and a working capital of more than Rs 129130 crore.
2. Till November 30, 2018, short term crop loans of Rs 7 thousand 851 crore 86 lakh outstanding of farmers were waived, due to which 20 lakh 77 thousand farmers got the relief of loan waiver.
3. In the medium term credit structure, loan waiver certificates have been issued to 14989 farmers, whose estimated waiver amount is Rs 160.49 crore. In the long term credit structure, loan waiver certificates have been issued to 17281 farmers whose estimated waiver amount is Rs. 200.76 crores.
4. The consumer sector has achieved business progress of Rs. 4259.03 crores.
5. Permission has been granted for the formation of 964 new village service cooperative societies and 113 LAMPs.
6. Land mortgage waiver certificates have been issued to 56916 farmers who have repaid the entire loan of land development banks.
7. Under the Minimum Support Price Scheme, 608571.47 MT mustard and 120398.31 MT gram have been procured in Rabi season year 2019-20. 121669.07 MT moong and 193080.23 MT groundnut and 26.50 MT urad have been procured in Kharif season year 2019-20. In Rabi season year 2020, till the month of September 2020, 346891.86 MT mustard and 615716.88 MT gram have been procured. In Kharif season 2020-21, till 31.01.2021, 12020.06 MT moong and 74101.88 MT urad have been procured. Ton of peanuts have been purchased. In Rabi season 2021, 17450.37 MT gram was purchased. In Kharif season 2021-22, 57271.50 MT moong, 55012.29 MT peanuts and 40.20 MT urad have been purchased. 298685.74 MT gram has been purchased at support price.
8. In compliance with the instructions given from time to time by the district administration in the abnormal circumstances of Covid-19, consumer goods were distributed by Rajasthan State Cooperative Consumer Federation and District Cooperative Consumer Wholesale Stores through 275 mobile vehicles by continuously and uninterrupted supply of essential dry food items in curfew-affected areas, benefiting the families. The state of Rajasthan has been honored in the category of 'Rising State' in the ceremony organized by MoA&FW on 30.07.2022 for the Agriculture Infrastructure Fund Scheme. On behalf of the State Government, this award was received on 30 July 2022 by the Principal Secretary, Agriculture and Registrar Cooperative Societies, who is also the State Nodal Officer of the Agriculture Infrastructure Fund. And consumer goods were distributed while benefiting under the Pradhan Mantri Kisan Samman Nidhi Yojana.
9. An amount of about Rs 13000 crore has been transferred to 77.48 lakh farmers in the state of Rajasthan under the Pradhan Mantri Kisan Samman Nidhi Yojana.

5. Status of Cooperatives in the District

1. The Churu District Central Cooperative Bank Ltd. is working with its 9 branches in the district.
2. As on date total 230 mPACS have been registered and affiliated with the DCCB Churu.
3. Total 192 PACS have covered under PACS computerisation project and these PACS are being computerised.
4. 167 PACS are working as Common Service Centres (CSC).
5. 103 PACS are working as Kisan Samridhi Kendras (PMKSKs).

6. Potential for formation of cooperatives

1. Total 304 Gram Panchayats have been formed in the district and all GPs are covered in the PACS working in the district. None of the GP is uncovered in the district.



2. As per list prepared by the DRCS, Churu, a total number of 58 Gram Panchayats have been identified wherein no PACS is working but these GPs are covered by the Nearby PACS and loan facilities are being provided to all farmers/members of PACS.
3. As per information/data received from DRCS office, 24 new mPACS have been Registered during last year 2024-25.
4. As per budget announcement of State Govt., a target of 3 new mPACS per month will be formed in all districts. Therefore, 10 new mPACS have been sanctioned by the RCS vide dated 01 July 2025 and the process of formation/registration have been started.
5. Two Resource Persons have been deployed by the DCCB, Churu who are being provided handholding support to the PACS Managers for formation of new mPACS/preparation of documents/uploading of documents on portal etc.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	Construction of 220/132 KV, 1x160MVA & 132/33 KV, 1x40/50MVA Sub Station at Chainpura Chhota (Tehsil - Rajgarh), in Churu District alongwith Associated 220 KV and 132 KV Transmission lines	Chainpura Chhota, Tehsil Rajgarh	Loan to RRVPNL under NIDA. TFO Rs.417.07 crore and NIDA Loan Rs.375.36 crore.		1	Construction of 220/132 KV, 1x160MVA & 132/33 KV, 1x40/50MVA Sub Station at Chainpura Chhota (Tehsil - Rajgarh), in Churu District alongwith Associated 220 KV and 132 KV Transmission lines. Rs.5789.04 lakh (GSS) Rs.18185.70 lakh (Lines). The project is very beneficial for Sadulpur, Churu and Taranagar Tehsil of Churu District. They will get an extra source of supply.

Success Stories



Title	Success Story 1- LEDP - Animal Husbandry Dairy activity
Scheme	SHG- LEDP Training
Project Implementing Agency	Jila Paryavaran Sudhar Samiti
Duration of the project	One year
Beneficiary	
1. No. of beneficiaries	120
2. Community	Farmers
3. State	Rajasthan
4. District	Churu
5. Block	Taranagar
6. Village	Rampura

1.1 Support provided

Mrs. Pinky Devi joined SHG and started group savings and fulfilled her financial needs by taking loan from the group. Pinky Devi, wife of Shri Mahavir, village Rampura block Tarnagar, received training in animal husbandry dairy activity under the LEDP program of NABARD.

1.2 Pre-implementation status

Pinky Devi told that due to financial constraints, she was doing wages to others to survive her family. It was becoming difficult for her to live. Before being provided LEDP training, she was not able to earn much wages/amount to met household expenses.

1.3 Challenges faced

Due to financial constraints and no fixed income sources, it was becoming difficult for her to live. Household expenses were not met. Before being provided LEDP training and cows, her financial condition was very weak.

1.4 Impact

There has been a lot of improvement in our livelihood. we coagulated the evening milk & extracted ghee from it & sold 4 kg of ghee @ of Rs.1200/- per kg, which earned us approx. Rs.5000/-. By selling milk and ghee once a day, they earn approx. Rs. 10000/- per month and above one lakh annually.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the

UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

a 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

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).

b With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies

c 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 Participatory Groundwater Management (PGWM) involves local communities in the sustainable management of groundwater addressing the regions water scarcity and over-extraction challenges. Churu a dry and hot area heavily reliant on agriculture faces depleting groundwater resources due to overuse making water management critical. The PGWM approach emphasizes community involvement with farmers and water users actively participating in decision-making processes about groundwater use and conservation. Water budgeting is a key strategy where communities estimate groundwater availability recharge potential and demand to ensure sustainable usage.

b The District covers an area of 16830 Sq. km towards north-western Periphery of Rajasthan State. Semi-Desertic Desertic Climatic conditions are typical characteristics of the Extreme summer season the temperature raises upto 48°C or even more sometime while in extreme winter it falls below freezing point. Rainfall is also low and erratic. Churu of Rajasthan can become one of the key locations for solar energy projects due to its high solar irradiance and vast stretches of barren land ideal for setting up large-scale solar parks. Solar parks in Churu can contribute to India's renewable energy targets and Rajasthan's position as a leader in solar power generation.

3.2 Any specific Climate Change initiative in the District by

a The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socio-economic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Given Rajasthan's arid to semi-arid 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. 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.

b National Innovations in Climate Resilient Agriculture (NICRA) project which develops and promotes climate-resilient technologies like drought-tolerant crops and water-saving irrigation conducts vulnerability assessments and implements community-based adaptation strategies in climatically vulnerable districts to enhance agricultural

resilience and food security in the face of climate change.

National Innovations in Climate Resilient Agriculture (NICRA)

This flagship project aims to address the impact of climate change on agriculture including crops livestock horticulture and fisheries. Key components and achievements include:

Technology Development & Demonstration:

ICAR develops and demonstrates various climate-resilient technologies in vulnerable districts such as:

Improved stress-tolerant crop varieties.

Water management strategies like drip irrigation sprinkler systems and rainwater harvesting.

c Development of Solar Parks a plantation drive with target of 7 crore trees aRs. 4000 crore investment in Mission "Hariyalo Rajasthan" 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.

Plantation drive with target of 7 crore plantation Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crores in next 5years.

The state government has announced the introduction of a 'Green Budget' starting next year.

d NABARD's climate change initiatives focus on financing and implementing projects that promote climate adaptation and mitigation in India's rural sectors as detailed in its Climate Strategy 2030 and activities under the Climate Adaptation Resilience and Climate Finance in Rural India (CAFRI) initiative. Key actions include accelerating green lending establishing a Climate Change Fund for innovative projects and providing capacity building through its Centre for Climate Change at BIRD Lucknow. NABARD also serves as a National Implementing Entity (NIE) for the National Adaptation Fund for Climate Change (NAFCC) and a Direct Access Entity (DAE) for the Green Climate Fund (GCF).

e National Missions Under the National Action Plan on Climate Change (NAPCC):

National Solar Mission: Aims to promote solar energy generation and adoption.

National Mission for Enhanced Energy Efficiency (NMEEE): Focuses on improving energy efficiency through schemes like the Perform Achieve and Trade (PAT) program.

National Mission on Sustainable Habitat (NMSH): Implemented through programs like the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) and the Smart Cities Mission.

National Water Mission: Seeks to improve water use efficiency by 20.

National Mission for Sustaining the Himalayan Ecosystem (NMSHE): Develops policies and management strategies for safeguarding the Himalayan region.

Potential for Geographical Indication (GI) in the district

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

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

3. In Rajasthan NABARD has assisted artisans in several districts to obtain Geographical Indication (GI) tags as outlined below:

5 New GI Tags :-

1. Jodhpuri Bandhej
2. Nathdwara Pichwai Painting
3. Koftgiri Metal Craft Udaipur
4. Bikaner Usta kala
5. Bikaneri Kashidakari

4. Registered 1000 artisans as authorized users of following crafts

- Bagru Hand block print
- Sanganeri Hand block print
- Jaipur blue pottery
- Kathputlis of Rajasthan

5. As per feedback received from the DIC, Churu, there is no scope for the GI potential in the district.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Planning Department
Soil & Climate	District Statistical Planning Department
Land Utilisation [Ha]	LR Revenue Deptt. Collectorate
Ground Water Scenario (No. of blocks)	Ground Water Deptt.
Distribution of Land Holding	LR Revenue Deptt. Collectorate
Workers Profile [In 000]	District Statistical Planning Department
Demographic Profile [In 000]	District Statistical Planning Department
Households [In 000]	District Statistical Planning Department
Household Amenities [Nos. in 000 Households]	District Statistical Planning Department
Village-Level Infrastructure [Nos.]	District Statistical Planning Department
Additional Information	Forest Deptt. Govt. of Rajasthan
Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Deptt. Churu
Infrastructure & Support Services For Agriculture[Nos.]	Statistical Deptt. Churu
Irrigation Coverage [000 Ha]	Agriculture Extn.Deptt. Churu
Infrastructure For Storage, Transport & Marketing	Statistical Deptt. Churu
Processing Units	DIC Churu
Animal Population as per Census [Nos.]	A/H Department Churu
Infrastructure for Development of Allied Activities [Nos.]	Statistical Deptt. Churu
Milk, Fish, Egg Production & Per Capita Availability - Year-2	A/H Department Churu
Status	Agri. Deptt. Churu
Major Crops, Area, Production, Productivity	Agri. Deptt. Churu
Irrigated Area, Cropping Intensity	Agri. Deptt. Churu
Input Use Pattern	Agri. Deptt. Churu
Trend in procurement/ marketing	Agri. Deptt. Churu
KCC Coverage	LDM office Churu
Soil testing facilities	Agri. Deptt. Churu
Crop Insurance	Agri. Deptt. Churu
Irrigated Area & Potential	Agri.Deptt
Block level water exploitation status	GW Deptt.
Mechanisation in District	Agri.Deptt
Service Centers	Agri.Deptt.
Area under Forest Cover & Waste Land	Forest Deptt.
Nurseries (No.)	Forest Deptt.
Agri Storage Infrastructure	FCI office Churu
Fertilizer Consumption	Agri.Extn.Deptt.
Skill Development Trainings	DIC office Churu
Crop Identified for One District-One Product	DIC office Churu
Status of SHGs	DPM Office Rajeevika
Details of non-credit cooperative societies	Statistics Deptt.



Details of credit cooperative societies	DCCB HO
Status/ progress under various schemes of MoC in the district	DCCB HO

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

Sources	
1	LDM Office
2	LDM Office
3	LDM Office

Name and address of DDM

Name	G L Nirwan
Designation	DDM, NABARD
Address 1	H No. C-83 Narayan Niwas
Address 2	Agrasen Nagar Near Samudayik Bhawan
Post Office	Churu
District	CHURU
State	Rajasthan
Pincode	331001
Telephone No.	1562250830
Mobile No.	9041077591



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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🌐: www.nabsamruddhi.in



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|---|---|
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|---|---|

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✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- | | |
|--|--|
| <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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🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
|--|--|
| <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

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

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

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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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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.

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