



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Didwana-Kuchaman 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: Didwana-Kuchaman

State: Rajasthan



**National Bank for Agriculture and Rural
Development**

Rajasthan Regional Office, Jaipur

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Didwana-Kuchaman

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 Didwana-Kuchaman has projected a credit potential of ₹5462.29 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 NABARD's 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 Didwana-Kuchaman district of Rajasthan.

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

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Abbreviations

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



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

Abbreviation	Expansion
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVKY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
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
SHG	Self Help Group
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
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	<p>The district is located in the Agro climatic ZoneIIA (Transitional Plain of inland drainage).The district is in the center of Rajasthan, its total geographical area is 6687.7 sq. kilometer, and cultivated area is 668773 ha.</p>
Type of soil	<p>The soil is sandy to sandy loam and source of irrigation is tube well.</p>
Primary occupation	<p>The main crops of the District are Millet, Pulses, Jowar, Arugula, Guar, Sesame, Bajra Cumin, Onion, Isabgol, Cotton etc. In Didwana and nawa Blocks, many industries are set up on production and refining of Salt.</p>
Land holding structure	<p>Around 76% farmers are classified as SF/MF in the district.</p>

Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Under the Annual Credit Plan in the district, the total credit flow under crop credit during 2024_25 was Rs 330817.00 lakh against the ACP Target of Rs. 372750.00 Lakh thus having 88.72% achievement against ACP of 2024_25.

2. Investment credit in agriculture

Under the Annual Credit Plan in the district, the total credit flow under Investment Credit during 2024_25 is Rs 57910.00 lakh against the ACP Target of Rs. 74385.00 Lakh thus having 77.85% achievement against ACP of 2024_25.

3. Credit flow to MSMEs

Under the Annual Credit Plan in the district, the total credit flow under MSME during 2024_25 is Rs 105563.38 lakh against the ACP Target of Rs. 117900.00 Lakh thus having 86.96% achievement against ACP of 2024_25.

4. Other significant credit flow, if any

Under the Annual Credit Plan in the district, the total credit flow under OPS during 2024_25 is Rs 13731.00 lakh against the ACP Target of Rs. 16060.00 Lakh thus having 85.50% achievement against ACP of 2024_25.

3. Sector/Sub-sector wise PLP projections

1. Projection for the year

Keeping in view, enhancing farmers Income, GoI & GoR Schemes the potential in different areas under priority sector and also in consultation with bankers, line departments and LDM office, bank credit potential to the tune of Rs. 546228.71 lakh for the year 2026_27 has been projected.

2. Projection for agriculture and its components

A Credit Projection of Rs. 355904.06 lakh has been projected for FY 2026_27.

3. Projection for MSMEs

A Credit Projection of Rs. 154795.80 lakh has been projected for FY 2026_27.

4. Projection for other purposes

A Credit Projection of Rs. 35528.25 lakh has been projected for FY 2026_27.

Developmental Initiatives

- 1 Various projects under NABARD's Rural Infrastructure Development Fund (RIDF) are enhancing infrastructure in the district, including rural roads, schools, and veterinary hospitals. The Jal Jeevan Mission connects over 200 villages to drinking water.
- 2 NABARD in convergence with NRLM supports empowerment of rural women by extending grant and technical support for livelihood based activities.

4. Thrust Areas

- 1 Focus on establishing warehouses, cold storage, and integrated farming systems to strengthen agricultural infrastructure. Increasing vegetable production, enhancing rural infrastructure, and collaborating with banks for food processing units are essential
- 2 To strengthen the agricultural infrastructure, emphasis is needed on the development of warehouses, cold storage facilities, horticultural crops, integrated farming systems, land and soil development, watershed development, seed production, and vermi compost units.
- 3 loans should also support agro processing activities such as food/fruit/vegetable processing, dairy processing, agriclinics, and agribusiness. Supporting allied and subsidiary activities like dairying and promoting vegetable production over traditional crops will help farmers earn better returns.
- 4 Improving rural infrastructure is essential to generate additional employment, create new economic opportunities, and enhance credit absorption capacity. Investment must be prioritized in warehousing, cold chains, and marketing infrastructure to support agricultural development
- 5 There is potential for setting up units like grain and food processing, oil mills, pulse mills, pickle/murabba units, bread and bakery units, and animal feed processing units. The District Industries Center (DIC) should collaborate with banks to promote these activities.
- 6 There is significant potential for raw material based industries in the district. Major crops like bajra, moong, moth, groundnut, fenugreek, isabgol, and cumin present opportunities for related industrial development.

5. Major Constraints and Suggested Action Points

- 1 The district lacks adequate infrastructure across various basic sectors, and the high dependence on agriculture slows the pace of development in allied and subsidiary sectors. Infrastructure development is needed in areas like agricultural processing, horticulture, warehousing, land development.

- 2 Growth in these sectors will help generate new employment for rural youth, reduce complete dependence on agriculture, and mitigate risks in farming. Overall development of the district requires coordinated efforts from banks, government departments, farmers, and NGOs.

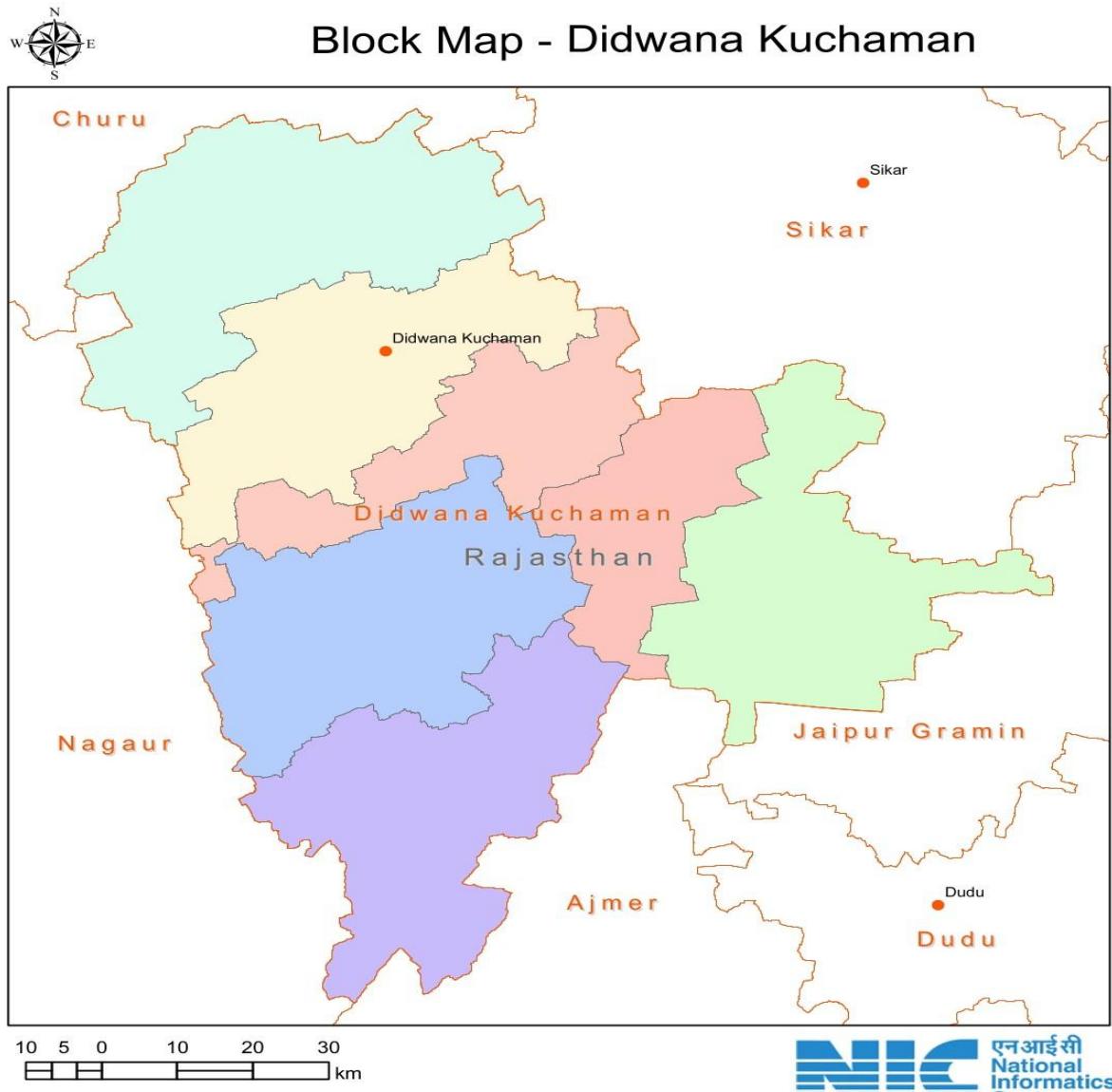
6. Way Forward

- 1 Due to land fragmentation, the per capita landholding is decreasing, and farmer incomes have not grown at the desired pace. It is essential to disseminate information about government initiatives promoting high tech farming (like greenhouses, precision farming, drip irrigation).
- 2 To ensure farmers can implement and benefit from them. For holistic development of the district, robust agricultural, storage, industrial, and communication infrastructure is essential.
- 3 Rural godowns, cold storages, and processing units must be established, and awareness and credit flow in these sectors needs to be significantly improved.
- 4 To promote dairy development, there is an urgent need to develop milk collection centers, bulk milk coolers, and fodder production units so that farmers can adopt dairying and livestock as profitable livelihoods alongside agriculture.
- 5 To implement the PLP projections effectively and turn them into reality, all stakeholders in the district including banks, government departments, and other institutions must work collectively.
- 6 Uninterrupted credit flow through centrally and state-sponsored schemes is key to accelerating development.



Part A

District Map



NIC एनआईसी
National Informatics Centre



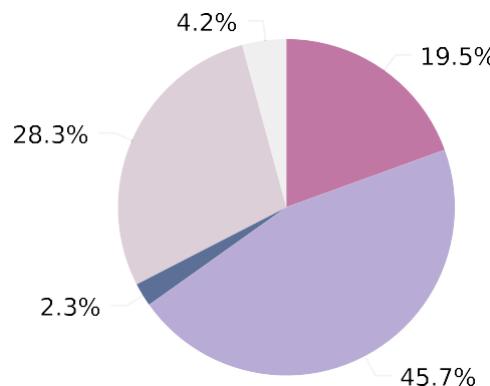
Legend	
●	District Head Quarter
■	State Boundary
□	District Boundary
■	Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	316516.79
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	249589.65
2	Term Loan for agriculture and allied activities	66927.14
B	Agriculture Infrastructure	17072.42
C	Ancillary activities	22314.85
I	Credit Potential for Agriculture A+B+C)	355904.06
II	Micro, Small and Medium Enterprises	154795.8
III	Export Credit	1312.5
IV	Education	1307.25
V	Housing	9792
VI	Social Infrastructure	2802.4
VII	Renewable energy	10582.2
VIII	Others	9732.5
	Total Priority Sector	546228.71



Agri Term Loan
 MSME

Crop Loan
 Others

Export/Education/Housing

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

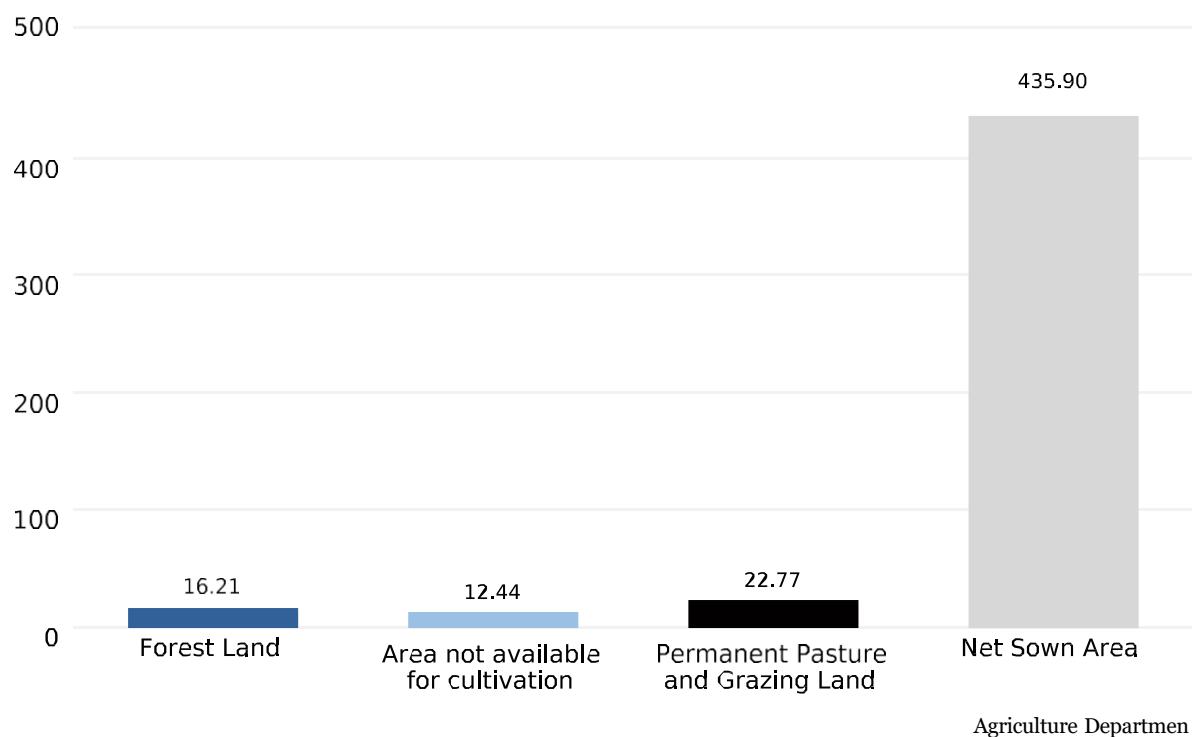
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	236684.31
2	Water Resources	3834.07
3	Farm Mechanisation	9796.78
4	Plantation & Horticulture with Sericulture	8865.28
5	Forestry & Waste Land Development	5398.96
6	Animal Husbandry - Dairy	25005.82
7	Animal Husbandry - Poultry	0
8	Animal Husbandry - Sheep, Goat, Piggery	4183.97
9	Fisheries	0
10	Farm Credit- Others	22747.6
	Sub total	316516.79
B	Agriculture Infrastructure	
1	Construction of storage	8423.04
2	Land development, Soil conservation, Wasteland development	7984.9
3	Agriculture Infrastructure - Others	664.48
	Sub total	17072.42
C	Ancillary activities	
1	Food & Agro. Processing	14522.04
2	Ancillary activities - Others	7792.81
	Sub Total	22314.85
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	51382.4
II	B Service Sector - Term Loan	9974.4
II	C Manufacturing Sector - WC	45176
II	D Service Sector - WC	46828
II	E MSME - Others	1435
	Total MSME	154795.8
III	Export Credit	1312.5
IV	Education	1307.25
V	Housing	9792
VI	Social Infrastructure	2802.4
VII	Renewable energy	10582.2
VIII	Others	9732.5
	Total Priority Sector	546228.71

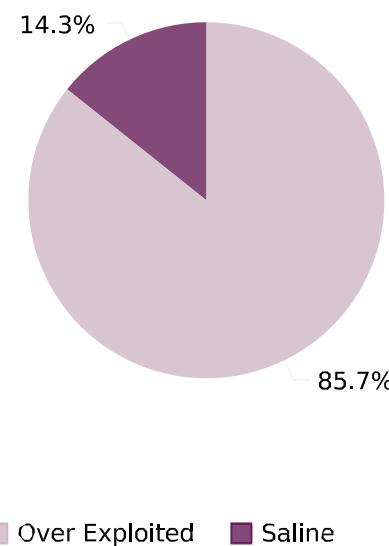


District Profile

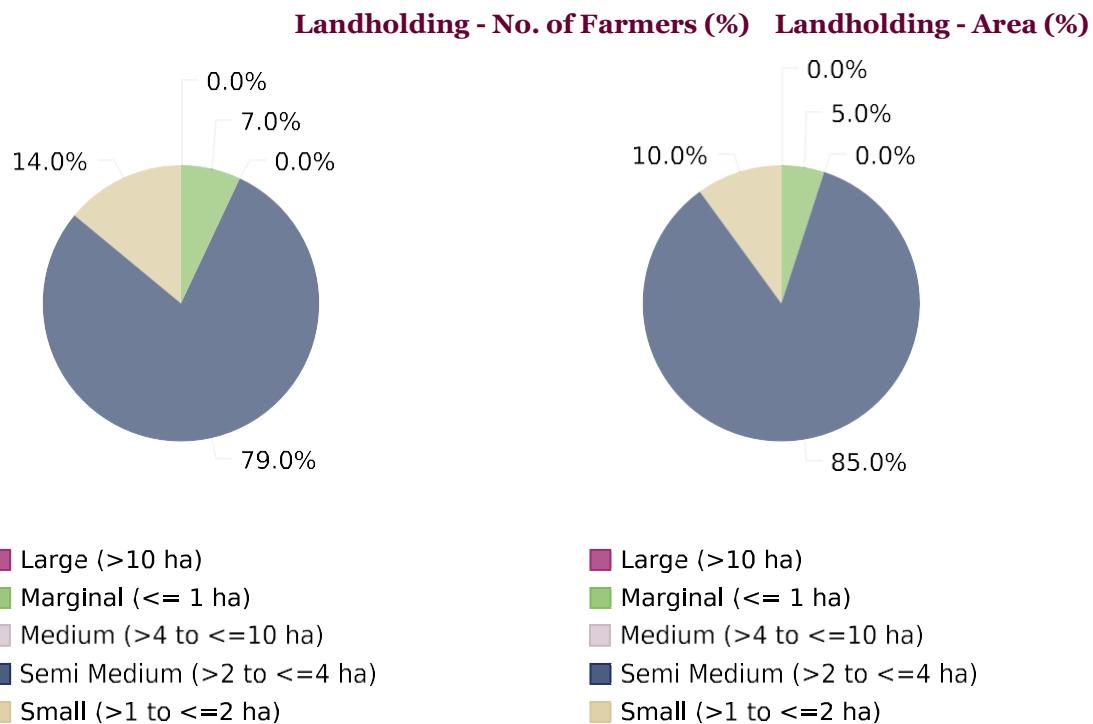
Land Utilisation ('ooo hectares)



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



CWGB Report

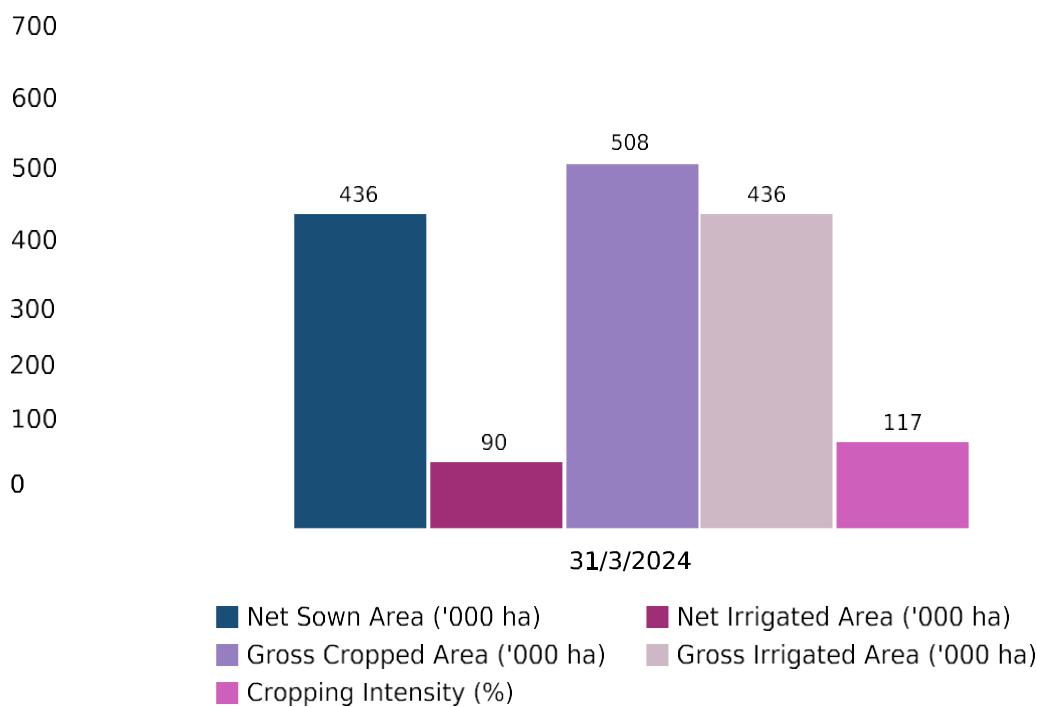


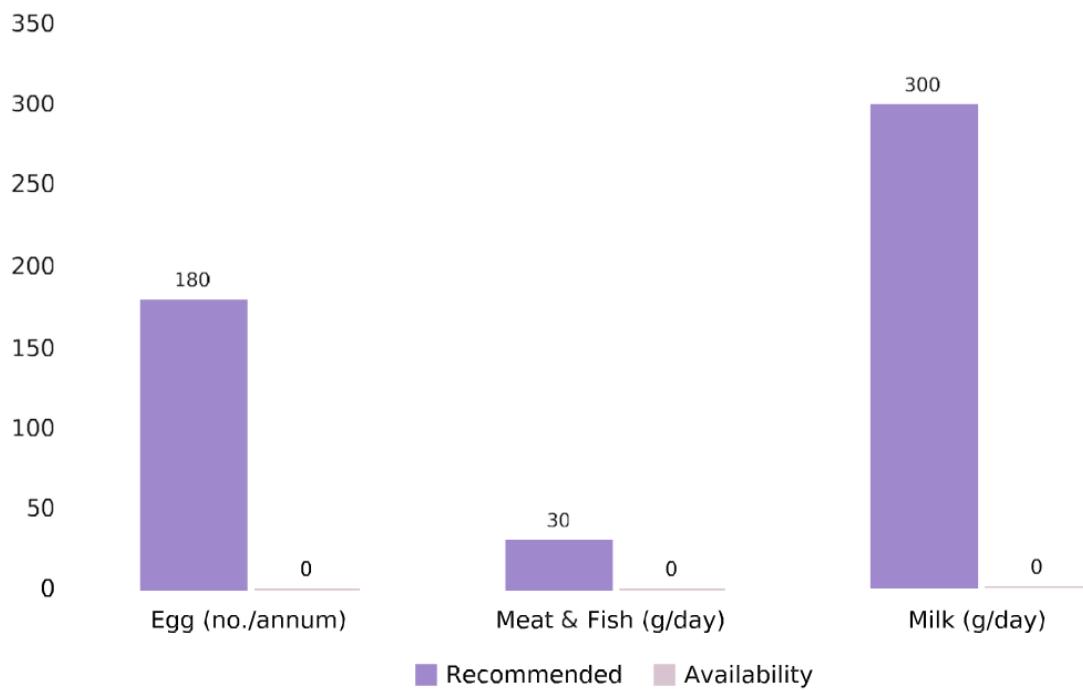
■ Large (>10 ha)
 ■ Marginal (<= 1 ha)
 ■ Medium (>4 to <=10 ha)
 ■ Semi Medium (>2 to <=4 ha)
 ■ Small (>1 to <=2 ha)

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

Agriculture Department

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



Per-capita availability



Key Agricultural and Demographic Indicators

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

Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	9.00	7.03	23.00	4.97
2	>1 to <=2 ha	18.00	14.06	45.00	9.72
3	>2 to <=4 ha	101.00	78.91	395.00	85.31
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	128.00	100.00	463.00	100.00

Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1625.00	824.00	801.00	1266.00	359.00

Health, Sanitation, Livestock and Agricultural Infrastructure

Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	237610.00	37000.00	200610.00
2	Buffaloes	273471.00	28002.00	245649.00
3	Sheep - Indigenous	278482.00	78400.00	200081.00
4	Goat	771577.00	109670.00	661907.00
5	Pig - Indigenous	5438.00	2122.00	3216.00
6	Horse/Donkey/Camel	7100.00	3405.00	3595.00
7	Rabbit	467.00	167.00	300.00
8	Poultry - Indigenous	35996.00	14669.00	30865.00

Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity
1	Spices (Masala Powders/ Pastes)	15.00	2400.00
2	Milk (Chilling/ Cooling/ Processing, etc.)	3.00	5000.00
3	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	9.00	20.00



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2025
Rainfall -Normal (mm)	370
Rainfall - Actual (mm)	480

Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('ooo ha)	507.90
Net sown area ('ooo ha)	435.90
Cropping intensity (%)	116.52

Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	206.78
Fertilizer consumption - Rabi (kg/ha)	211.82

Trend in procurement/ marketing

Particulars	31/03/2025
RMCS/ eNAM platforms (No.)	5

KCC Coverage

Particulars	31/03/2025
KCC coverage (No.)	135408
GLC through KCC (Rs. lakh)	1859.19

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	2
Soil Health Cards Issued (No.)	14697

Crop Insurance

Particulars	31/03/2025
Crop Insurance Coverage (No.)	47921

Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Pearl Millet	148.73	135.58	0.00
Pulses	221.70	119.08	0.00
Groundnut	15.33	21.49	0.00
Cotton	1.96	1.98	0.00
Horse Gram	31.07	29.47	0.00
Wheat	26.28	55.08	0.00
Indian Mustard	25.74	24.11	0.00
Isabgol	18.39	12.14	0.00
Moth Bean	3.97	1.39	0.00
Sesame	1.20	0.54	0.00
Taramira	5.03	4.55	0.00

Irrigated Area & Potential

Particulars	31/03/2024
Gross Irrigated Area (ooo ha)	89

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Didwana-Kuchaman	Didwana	Over Exploited
2	Rajasthan	Didwana-Kuchaman	Kuchaman	Over Exploited
3	Rajasthan	Didwana-Kuchaman	Ladnu	Over Exploited
4	Rajasthan	Didwana-Kuchaman	Makrana	Over Exploited
5	Rajasthan	Didwana-Kuchaman	Molasar	Over Exploited
6	Rajasthan	Didwana-Kuchaman	Nawa	Over Exploited
7	Rajasthan	Didwana-Kuchaman	Parbatsar	Over Exploited

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (ooo ha)	18
Waste Land (ooo ha)	13



District Profile

Key Insights into Livestock, Fisheries and Land Development

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	2000.00
Storage Godowns (No.)	11.00
Storage Godowns (Capacity - 000 MT)	25000.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0.00
Market Yards [Nos] / Wholesale Market (No.)	15.00
Storage capacity available with PACS/ LAMPS/ RMCS (000 MT)	14570.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2024
Fertilizer Consumption (ooo kg)	699.00
Pesticides Consumption (ooo kg)	0.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (ooo kg)	2

MSME

Particulars	Status
MSME Clusters (No.)	2
Micro Units (No.)	7405
Small Units (No.)	541
Medium Units (No.)	5

Skill Development Trainings

Particulars	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	1

Informal Credit Delivery

Status of SHGs

Particulars	31/03/2024
No. of SHGs formed	4891
No. of SHGs credit linked (including repeat finance)	1805
Bank loan disbursed (Rs. lakh)	4051.00
Average loan per SHG (Rs. lakh)	0.00
Percentage of women SHGs %	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	473



Consumer Stores (No.)	22
Housing Societies (No.)	23
Weavers (No.)	13
Marketing Societies (No.)	16
Labour Societies (No.)	83
Industrial Societies (No.)	34
Others (No.)	374
Total (No)%	1038

Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	238

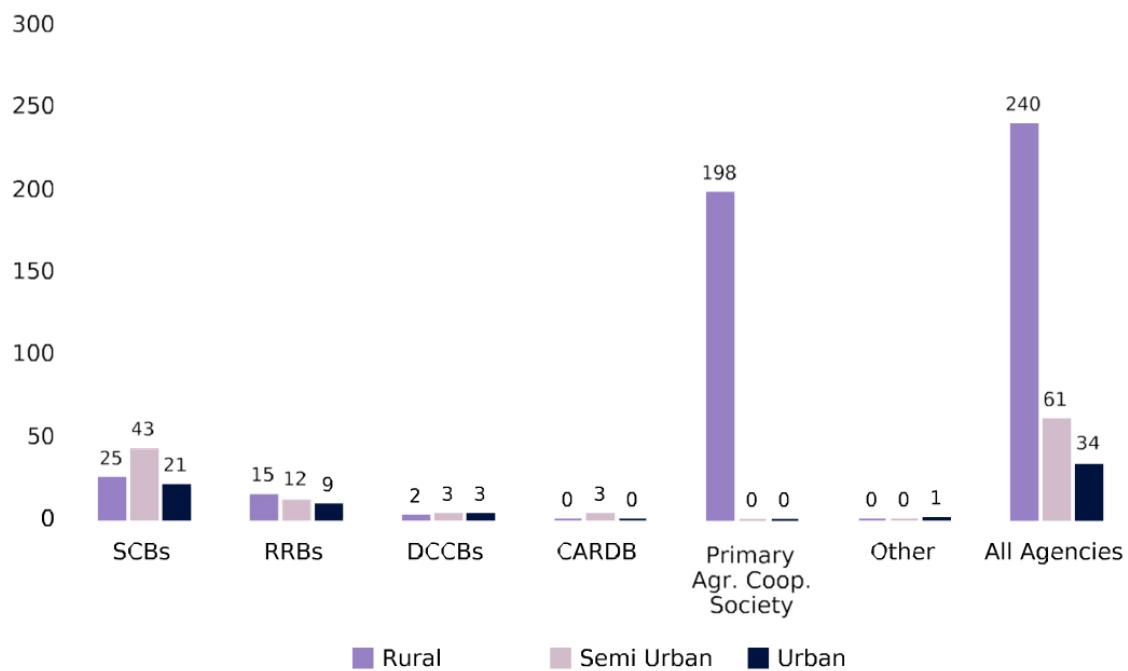
Status/ progress under various schemes of MoC in the district

	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	232
2	Potential for formation of new MPACS	50
3	PACS Computerisation	173
4	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	6
5	PACS sanctioned with warehousing facility & other related infrastructure	11
6	Capacity of the grain storage godowns sanctioned	2
7	PACS as Common Service Centres (CSCs)	22
8	PACS as Kisan Samridhi Kendras (KSKs)	48
9	PACS as Jan Aushadi Kendras (JAK)	1
10	Petrol/ Diesel distributorship/ dealership	1
11	PM Kusum Scheme	1

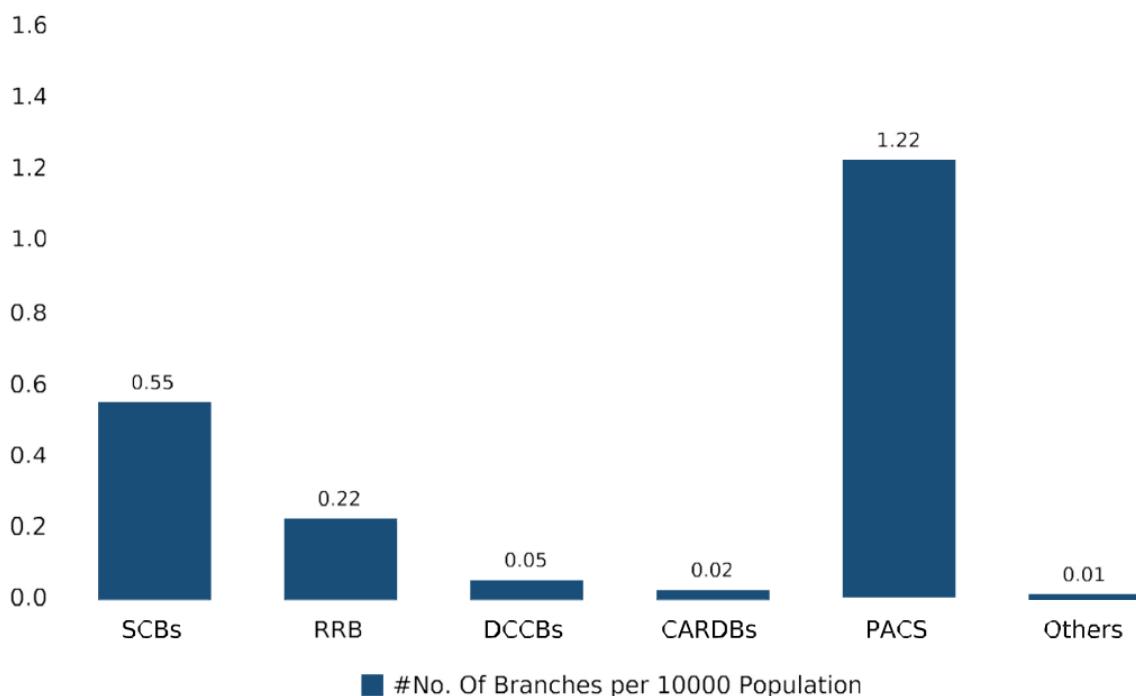


Banking Profile

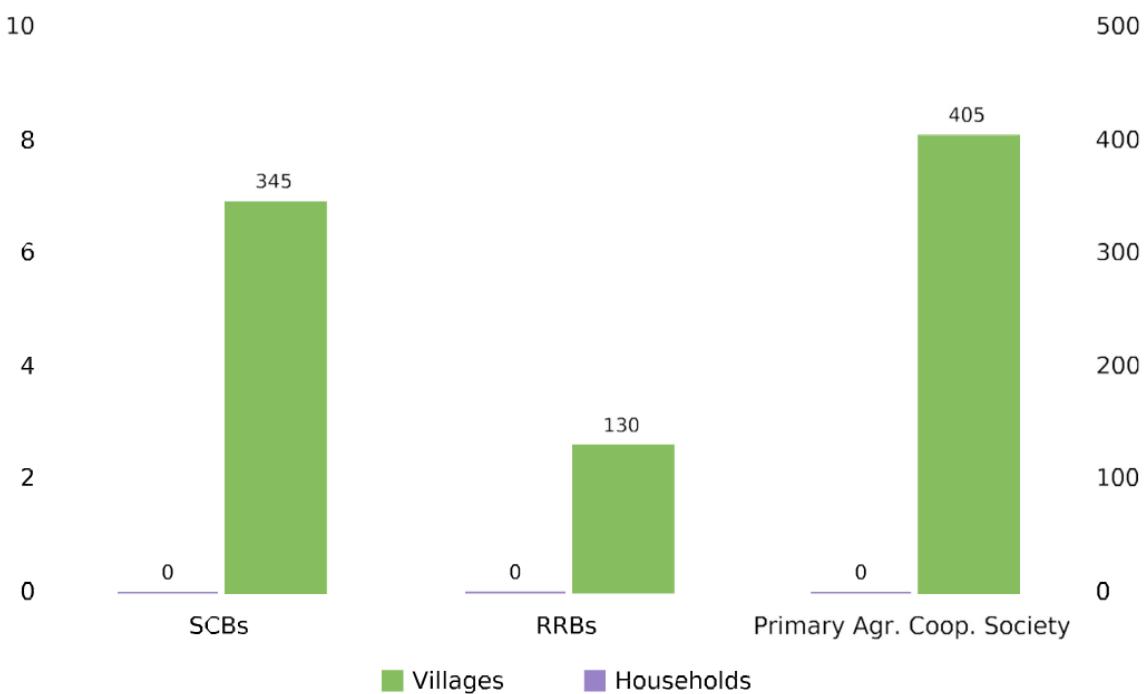
1. Agency wise - Number of branches in the district



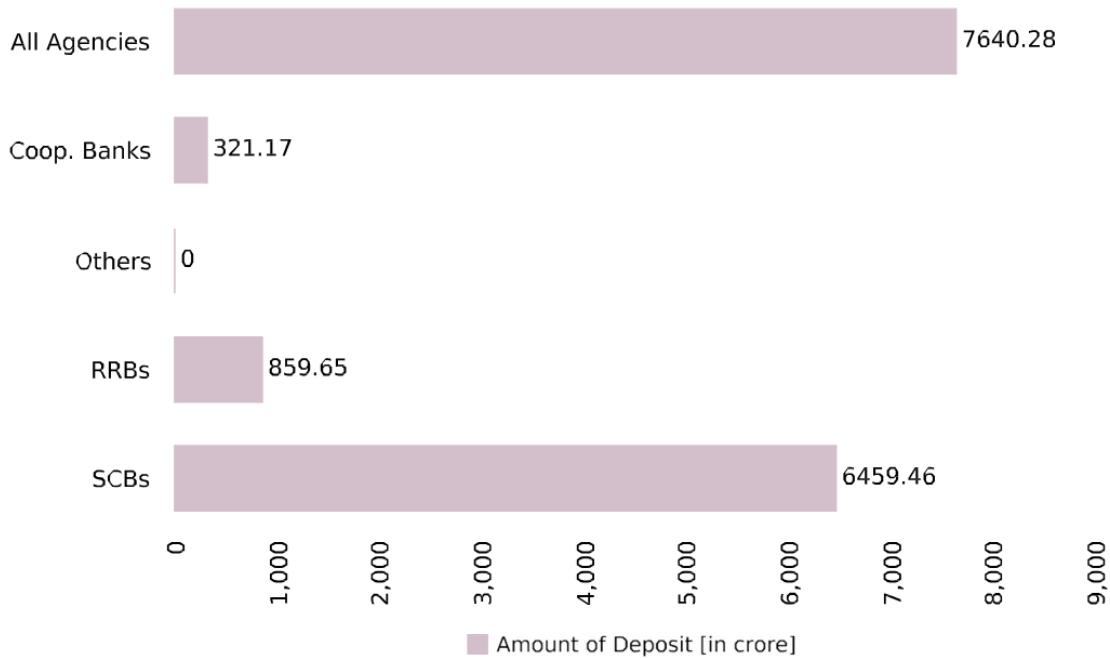
2. Branch Penetration



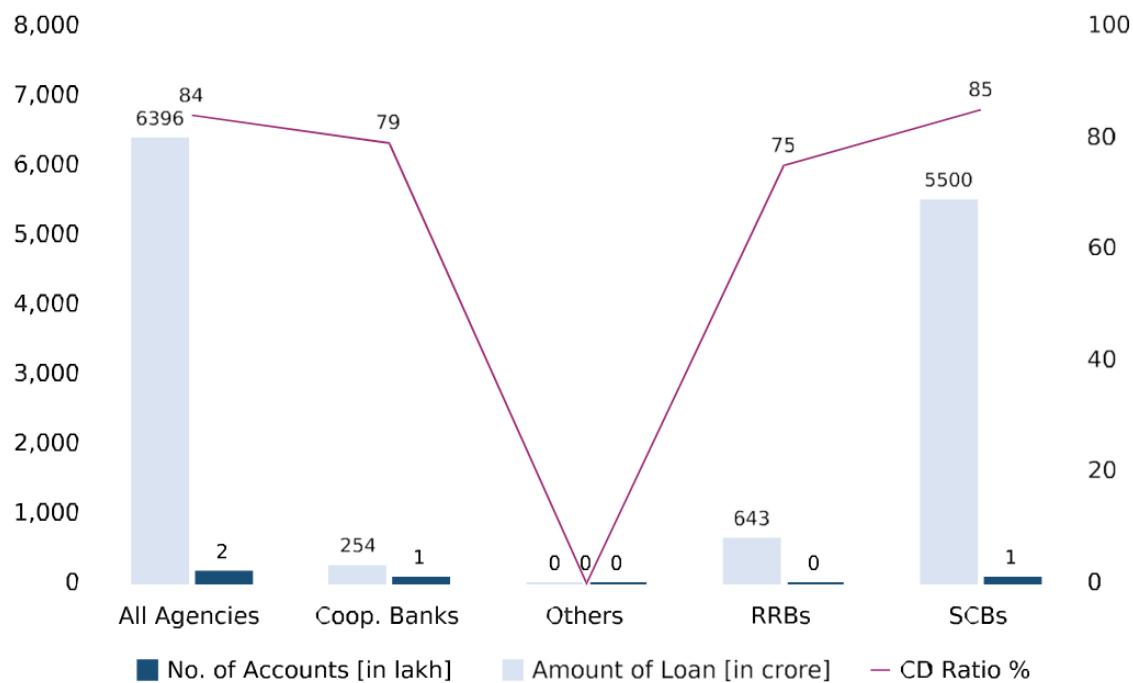
3. Agency wise - Per branch Outreach



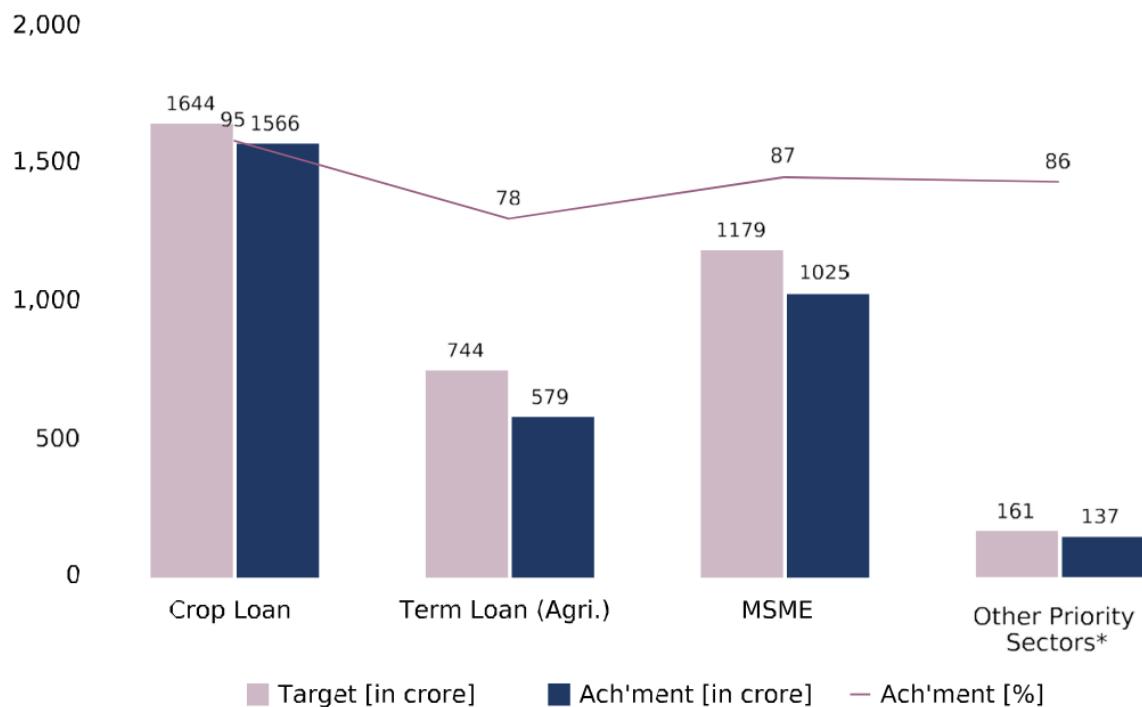
4. Agency wise - Deposit O/s



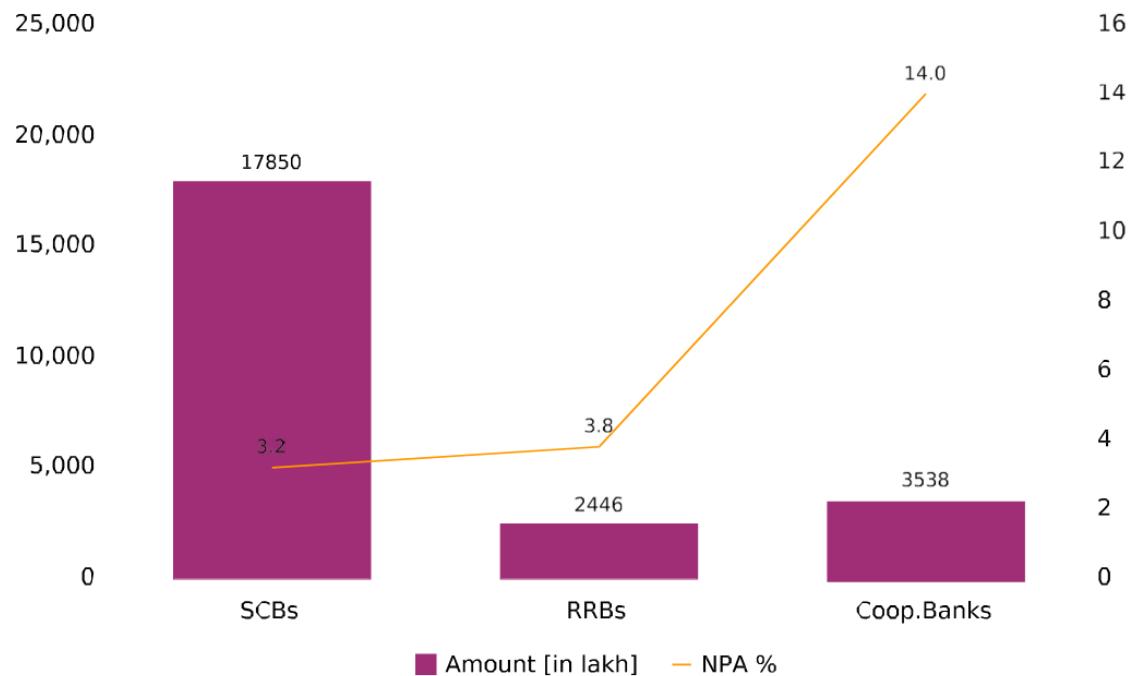
5. Agency wise - Loan O/s and CD ratio



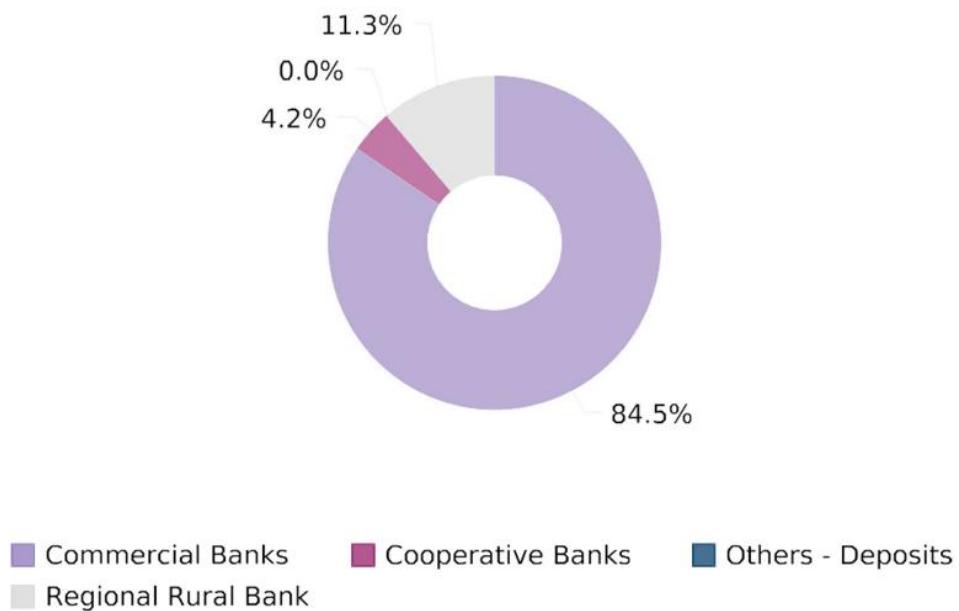
6. Sector-wise Performance under ACP



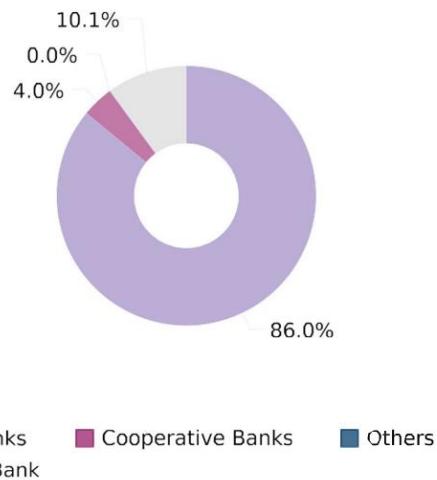
7. NPA position



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



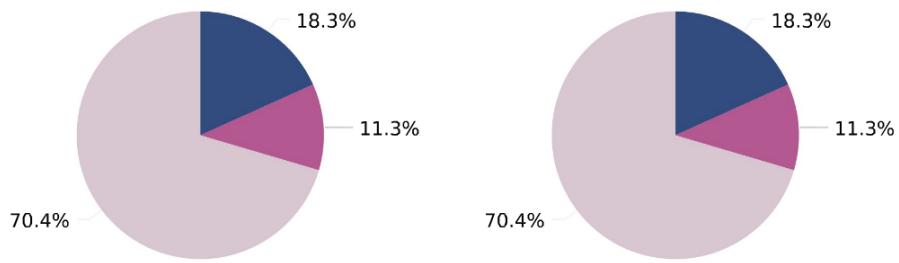
9. Agency wise - Share of Loan O/s Year 2024-25



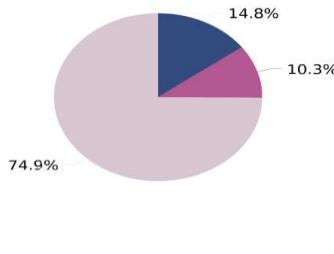
10. Agency wise - Share of NPA

Year 2022-23

Year 2023-24



Year 2024-25



■ Coop. Banks ■ RRBs ■ SCBs



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	17	89	25	43	21	NA	5412	355	345	NA
Regional Rural Bank	1	36	15	12	9	NA	755	100	130	NA
District Central Coop. Bank	1	8	2	3	3	NA	35	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	1	3	0	3	0	NA	0	0	NA	NA
Primary Agr. Coop. Society	198	198	198	0	0	0	0	0	405	NA
Others	1	1	0	0	1	0	0	0	0	NA
All Agencies	219	335	240	61	34	0	6202	455	NA	NA

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	198546	198546	201458	1.5	52.7	602610.00	602610.00	645946.00	7.2	84.54
Regional Rural Bank	89965	89965	91578	1.8	23.9	77969.00	77969.00	85964.98	10.3	11.25
Cooperative Banks	101876	101876	89477	-12.2	23.4	30727.00	30727.00	32117.00	4.5	4.20



Others	0	0	0	0	0.0	0.00	0.00	0.00	0.0	0.00
All Agencies	390387	390387	382513	-2.0	100.0	711306.00	711306.00	764027.98	7.4	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	155450	155450	162248	4.4	100.0	596388.00	596388.00	639649.66	7.3	100.0
Commercial Banks	64896	64896	69583	7.2	42.9	515011.00	515011.00	549980.00	6.8	86.0
Cooperative Banks	56112	56112	56554	0.8	34.9	25615.00	25615.00	25350.00	-1.0	4.0
Others	0	0	0.0	0.0	0.0	0.00	0.00	0.00	0.0	0.0
Regional Rural Bank	34442	34442	36111	4.8	22.3	55762.00	55762.00	64319.66	15.3	10.1

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	85.5	85.5	85.1
Regional Rural Bank	71.5	71.5	74.8
Cooperative Banks	83.4	83.4	78.9
Others	0.0	0.0	0.0
All Agencies	83.8	83.8	83.7



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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	566905	293006	112815		43155
Regional Rural Bank	266615	28229	17868		3691
Cooperative Banks	0	4601	333		403
Others	0	0	0		0
All Agencies	833520	325836	131016		47249

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	356846.00	64.9	205044.00	37.3	135353.00	24.6	0.00	0.0	88788.00	16.1
Regional Rural Bank	50231.00	78.1	42773.00	66.5	16544.00	25.7	0.00	0.0	12588.00	19.6
Cooperative Banks	24092.00	95.0	23991.00	94.6	8914.00	35.2	0.00	0.0	2698.00	10.6
Others	0.00	0	0	0	0	0	0.00	0	0.00	0
All Agencies	431169.00	67.4	271808.00	42.5	160811.00	25.1	0.00	0.0	104074.00	16.3

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	350676.00	318553.66	90.8	350676.00	318553.66	90.8	372750.00	330718.00	88.7	90.1
Commercial Banks	243852.00	240523.45	98.6	243852.00	240523.45	98.6	279114.00	246820.00	88.4	95.2
Cooperative Banks	27887.00	25432.22	91.2	27887.00	25432.22	91.2	29395.00	27538.00	93.7	92.0
Others	312.00	264.01	84.6	312.00	264.01	84.6	0.00	0.00	0	56.4
Regional Rural Bank	78625.00	52333.98	66.6	78625.00	52333.98	66.6	64241.00	56360.00	87.7	73.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	209674.00	140254.56	66.9	209674.00	140254.56	66.9	164405.00	156552.00	95.2	76.3
Term Loan (Agri.)	62853.00	58258.00	92.7	62853.00	58258.00	92.7	74385.00	57910.00	77.9	87.8
Total Agri. Credit	272527.00	198512.56	72.8	272527.00	198512.56	72.8	238790.00	214462.00	89.8	78.5
MSME	66415.00	105563.38	158.9	66415.00	105563.38	158.9	117900.00	102525.00	87.0	134.9
Other Priority Sectors*	11734.00	14477.17	123.4	11734.00	14477.17	123.4	16060.00	13731.00	85.5	110.8
Total Priority Sector	350676.00	318553.11	90.8	350676.00	318553.11	90.8	372750.00	330718.00	88.7	90.1



9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	515011.00	16101.00	3.1	515011.00	16101.00	3.1	549980.00	17850.15	3.2	3.1
Regional Rural Bank	55762.00	2576.27	4.6	55762.00	2576.27	4.6	64319.66	2446.50	3.8	4.3
Cooperative Banks	24236.00	4178.97	17.2	24236.00	4178.97	17.2	25350.00	3538.09	14.0	16.1
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies	595009.00	22856.24	3.8	595009.00	22856.24	3.8	639649.66	7769.74	1.2	3.0



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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects

across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 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, NIDDB, 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 2023/24 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 2023/24 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

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



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

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

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



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

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

6. State Budget

6.1. Important Announcements

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



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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment. Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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



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 Adiwasari 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

Didwana Kuchaman district is primarily an agricultural region, with key crops including millet, wheat, pulses, jowar, arugula, guar, sesame, cumin, and cotton. Most crop production occurs during the Kharif season, which features crops like millet, jowar, green pulse, moth, chawla, groundnut, sesame, Isabgol, Fennel and guar. The district experiences an average rainfall of 370 mm, but it faces severe water shortages, categorizing all blocks as 'Dark' in terms of water resources.

To support farmers, the New Pradhan Mantri Crop Insurance Scheme was implemented in 2016, offering low premiums 2% for Kharif crops and 1.5% for Rabi crops, with 5% for commercial crops like cotton and horticulture. Over the last three years (2022_23 to 2024_25), banks have distributed significant crop loans amounting to Rs. 3008.88 crore, and Rs. 2144.62 crore, respectively.

Sustainable and organic farming initiatives are underway through the National Agricultural Development Scheme and Atma Pariyojana, focusing on increasing agricultural productivity, improving soil health, and enhancing water infrastructure. The 'Promotion of 10,000 FPOs' scheme has led to the registration of FPOs in all 7 blocks, with support from NABARD, NAFED, and SFAC, aiming to reduce agricultural costs and secure better prices for small and marginal farmer.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There is a significant lack of adequate investment in agricultural extension and support services in Didwana-Kuchaman district, highlighting the need for increased medium- and long-term credit from banks in this sector. The high levels of brackish and saline water present a challenge, necessitating awareness programs by the Agriculture and Horticulture Departments. These departments should educate farmers on the proper use of saline water for growing date palms and salt-tolerant crops, while also providing the necessary seeds, fertilizers, and technical support.

Farmers in the district primarily practice traditional farming methods. To modernize agriculture, they should be encouraged to adopt new technologies. The Agriculture and Agriculture Science Departments must extend their services to remote areas, focusing on agricultural management and post-harvest practices. Improving the seed replacement rate and creating Farmer Producer Organizations through an aggregator model are essential steps. The excessive use of chemical fertilizers and pesticides is negatively impacting soil fertility.

A transition to organic fertilizers is recommended to enhance soil health. Additionally, there is a lack of safe storage systems for fertilizers, seeds, and harvested crops at the village level, forcing farmers to sell their produce immediately after harvest and often at unfair prices.

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



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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.73	1	5000	8650.96	8650.96
2	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.59	1	2700	1603.43	1603.43
3	Cereals - Barley/ Jav_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.34	1	1900	640.40	640.40
4	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.41	1	131000	53825.28	53825.28
5	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.25	1	1200	301.77	301.77
6	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.68	1	13000	8791.12	8791.12
7	Cereals - Wheat/ Gehu_UnIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.30	1	9500	2846.20	2846.20
8	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.62	1	2000	1241.20	1241.20
9	Fibre Crops - Cotton/ Kapaas_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.41	1	500	205.98	205.98
10	Medicinal And Aromatic Plants - Isabgol_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.51	1	7500	3852.00	3852.00
11	Medicinal And Aromatic Plants - Isabgol_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.51	1	10000	5136.00	5136.00
12	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.35	1	15500	5473.05	5473.05
13	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.50	1	7500	3723.60	3723.60

14	Oil Seeds - Indian Mustard/Bharatiya Sarsa_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.39	1	10500	4123.28	4123.28
15	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.27	1	300	80.25	80.25
16	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.31	1	1100	339.00	339.00
17	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.29	1	7000	2044.77	2044.77
18	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.48	1	12800	6149.52	6149.52
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.42	1	13000	5411.02	5411.02
20	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.35	1	189000	66735.90	66735.90
21	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.59	1	700	411.95	411.95
Sub Total					441700	181586.68	181586.68
Post Harvest							18158.67
Maintenance							36317.34
Total							236062.68
Grand Total					441700	181586.68	236062.68

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

"Minor irrigation is a critical area for the development of the agricultural sector in Didwana-Kuchaman district. It can be primarily classified into two categories: groundwater tapping schemes and surface water tapping schemes. Additionally, efficient water resource management methods such as drip and sprinkler irrigation, as well as the installation of underground pipelines, fall under the umbrella of micro irrigation.

Rainfall is another vital source of water for agricultural irrigation. According to data from the census and agriculture departments, the average rainfall in Didwana-Kuchaman district is 370 mm, while the actual rainfall recorded for the year 2024-25 was 620 mm.

However, the groundwater available in the district is predominantly saline, which adversely affects agricultural productivity. To address this issue, the state government provides grants for implementing micro irrigation schemes. Given the soil structure, there is significant long term potential for the adoption of sprinkler and drip irrigation systems in the district"



2.1.2.2 Infrastructure and linkage support available, planned and gaps

In Didwana Kuchaman district, the total actual sown area is 4,35,907, with only 20% (89,713 hectares) being irrigated. The overall sown area is 5,14,533 hectares, and the total reported area is 6,68,773 hectares. Notably, no rivers originate in the district; 20% of the irrigated area relies on groundwater, while 80% depends on rainfall.

To enhance irrigation practices, it is essential for bank field staff to have adequate knowledge of drip and sprinkler irrigation systems so they can effectively inform farmers. Banks should consider organizing workshops to promote loans for these systems. Additionally, groundwater surveys should be conducted on a watershed basis in isolated and overexploited areas.

There is a pressing need for maximum publicity regarding schemes run by the Agriculture and Horticulture Departments that offer grants. Moreover, the Electricity Distribution Corporation should expedite the release of electricity connections for pump stations.

Investment in minor irrigation programs is crucial, particularly in rainwater harvesting, diggies, tankas, khadeens, and ponds. A concrete action plan to mobilize financing for micro irrigation activities is also necessary.

Currently, all 07 blocks of the district fall under the 'Dark' category due to excessive heat leading to significant water evaporation and a declining water table. "

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	Diesel Pump Sets--10.0 HP	No.	0.49	90	70	34.44	31.01
2	Diesel Pump Sets--5.0 HP	No.	0.37	90	70	26.25	23.59
3	Drip Irrigation--1.2 m*063mlateral size16mm-1Hectare model	ha	1.59	90	210	333.55	300.16
4	Drip Irrigation--1.8m*0.6mlateral size16 mm-1ha model	ha	1.14	90	210	238.42	214.62
5	Drip Irrigation--1m*0.3mlateral size16mm-1ha model	ha	1.93	90	210	405.23	364.70
6	Drip Irrigation--4.5m*4.5mlateral size12mm-1 ha model	ha	0.47	90	200	93.51	84.16

7	Drip Irrigation--6m*6mlateral size12mm-1ha model	ha	0.41	90	350	144.62	130.13
8	Drip Irrigation--9m*9mlateral size12mm-1 ha model	ha	0.32	90	350	111.30	100.17
12	Dug-cum-Bore Well--Nagaur-Alluvial- RotaryDia100mmDepth 30m	No.	1.53	90	175	267.19	240.52
9	Dug Well-Deepening-Nagaur- Alluvial-Dia3mDepth 30m	No.	0.06	90	325	18.46	16.58
10	Dug Well-Deepening-Nagaur- Hardrock-Dia3mDepth 30m	No.	0.06	90	350	19.88	17.85
11	Dug Well-New-Nagaur- Alluvial-Dia3mDepth 30m	No.	1.80	90	175	315.35	283.78
13	Electric Pump Sets--7.5 HP	No.	0.39	90	350	136.29	122.71
14	Solar PV Pump Sets (AC)--6 to 10 kw	No.	0.44	90	350	152.32	137.13
15	Solar PV Pump Sets (DC)-- submersible pump set 20.0 HP	No.	1.07	90	25	26.70	24.03
16	Solar PV Pump Sets (DC)-- submersible pump set 7.5 HP	No.	0.46	90	35	16.03	14.42
17	Solar PV Pump Sets (DC)-- without USPC 7.5 HP	No.	3.49	90	350	1221.15	1099.07
18	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 4ha	ha	0.02	90	700	16.31	14.63
19	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	1400	618.17	556.36
20	Sprinkler Irrigation --75 mm dia sprinkler coupler 4ha	ha	0.09	90	700	64.96	58.45
Total				6605	4260.13	3834.07	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization plays a crucial role in enhancing the quality of agricultural products, yet it is currently lacking in Didwana Kuchaman district. There is an urgent need to promote farm mechanization to create capital assets in the agricultural sector and boost productivity.

The district has significant potential for farm mechanization, driven by increasing demand for agricultural labor, a reduction in supply, and rising costs. Both banks and private companies are offering loans to support this initiative. The total credit inflow for farm mechanization under the Annual Credit Scheme during the years 2022_23, 2023_24 and 2024_25 was Rs. Rs. 6,307.04 lakh, Rs. 3088.12 lakh and Rs.3213.00 lakh, respectively.

To further promote farm mechanization, the Government of India has included provisions for it in the National Mission of Sustainable Farming and other initiatives, resulting in a continuous increase in credit flow for this sector."

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Rajasthan Government has initiated several measures to enhance agricultural productivity through technological innovations such as digital soil mapping, effective input

management using sand, and water-saving techniques. More than 20,000 solar power pumps have been installed to power irrigation systems. The government plans to establish over 2,600 hiring centers at the Panchayat Committee level within three years, enabling farmers to rent farming equipment.

The Sub-Mission on Farm Mechanization (SMAM) aims to promote the use of agricultural machinery, targeting a ratio of 2 KW/hectare. This includes training, testing, and demonstrations of farm mechanization, along with financial assistance for purchasing agricultural equipment and establishing custom hiring centers. With increasing demand for agricultural labor and high costs, there is great potential for farm mechanization in the district. Banks and non-banking institutions are providing loans, while dealers for tractors and threshers are available at Block Headquarters. Training for tractor maintenance is offered by Agricultural Science Centers and tractor companies. To raise awareness, it's essential to promote the benefits of agricultural equipment, ensure easy loan access, and establish agri clinics for repairs. Additionally, promoting power tillers and improved farming tools like solar arrays and seed drills is crucial."

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	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	700	344.54	310.10
2	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	700	1086.05	977.48
3	Power Tiller--12-15 hp	No.	2.41	90	700	1685.25	1516.76
4	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	525	365.12	328.65
5	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	375	1805.63	1625.09
6	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	415	2508.91	2258.01
7	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	8.03	90	385	3089.63	2780.69
Total				3800		10885.13	9796.78

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

"Didwana Kuchaman, a low rainfall district in Rajasthan, presents opportunities for developing crops like lemon, amla, pomegranate, wood apple, papaya, rosemary, cumin, fenugreek, and isabgol. Despite its potential, the area has seen limited loan distribution



from banks. The total credit inflow for fruit orchards and horticulture during 2022-23, 2023-24, and 2024-25 was Rs. 0.22 lakh, Rs. 22.14 lakh, and Rs. 23.00 lakh, respectively. Currently, government subsidies for horticulture are limited to orchards of lemon, plum, belpatra, papaya, and amla. However, Didwana Kuchamans climate is suitable for pomegranate cultivation, which has been on the rise. Farmers believe that if subsidies for pomegranate orchards are introduced, the area planted could increase significantly. Traditional farming is facing challenges due to declining groundwater levels, leading to lower profits. In response, the government is promoting horticulture, and interest among farmers is growing. Previously offering a 50% subsidy, the government has now increased this to 75% for horticulture initiatives.

Under the National Horticulture Mission, grants for new orchards of lemon, plum, amla, and papaya are available, with 75% coverage of costs distributed over three years. Farmers can plant new orchards from July to September and in February to March, with subsidies available for areas between 0.4 to four hectares."

2.1.4.2 Infrastructure and linkage support available, planned and gaps

"The Horticulture Department plays a crucial role in developing gardens and implementing government schemes in the district. Under the National Horticulture Mission, various programs focus on enhancing the production and productivity of crops like lemon, plum, amla, papaya, pomegranate, belpatra, cumin, and fenugreek.

To promote horticulture, essential infrastructure such as processing units, storage, and marketing facilities must be established in the government or cooperative sectors. The Government of India aims for 8% growth in this sector under the Integrated Horticulture Development Mission, emphasizing a holistic approach that integrates production systems, pre and postharvest management, and adequate returns for growers.

Implementing horticulture with effective backward and forward linkages not only boosts farmers' incomes but also offers alternative livelihoods in case of crop losses. Encouraging self help groups, farmer clubs, and producer organizations is vital for increasing farmers income and promoting sustainable practices.

To further this aim, adopting modern technologies for dry farming is essential. However, the lack of processing units hinders horticultural development. The government should incentivize private sector entrepreneurs with special concessions. Additionally, banks need to increase credit flow for drip and sprinkler irrigation schemes, as fencing, drip systems, and water harvesting (Diggies) are essential for garden establishment."

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	700	786.45	707.84
2	Dryland Horticulture crops- Ber-without drip-6m*6m	ha	0.68	90	350	239.68	215.74
3	Dryland Horticulture crops- Indian Goose Berry (Amla)- High density-with drip 3m*3m	ha	2.47	90	1400	3460.38	3114.37
4	Dryland Horticulture crops- Indian Goose Berry (Amla)- without drip-6m*6m	ha	0.98	90	350	344.54	310.10
5	Floriculture-Rose-1 ha	ha	1.58	90	35	55.44	49.91
6	Medicinal & Aromatic Crops-- Isabgol plant- 25 plants per square meter	ha	0.58	90	450	260.01	234.00
8	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	100	4494.00	4044.60
7	Protection Structure-- Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	7	209.72	188.72
Sub Total					3392	9850.22	8865.28
Total					3392	9850.22	8865.28

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

"Didwana Kuchaman, a low rainfall district in Rajasthan, presents opportunities for developing crops lacia (babul), neem, khejri, etc. Despite its potential, the area has seen limited loan distribution from banks.

We understand that "Forestry" is essentially the art, science, and system of studying and managing forests and related natural resources. A "forest" can be defined as a large tract of land predominantly covered with trees and shrubs, aimed at deriving both economic and ecological benefits. Forest trees provide timber, fuelwood, wood pulp, food products, gum, resin, nonedible oils, rubber, fiber, lac, bamboo, fodder, medicines.

The total credit inflow under the sector remained nil or not classified by FIs.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In Rajasthan some of the identifiable trees for agro forestry are Babul, Kikar, Indian gum Arabic, Ardu, Neem, Shisham, Jatropha, Subabul, Khejri, etc.,

Considering the climate and soil conditions of the district, there is great potential for planting trees such as acacia (babul), neem, khejri, etc. Out of the total area of 6,68,873 hectares in the district, only 16,212 hectares are under forests. Around 36,365 hectares of land in the district is barren and unsuitable for agriculture, which can be utilized for forest



development and tree plantation. According to the National Forest Policy, forests should cover about one third of the total land area, but in Rajasthan, this percentage is only 9.10%, and in didwana district, it is merely 3.95%.

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	5250	5814.13	5232.71
2	Plantation--Subabul plant- 2.5 m*2.5m	ha	0.44	90	420	184.73	166.25
Total					5670	5998.86	5398.96

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

"According to Basic Rearing Statistics 2022, India produced 221 million tonnes of milk in 2021-2022, marking a 5.3% increase from the previous year. Rajasthan emerged as the leading producer, contributing 15.05% of the total milk output, followed closely by Uttar Pradesh (14.93%) and Madhya Pradesh (8.06%). Cattle farming is integral to the rural economy of the district, providing small and marginal farmers, as well as land laborers, with a source of additional income.

With agriculture as the main occupation, most villagers depend on it for their livelihoods. Given that the district primarily has a single Kharif crop during the rainy season, promoting dairy farming is crucial. Current milk production in the district stands at 3.70 lakh liters per day, with potential for growth through increased bank lending for dairy entrepreneurship.

Despite the nutritional value of milk, credit distribution in the animal husbandry sector has not met expectations. The Government of India's livestock development policy emphasizes breed improvement, free medicines, and expanded health services. The Kisan Credit Card (KCC) facility should be extended to those in animal husbandry to support their capital needs.

The Animal Husbandry Infrastructure Development Fund (AHIDF) aims to increase milk production from 188 million tonnes to 330 million tonnes by 2024, targeting a rise in the processing sector from 25% to 40%. The fund will support Farmer Producer Organizations (FPOs), MSMEs."

2.1.6.2 Infrastructure and linkage support available, planned and gaps

"According to the Livestock Census 2019, the district has a significant number of cattle:



573,991 cows and bulls, 545,342 buffaloes, 466,267 sheep, and 1,195,815 goats. The district is supported by a multipurpose veterinary clinic (Poly Clinic), 37 first-class veterinary clinics, 141 veterinary hospitals, 11 veterinary clinics, 324 medical sub-centers, and 60 livestock service centers. The state government provides free medicines for veterinary hospitals.

The Rajasthan Dairy Federation, known for its Saras brand, collects 23,000 liters of milk per day from 14,777 registered dairy farmers and supports 383 dairy farming societies that offer technical guidance, milk conservation, and marketing assistance.

To enhance cattle quality, promoting heifer units is essential. Encouraging progressive cattle owners to participate in cow and buffalo breeding schemes will increase the number of quality milch animals. Additionally, climate change negatively impacts animal productivity and reproductive health, highlighting the need to support indigenous breeds that can withstand such changes.

Setting up commercial dairies with advanced technology for milk production and scientific animal management is crucial. Small and marginal farmers should be encouraged to manage 5-10 animal units to supplement their income. Furthermore, Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) should adopt two animal units for sustainable livelihoods."

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)-without shed	1+1	2.63	90	700	1839.53	1655.57	
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	700	2513.63	2262.26	
3	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed	1+1	2.10	90	350	735.14	661.64	
4	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.06	90	350	1072.19	964.95	
5	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	350	173.74	156.38	
6	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	875	1864.24	1677.83	

7	Crossbred Cattle Farming-- Crossbred cow (Avg lact-15 ltrs/day)-with shed	1+1	2.97	90	1400	4151.28	3736.11
8	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa 1	1+1	2.73	90	700	1910.86	1719.76
Sub Total					5425	14260.61	12834.50
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	17500	3164.56	3164.56
2	Cross bred Farming_Others	Per Anim	0.14	1	63000	8763.30	8763.30
3	Draught Animals_Camel	Per Pair	0.35	1	700	243.46	243.46
Sub Total					81200	12171.32	12171.32
Total					86625	26431.93	25005.82

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

"Poultry farming presents significant employment opportunities and can substantially increase the income of small farmers. According to the Livestock Census of 2019, the pig population in the district stands at 5,438. As a profitable venture, it is gaining traction due to rising populations and the demand for nutritious food. Eggs are increasingly recognized as a valuable food source, while chicken meat and related products support smallscale industries.

Currently, there are no commercial poultry farms in the Didwana Kuchaman district, indicating ample potential for development in this sector.

The Animal Husbandry Infrastructure Development Fund (AHIDF) aims to enhance milk and meat processing capabilities and diversify products. This fund helps rural and unorganized producers access organized markets. Eligible projects can secure up to 90% of the estimated project cost as a loan from scheduled banks. For micro and small units, the beneficiary's contribution is 10%, while medium enterprises contribute 15%, and other categories may contribute 25%.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

"According to the Livestock Census of 2019, the poultry population in the district stands at 3,59,86. Despite the availability of poultry feed, banks show reluctance to provide loans, contributing to a decline in this sector. This downturn is exacerbated by insufficient marketing facilities for broilers and eggs, along with challenges in obtaining insurance for poultry operations. To facilitate quick marketing of layers and chickens, poultry farmers require training in advanced technology and proper maintenance practices. The lack of insurance for poultry farming units poses a significant hurdle, along with the high investment costs associated with constructing poultry houses. Additionally, concerns over infectious diseases, such as avian flu, have dampened interest from both entrepreneurs and banks, highlighting the need for effective disease prevention measures. The Animal Husbandry Department must take proactive steps to encourage farmers, entrepreneurs, and banks by introducing special initiatives aimed at creating employment opportunities in this sector. There is also a pressing need to promote the establishment of meat processing and packaging units in the region."

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

"In the district, rainfed agriculture makes sheep and goat rearing a primary source of livelihood. There is significant potential for developing sheep, goat, and pig farming as viable businesses. The Government of India has initiated the Small Ruminant Animal Subsidy Scheme to support those engaged in sheep and goat rearing.

Under the Annual Credit Scheme, the total credit inflow for animal husbandry in the district over the years 2021_22, 2022_23, and 2023_24 for sheep, goat, and pig rearing was Rs. 120.00 lakh, Rs. 124.86 lakh, and Rs. 184.11 lakh, respectively.

In Didwana Kuchaman district, quality goats are predominantly found in the DidwanaKuchaman, Parbatsar, and Ladnu blocks. To enhance credit flow in these areas, it is essential to raise awareness among banks and farmers about the available subsidy schemes and to implement areabased development initiatives."

2.1.8.2 Infrastructure and linkage support available, planned and gaps

"According to the 2019 Livestock Census, the district is home to 2,78,841 sheep and 7,71,577 goats. To enhance goat rearing, there is a pressing need for a breeding farm specifically for Sirohi breed goats. Despite the implementation of Government of India schemes, banks have been reluctant to distribute adequate credit in this sector.

Comprehensive development of sheep, goat, and pig rearing should be executed in area-wise clusters. The Animal Husbandry Department must initiate the establishment of modern slaughterhouses and focus on small ruminant animal rearing. It is crucial to provide incentives and training to livestock assistants to ensure effective management of these animals.

Banks need to offer sufficient loans to interested sheep, goat, and pig farmers in potential areas to generate employment opportunities. Collaboration between banks and the Animal Husbandry Department is essential for successful implementation. While loans for sheep and goat rearing are often available through government programs, commercial potential remains largely untapped.

The National Livestock Mission (NLM) aims to enhance livestock productivity, entrepreneurship, and export earnings while creating linkages between the unorganized and organized sectors. Under the NLM, several initiatives support rural poultry development and small ruminant breeding, including significant capital subsidies for eligible entities."

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	350	1179.71	1061.69
2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	400	2653.60	2388.26
Sub Total					750	3833.31	3449.95
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	35000	524.30	524.30
2	Sheep Farming_Others	Per Anim	0.01	1	14000	209.72	209.72
Sub Total					49000	734.02	734.02
Total					49750	4567.33	4183.97

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

"There are a total of 8 reservoirs and ponds in Didwana-Kuchaman, which are mainly used for drinking water or irrigation, however, during the monsoon season, farmers generally construct Diggies or ponds on their own fields for irrigation. It is also possible to use these Diggies located on agricultural land for fish farming. There has been no loan flow under pisciculture for the last three consecutive years and the farmers of Didwana-Kuchaman are also not interested in pisciculture due to various reasons. Therefore, the credit potential of this activity was not assessed."

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There exists a fair scope for fisheries or Shrimp farming with those farmers who have large water harvesting structures and ponds on their farm fields. Unavailability of office of the department is hindering the promotion of Fisheries in the District. The nearby market of state capital can be utilised for consumption and Transportation of produce to other areas,

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Out of 802 villages in the district,648 villages are connected by paved roads. The total area of the district is 6687.73 sq. km Out of which, since the rural area is 6687.73 km, there is possibility of bank financing for bullock carts/camel carts in villages connected with rural roads.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

"There is a need to increase loans under this activity by banks and provide them at a faster pace. Under this, credit flow can be improved by providing long term loans by banks by developing a holistic farm development model. The Animal Husbandry Department in the district should give wide publicity for adopting this activity in fairs etc. Banks should finance



this scheme as much as possible."

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	690	5906.40	4725.12
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	7	74.90	59.92
3	Integrated Farming--1.0 ha (SF/MF)	No.	3.45	90	175	604.59	544.11
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	4480	19286.75	13500.76
5	Soil Testing Lab	No.	5.35	80	7	37.45	29.96
6	Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)	No.	5.47	90	350	1912.96	1721.65
7	Solar Energy-Solarisation of Grid Connected Agri. Pump->10 KW upto 15 KW- Individual	No.	0.44	90	175	76.79	69.09
8	Solar Energy-Solarisation of Grid Connected Agri. Pump->6 KW upto 10 KW-Individual	No.	0.47	90	175	82.95	74.69
9	Two Wheeler Loans	No.	0.54	90	2800	2247.00	2022.30
Total					8859	30229.79	22747.60

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

"Currently, many farmers focus predominantly on crop production, leading to uncertainty in both their income and employment opportunities. In this context, coordinating various agriculture-related enterprises can significantly enhance farmers' income and create new employment opportunities within their families.

Integrated Farming System (IFS) is a holistic approach that combines two or more agricultural components to maximize synergy while minimizing competition. This method employs modern farm management techniques to target sustainable and environmentally friendly development, improving income, family nutrition, and ecosystem services. Studies show that diversified farming, which includes more than two enterprises, can yield income twice as much as systems with two or fewer enterprises. Therefore, there is an urgent need for IFS designed on the principles of minimum competition and maximum

complementarity to achieve a range of agricultural objectives.

Benefits of Integrated Farming System (IFS)

Increased Farm Income: IFS enhances income by reducing costs through coordinated subsidiary activities, allowing for the reuse of all products generated by these enterprises.

Energy Needs: Integrating biogas and agroforestry into IFS can meet the energy requirements of rural households. Agroforestry also provides wood and reduces soil erosion"

2.1.11.2 Infrastructure and linkage support available, planned and gaps

"1.The main components of IFS include crops, livestock, birds and plants. These crops may have sub-systems like mixed/intercropping, multi-tier crops. Livestock components may include dairy cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The key factors that need to be considered in choosing an IFS model include soil type, climate, its distribution and duration of the cropping season.

There is one agricultural college, two agricultural science centres and other centres in the district where farmers are given information about IFS in theory and practical form. Finance for IFS can be made available to farmers associated with farmer producer associations.

Funding for different components of IFS is not received simultaneously and in parallel. Also, the quantity of marketable surplus product with SFs/MFs also remains low and hence there is a need for its consolidation.

Launching a mission on integrated farming system concept in the district by integrating various schemes of crop management, horticulture, livestock and fisheries can give impetus to integrated farming system. Banks may explore the possibility of providing finance to some progressive farmers for IFS under the revised KCC guidelines."

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

"Marketing of agricultural products has gained momentum in the last few years. Indian agriculture has not become a mere livelihood activity but has become a commercial activity. Yields have increased due to technological advancement in the agricultural sector. Due to which there is a need to expand marketing facilities to get its fair value. In order for the farmers to get the full price of their crops, it is necessary that the marketing of the crop production of the farmers is necessary.

The quality should be improved by equipping them with grading and branding facilities and then selling them through these rural warehouses and market yards. Bank loan is required to build public or individual warehouse for storage of this crop produce. With increasing productivity of crops in the district, the need for their storage and well- organized market has increased. There is currently a need for storage facilities for crop production in the district. For this purpose, bank loans are available.

There are agricultural produce markets at the sub-district level in the district. Apart from this, marketing societies and lamps in the district also provide assistance in selling agricultural products. There is a possibility of developing rural markets at the initiative of Panchayats in the district."

2.2.1.2 Infrastructure and linkage support available, planned and gaps

"There is a wide possibility of providing rural storage system in rural areas by 364 primary government committees under Nagaur District Government Central Bank. Presently 85 warehouses are functioning under PACS in the district. As per demand and need, warehouses are expected to be built under the remaining primary government committees also. For this purpose, the facility of direct loan and grant is available from NABARD to the government societies, those societies, which do not have godowns should immediately get them constructed.

Two modern technology warehouses have been constructed at Ladunnu and Kuchaman by Rajasthan State Warehouse Corporation through Warehouse Infrastructure Fund of NABARD, with a total financial outlay of Rs 41.88 crore.

At present, due to purchase of cumin, fenugreek, isabgol, guar, huge need of storage is being missed. Therefore, it is necessary to comprehensively explore the possibilities of loan distribution by banks for this purpose in the scheme.

In coordination with the Agricultural Science Centre, Agriculture Department and Agricultural Produce Market, the bank should receive applications for cold storage, warehouse, market committee and agricultural marketing resources and provide loans and encourage farmers to construct small warehouses with the help of farmer clubs."

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	909.50	80	7	4012.50	3210.00
2	Godown	No.	321.00	80	98	6516.30	5213.04
Total					105	10528.80	8423.04

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The total area of district is 06.68 lakh hectares, but only 86 percent of it is suitable for agriculture. The normal rainfall of the district is 370 mm. National Watershed Development Program and Rural Development of Watershed Program are being implemented in . Watershed construction, Wasteland development program is being run through support

groups under the National Water Conservation Scheme in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

"Out of the total covered area of the district 6,68,773 hectares, 5,76,825 hectares (86%) area is cultivable and the remaining land is fallow or uncultivated. Only 89,713 hectares of total area is irrigated and the remaining area is dependent on rainfall. Due to low rainfall in the area, land development activities become extremely important.

Farm ponds can play a good role in water conservation to reduce water pollution and make efficient use of water. In this direction, at present the government is providing 50 percent or maximum amount of Rs. 63,000/- is given for raw farm and Rs.90,000/- whichever is less, is given for plastic lining work.

There is still a need to work on watershed projects in a large area in the district. With the implementation of watershed development, not only the farmers will be able to do farming in the infertile land but also various treatments in the existing fields like levelling, bunding and check dams will result in increase in crop production and ultimately increase in the income of the farmers.

By promoting organic farming, the farmer can not only reduce the expenses on fertilizers and pesticides, but also, he gets more income from organic farming than conventional products. "

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	280	654.01	588.63	
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.63	90	700	2539.11	2285.22	
3	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 3.0ha	No.	6.39	90	700	4471.53	4024.37	
4	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	700	1207.36	1086.68	
Total					2380	8872.01	7984.90	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

"The district boasts rich agricultural biodiversity, producing medicinal and aromatic plants, seed spices, and pulse crops. To enhance soil health, farmers should be encouraged to utilize organic and bio-fertilizers. It is essential to develop policies that provide subsidized inputs, market information, certification for organic products, and effective marketing strategies for those practicing water-based organic farming.

This section highlights key agricultural infrastructure that boosts productivity in agriculture and allied activities, including E-NAM, tissue culture, agricultural biotechnology, seed production, bio-pesticides, fertilizers, and vermicomposting.

E-NAM: The National Agricultural Market (E-NAM) is an online trading platform for agricultural commodities in India. It connects farmers, traders, and buyers, facilitating online transactions and ensuring better price discovery and marketing of produce. By unifying state markets under a single license, E-NAM improves supply chains and reduces waste.

Tissue Culture: This innovative method produces high-quality, disease-free plants efficiently. Similar to the myth of Rakta Beej, where many plants sprout from a single drop of blood, tissue culture can generate millions of plants from cuttings of quality trees.

Agricultural Biotechnology: Awareness of organic fertilizers and bio-pesticides is limited among local farmers, resulting in minimal organic farming. The Agriculture Department offers subsidized bio-fertilizers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

"Farmer producer groups and progressive farmers in the district must be motivated to register on the e-NAM platform to enhance their market access. Currently, 144 mandis across Rajasthan are connected to e-NAM, with two mandis situated in this district (source: <https://enam.gov.in/web/eNam-mandi-status>).

To improve seed production, it is essential for the Agricultural Science Centre to provide training to farmers. This initiative will empower them with the necessary skills and knowledge to produce quality seeds, which are critical for successful farming. In addition to seed production, there should be a concerted effort to encourage farmers to increase their usage of vermicompost in agricultural practices. The horticulture and agriculture departments, along with agricultural science centres, will play a vital role in promoting vermicomposting. This organic practice not only enhances soil health but also contributes to sustainable farming methods. Furthermore, farmers should be supported in establishing bio-fertilizer and bio-pesticide production units, as well as vermicomposting facilities. While some farmers are already producing earthworms for composting, there is currently no structured policy to facilitate their sale. The Agriculture Department should develop marketing arrangements for these products, ensuring that farmers can benefit from their efforts. To monitor and improve soil quality, the Soil Health Card program has been launched on a large scale."

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.	21.40	90	24	513.60	462.24
2	Tissue Culture	No.	16.05	90	14	224.70	202.24
Total				38		738.30	664.48

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

"The main crops of the district are millet, pulses, jowar, Arugula, guar, sesame, cumin, fenugreek, cotton etc. The main production of crops in the district occurs during Kharif season, as maximum agricultural activities are monsoon based. The average rainfall of the district is 370 mm. There is acute shortage of water resources in the district. The number of processing units is very less in comparison to the production of major crops in the district. But this is much less as compared to the quantity of production in the district. There is good potential for a processing unit for , cumin, Isabgol etc. in the district. Paan Methi, Ker Sangri, Cumin, Isabgol, Aloe Vera, Plum, Pomegranate, etc. are produced in abundance in the district. Their production can be increased by providing them technical facilities for food processing and farming. Encouragement should be given to establish industries in the district for processing of these crops. This will also increase the employment opportunities in the district and farmers will also be able to get fair prices for their crops."

2.3.1.2 Infrastructure and linkage support available, planned and gaps

"Self help groups (SHGs) can play a crucial role in establishing processing and packaging units for locally abundant resources like ker, sangri, and kumat in Didwana Kuchaman district. To support the food and agroprocessing industry, immediate access to power, water, raw materials, and essential infrastructure is vital. Additionally, enhancing productivity in primary processing requires the Agri Market Marketing Scheme from the Ministry of Agriculture, Government of India, alongside the development of a reliable reefer chain (for value addition) and refrigeration systems, as well as drying equipment.

Awareness training programs should be organized through linkage agencies to ensure that entrepreneurs possess adequate information about the processing sector. Moreover, the horticulture department needs to identify surplus production areas and collaborate with local banks to create a tailored action plan.

District Industries Centres (DICs) should promote the establishment of grain and food processing units, oil mills, pulse mills, and facilities for making pickles, jams, bread, and animal feed, in coordination with banks to guarantee quality in farm products.

Prospects for AgroBased Industries in Didwana Kuchaman The district shows significant

potential for establishing processing units for products like paan methi, cumin, and isabgol. Additionally, there is room for developing processing and packaging units for naturally occurring ingredients such as kernel, sangri, and ku

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.	5.35	80	56	1385.65	1108.52	
2	Cotton processing	No.	107.00	80	1	107.00	85.60	
3	Dairy Processing Unit	No.	10.70	80	217	7490.00	5992.00	
4	Dal/ Pulses Mill	No.	53.50	80	42	2621.50	2097.20	
5	Fruit Processing	No.	107.00	80	2	214.00	171.20	
6	Meat & Poultry Processing	No.	214.00	80	7	1177.00	941.60	
7	Oil Extraction	No.	5.35	80	41	1182.35	945.88	
8	Packaging Unit	No.	53.50	80	43	904.15	723.32	
9	Spice Processing	No.	10.70	80	21	3070.90	2456.72	
Total					430	18152.55	14522.04	

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

"At present many micro finance institutions are functioning in the district and there are many commercial buying and selling institutions which collect the crop production of farmers and sell it. According to the Economic Survey 2021-22, the agriculture and allied sector has proved its resilience to such shocks by registering a growth of 3.6 per cent in 2020-21 and 3.9 per cent in 2021-22 despite the COVID-19 pandemic. This has led to an expansion of real GDP of the overall Indian economy by 9.2 percent. Also, agriculture and allied sector is the largest employer of workers as its share in Gross Value Added (GVA) is 18.8 per cent (2021-22). Growth in allied sectors including livestock, dairy and fisheries have been the key drivers of overall growth in the region, and are increasingly emerging as high-growth sectors."

2.3.2.2 Infrastructure and linkage support available, planned and gaps

"For the Activity, Agri Clinic Agri Business Scheme is being implemented by NABARD in which subsidy ranging from 36% to 44% percent is available. Refinance assistance is also available from NABARD. But trained agriculture graduates are not able to get the required cooperation of banks in setting up Agri clinics.

Most agricultural clinics and agribusiness centres can serve as distribution centres for

fertilizer and seed products. Extension services work for them. The biggest reason for this is low technical efficiency and low returns. For the success of these Agri clinics and agribusiness centres, it is necessary that there should be diversity in the type of business, for which it is necessary that there should be better business model, efficient consultancy services, credit counselling and cooperation of banks. NABARD's NABCANS is working for these small consultancy services. Ministry of Agriculture and Farmers Welfare, Government of India in collaboration with

NABARD and MANAGE has launched this unique scheme to complement public extension services to enable local farmers to benefit from innovative and cost benefit farming technologies. Through this scheme, agricultural clinics or agribusiness centres are being established using the expertise of agricultural graduates and professional extension services are being provided to the farmers. "

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	11	502.90	452.61
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	105	2434.25	1947.40
6	Loans to Agri. Start-ups	No.	107.00	80	21	2247.00	1797.60
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	7	1498.00	1198.40
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	214.00	80	7	1498.00	1198.40
5	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	140	1498.00	1198.40
Total					291	9678.15	7792.81



Prime Minister Dhan Dhaanya Krishi Yojana (PMDDKY)

The Prime Minister DhanDhaanya Krishi Yojana (PMDDKY) is an Indian government scheme to enhance agricultural productivity, promote crop diversification, and improve rural livelihoods by focusing on 100 low performing districts over six years with a Rs. 24,000 crore annual outlay. It achieves this through the convergence of 36 existing schemes across 11 ministries, focusing on improving irrigation and storage, ensuring credit access, and fostering local partnerships to achieve self sufficiency in pulses, fruits, and vegetables.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

"Even after independence, the district remained industrially backward due to the under-exploitation of natural resources and underdeveloped infrastructure. Recently, the industrial climate has begun to change, with numerous incentives and concessions being offered to prospective entrepreneurs, encouraging them to establish units in the district.

Mineral Production.

In terms of mineral wealth, the district holds a unique position within Rajasthan. It ranks fifth in the state for revenue generated from mineral production. The district is rich in various minerals, including gypsum, limestone, building stone, gravel, pebbles, marble, lime pebble chips, and powder. Notably, salt is extracted from Didwana Lake and Nowna Lake."

3.2 Infrastructure and linkage support available, planned and gaps

"Banking Plan: KVIC/KVIB should develop a comprehensive banking plan under the Margin Money Support Scheme, encompassing Main Commercial Banks, Gramin Banks, and Central Public Sector Banks.

Development of New Cultures: The District Industries Centre should focus on cultivating new artisan cultures, establishing clusters in sectors like carpet making, leather shoes, sculpture art, and terracotta. Active Promotion: The Industries Department, Khadi Commission/Board, NGOs, RIICO,

and RFC should actively promote these initiatives by organizing quarterly camps in collaboration with local banks in Panchayat Samiti and Municipal Corporation areas.

Employment Potential: Given the strong potential for employment in the non-agricultural sector, continuous reviews at the district and block levels should be conducted.

Mineral Processing Units: The government should prioritize the establishment of processing units and industries related to the minerals exploited in the district, such as marble, soapstone, and rock phosphate.

Electricity Supply: An uninterrupted supply of electricity must be ensured for industries established in both rural and urban areas of the district. Support for Agro Processing Units: Banks should encourage agro-processing units, as the raw materials are readily available in the district.

Training and Exposure: There should be ongoing training and exposure visits for stakeholders at all levels to enhance skills and knowledge."

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	7500.00	80	8	42500.00	34000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	385	15728.00	12582.40
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	6	6000.00	4800.00
Sub Total					399	64228.00	51382.40
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	27	24500.00	19600.00
2	Manufacturing Sector - Working Capital-Micro	No.	17.00	80	2010	24130.00	19304.00
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	42	7840.00	6272.00
Sub Total					2079	56470.00	45176.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	35	350.00	280.00
2	Loans to MSME Start-ups	No.	100.00	80	14	1400.00	1120.00
3	Overdraft to PMJDY Account Holders	No.	0.10	100	350	35.00	35.00
Sub Total					399	1785.00	1435.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2500.00	80	0	0.00	0.00
2	Service Sector - Term Loan-Micro	No.	2.00	80	200	5048.00	4038.40
3	Service Sector - Term Loan-Small	No.	500.00	80	0	0.00	0.00
4	Trading Units - Term Loan-Medium	No.	2500.00	80	0	0.00	0.00
5	Trading Units - Term Loan-Micro	No.	80.00	80	427	7420.00	5936.00
6	Trading Units - Term Loan-Small	No.	1000.00	80	0	0.00	0.00
Sub Total					627	12468.00	9974.40
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	11.00	80	550	6690.00	5352.00
2	Service Sector - Working Capital-Small	No.	200.00	80	70	4200.00	3360.00
3	Trading Units - Working Capital-Medium	No.	1500.00	80	0	0.00	0.00
4	Trading Units - Working Capital-Micro	No.	15.00	80	2345	38745.00	30996.00
5	Trading Units - Working Capital-Small	No.	60.00	80	117	8900.00	7120.00
Sub Total					3082	58535.00	46828.00
Total					6586	193486.00	154795.80

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

"Exporters play a crucial role in the country's economy, and maintaining growth in exports is essential for balancing trade and foreign reserves. Exports significantly influence the industrial environment, and to compete internationally, factors such as product quality, competitive pricing, and effective packaging are vital. The Government of India recognizes maintaining high growth rates in exports as a national priority, with support from various exporting agencies.

Dependence on exporting raw materials while importing finished goods negatively impacts the economy. In response, the Make in India campaign aims to foster self-reliance and promote the brand India.

To support exporters, the Reserve Bank of India launched a financing scheme in 1967, providing short-term working capital at international interest rates. This facility includes 'Pre-shipment/Packing Credit' and 'Post Shipment Credit.' Additionally, the Government of India has streamlined the documentation process for export businesses, now requiring only three essential documents to access export credit: Bill of Lading/Airway Bill, Commercial Invoice, Packing List, and Shipping Bill/Export Bill."

4.1.2 Infrastructure and linkage support available, planned and gaps

It is essential to ensure that pre-shipment loans are settled or converted into post-shipment loans within the stipulated time after the departure of goods. However, the lack of a foreign branch in the district and limited operations outside it makes access to credit difficult for exporters."

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Pre Shipment Export Credit	No.	50.00	75	35	1750.00	1312.50
Total					35	1750.00	1312.50



4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The Education Loan Scheme aims to provide financial assistance from banks to deserving and meritorious students seeking to pursue higher education in India and abroad. The primary focus is on offering affordable financial support to ensure that every qualified student has the opportunity to further their studies.

Banks can extend financial assistance of up to Rs. 20 lakh to individuals for various courses, including professional and vocational programs, both in India and overseas. The Reserve Bank of India has prioritized education loans within its lending guidelines, recognizing their significance in the priority sector. As a result, the potential for educational loans has been assessed independently. Loans of up to Rs. 20 lakh for educational purposes, including vocational courses, fall under the priority sector lending category as per the norms established by the Reserve Bank of India. Investing in education, particularly vocational training, directly contributes to the progress of both the country and the state.

4.2.2 Infrastructure and linkage support available, planned and gaps

To enhance awareness about education loans, measures should be implemented across various departments in the district. Banks should organize financial literacy camps in all schools and colleges to inform students about the availability of education loans. Additionally, the Education Department should play a vital role in educating students about these financial facilities offered by banks.

The literacy rates in the district highlight the urgent need for improvement in education:

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.	2.50	90	322	1452.50	1307.25
	Total				322	1452.50	1307.25

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human need essential for a proper quality of life. A house is not only vital for family wellbeing but also holds significant social importance. It protects individuals from adverse natural conditions and the challenges of the outside world, providing a sanctuary of solitude. A house functions as both a consumer good and a capital

good, enhancing the overall quality of life.

In a welfare state, it is the government's responsibility to ensure that citizens who cannot secure housing on their own are provided with suitable accommodations. Investing in public housing not only enhances public welfare but also serves as a catalyst for local economic development. The primary goal of public housing is to offer families a living space, often referred to as a core house or starter housing. These homes are designed to be complete living units, equipped with essential facilities such as toilets, and are constructed within a reasonable cost range. Importantly, they can be expanded as families grow or as economic conditions improve. Public housing provides essential security and stability."

4.3.2 Infrastructure and linkage support available, planned and gaps

Seven blocks in the district are undergoing urbanization, resulting in a notable increase in housing construction activities. This trend has led to a significant rise in demand for housing construction loans. However, the housing sector faces several challenges, including the escalating cost of construction, inadequate microfinance measures, and limited access to existing financial resources. Additionally, the financial assistance available for purchasing land is often insufficient.

To improve this sector, several processes need simplification. Currently, housing projects face a lengthy "gestation period" of six to eight years, requiring multiple clearances from various authorities over two to three years.

Furthermore, issues such as the difficulty farming families face in securing loans for constructing houses on agricultural land must be addressed. The lengthy process required for land use change can hinder access to agricultural loans for these families.

To streamline operations, arrangements for online applications for house plan approvals should be established, along with a clearly defined submission timeline."

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.	25.00	90	350	8750.00	7875.00	
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	355	2130.00	1917.00	
Total					705	10880.00	9792.00	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the infrastructure in the District

Regional infrastructure comprises the essential facilities and systems that support the functioning of a country, city, or region, enabling its economy to thrive. This infrastructure includes both social and physical components, such as roads, bridges, tunnels, water supplies, sewage systems, electrical grids, and telecommunications, including Internet connectivity. It can be defined as the physical components of interconnected systems that provide the goods and services necessary to enhance social living conditions.

In rural areas, infrastructure development is crucial for the growth of agriculture, agro-based industries, and overall economic progress. Basic infrastructure—such as roads, drinking water, healthcare, education, energy, and housing—plays a vital role in improving living standards and facilitating economic activities.

To boost productivity in rural economies, effective infrastructure is essential. This includes large-scale projects like highways, railways, airports, and dams, which significantly enhance connectivity and access to markets. In rural settings, key infrastructure components encompass rural transport (roads and rail), irrigation systems (dams, canals, tube wells), and essential services like drinking water, electricity supply, and healthcare.

Quality irrigation infrastructure is particularly important for agricultural productivity, allowing farmers to cultivate crops efficiently and sustain yields. Moreover, communication infrastructure empowers farmers with vital information on market prices and agricultural practices, enhancing their decision-making and profitability.

Access to health services ensures the well-being of rural populations, while educational facilities equip communities with the skills necessary for economic engagement. Overall, robust regional infrastructure is fundamental to fostering sustainable development, improving livelihoods, and enhancing the economic resilience of rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

Considering the importance of basic amenities, the Government of India has started programs like National Drinking Water Scheme (Jal Shakti Abhiyan), Sarv Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India strives to provide education, housing, toilets for all. Social basic Loan obligations need to be met on priority basis by banks to finance the structures. Women's participation should be especially ensured in drinking water, sanitation and rehabilitation schemes.

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

Through Jal Jeewan mission, NABARD has funded the state share by extending loan amounting to Rs. 150 Cr to provide drinking water to over 450 villages in the district.

Economic Growth: RIDF helps promote agricultural productivity by funding storage facilities, cold chains, and market linkages, reducing post-harvest losses and improving farmers' access to markets. This directly enhances rural incomes and supports local economies. **Education:** Funding for school buildings and other educational infrastructure



improves access to quality education in rural areas, contributing to higher literacy rates and better skill development.

Healthcare: RIDF also supports the construction of rural healthcare facilities, ensuring better access to medical services, especially for underserved populations, improving health outcomes and reducing mortality rates. **Poverty Alleviation:** By creating jobs through infrastructure development, RIDF boosts employment in rural areas, helping alleviate poverty and improving living standards. **Livelihood Diversification:** Improved infrastructure allows for better connectivity, which helps rural residents diversify into non-agricultural activities like tourism, small-scale manufacturing, and services, further strengthening local economies."

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Recognizing the importance of basic infrastructure for the development of rural and urban areas, the Reserve Bank of India has approved the construction of basic infrastructure for schools, health facilities, drinking facilities and sanitation facilities in Tier 2 to Tier 6 areas. The loans in the Loan limit of Rs. 5 crores given per borrower by banks till now are considered in the category of priority sector loans. As the indices of drinking water, sanitation, education and health define the quality of life of an individual and the state of development of the society. These services have an impact on people's day-to-day lives and their age and earning capacity. Therefore, better availability of common facilities is necessary.

5.2.2 Infrastructure and linkage support available, planned and gaps

Many rural schools only recently got electricity; but issues like dilapidated buildings, insufficient classrooms and poor structural safety persist.

Water supply is problematic: some schools have saline or no potable water connection.

Health infrastructure is weak: in several villages health subcenters are poorly staffed and under resourced; in some cases an entire village population depends on just one under functioning center.

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	7	28.00	22.40
2	Education-Colleges	No.	100.00	80	7	700.00	560.00
3	Education-Hostels	No.	50.00	80	7	350.00	280.00



4	Healthcare-Hospital	No.	50.00	80	7	350.00	280.00
5	Healthcare-Pathological Lab	No.	40.00	80	2	80.00	64.00
6	Healthcare-Veterinary Clinic	No.	50.00	80	7	350.00	280.00
7	Loans to MFIs for Onlending	No.	200.00	90	7	1400.00	1260.00
8	Sanitation-Pay & Use Toilets	No.	10.00	80	7	70.00	56.00
Total				51		3328.00	2802.40

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In the current era of energy crisis, the focus must shift towards nonconventional and renewable sources of energy. Nature provides these resources abundantly in the form of solar energy, wind energy, and various other known and unknown sources. It is essential to utilize these sources effectively, as they not only fulfill our energy needs but also minimize the risk of environmental pollution.

Rajasthan, in particular, has a rich availability of natural resources like wind and solar energy. Within the district, biogas and solar energy are gaining popularity as renewable energy options, thanks in part to initiatives promoted by the District Council. The government is also emphasizing solar energy as a viable alternative source.

The agricultural sector has a substantial demand for electrical energy, as energy input significantly influences productivity.

To drive rural development, access to energy must be prioritized, necessitating efforts to harness solar energy. This can facilitate the exploitation of water resources through solar water pump systems, which are crucial for water conservation and irrigation.

In the near future, a range of technologies such as solar photovoltaic systems, solar cells, solar arrays (which include low voltage batteries), and SPVbased pump sets can be effectively utilized for these purposes.

5.3.2 Infrastructure and linkage support available, planned and gaps

It is essential for the Ministry of New and Renewable Energy (MNRE) to promote the significance of solar energy in the district and to raise awareness in rural areas through effective publicity via local media.

To enhance the popularity of biogas, government departments and non-governmental organizations should focus their efforts in blocks where there is a sufficient number of animals.

Additionally, banks in the district should actively work to educate farmers about the availability of loans for solar pump sets.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	25.00	90	22	217.00	195.30
2	Biomass Energy-Home	No.	1.00	90	35	35.00	31.50
3	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	460	2980.00	2682.00
4	Solar Energy-Roof Top Solar PV System without Battery	No.	3.00	90	2800	8400.00	7560.00
5	Solar Energy-Solar Pump Sets	No.	6.00	90	21	126.00	113.40
Total					3338	11758.00	10582.20



NABARD's unwavering support to Infrastructure Development in Rajasthan

Over the years, Rural Infrastructure Development Fund (RIDF) has emerged as a timely and reliable source of funding for rural infrastructure. Cumulatively, NABARD has sanctioned a total of 58832 projects involving a RIDF loan of Rs. 36967.71 crore to the State Government. In the FY 202425, RIDF sanctions totaled Rs. 2,712 crores, and disbursements amounted to Rs. 2,340 crores.

Key accomplishments under direct lending includes sanctioning a Rs. 4,500 crore loan to ERCP under NIDA, a project of national importance inaugurated by the Hon'ble Prime Minister.

Rajasthan Regional Office is also the first in the country to sanction and disburse a loan under RIAS 2.0. Rural Infrastructure projects are also supported through other funds such as LTIF, MIF, WIF, etc. A total financial support of Rs.4996 crore was provided for infrastructure development during the FY 2425

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self Help Group Bank Linkage Program (SHGBLP), initiated in 1992, aimed to provide continuous and affordable banking services to the poor. Starting as a small initiative to extend loans, it has now become the world's fastest-growing loan distribution program. The National Bank for Agriculture and Rural Development (NABARD) celebrated the successful implementation of this important program, marking 25 years of its existence in 2017-18.

Originally launched with just 500 groups, the SHGBLP has evolved into a vast microcredit distribution network that facilitates financial inclusion. By March 31, 2024, a remarkable 144 lakh groups had joined this program across India, benefiting approximately 17.75 crore rural families. A total of 65,089 crores have been deposited in the bank accounts of these groups. Notably, the Non-Performing Asset (NPA) ratio for disbursed bank loans has decreased from 2.79% as of March 31, 2023, to 2.05% by March 31, 2024. Initially conceived as a bank outreach initiative, the SHG-Bank Linkage Program has gradually transformed into a comprehensive development program. It has gained recognition for fostering financial, economic, social, and technological capital formation in rural areas across the country, solidifying its role as an effective tool for micro-credit distribution and financial inclusion.

In Nagaur district, the rural population stands at 17,65,458, with a total of 256,721 rural families, including 56,680 poor and Below Poverty Line (BPL) families. Based on this demographic, there is potential to promote 10,150 SHGs. As of March 31, 2024, a total of 8,650 SHGs have already been established, leaving the possibility of promoting an additional 1,500 SHGs. The district is home to 98,015 small and marginal farmers, suggesting that approximately 16,300 Joint Liability Groups (JLGs) could be formed. However, the financing for JLGs established by all banks has not been progressing smoothly.

6.2 Infrastructure and linkage support available, planned and gaps

Poor Quality of Self-Help Groups-Many SHGs, particularly those initiated by formal institutions, exhibit low operational quality. This affects their credibility and ability to deliver benefits to members effectively. There is an urgent need to address these shortcomings to ensure that SHGs can fulfill their intended purpose.

2. Inadequate Accounting Practices

The maintenance of accounting records within SHGs is often inadequate, leading to financial mismanagement and a lack of transparency. Establishing standardized accounting practices is essential for building trust among members and facilitating better financial decision-making.

3. Imbalance in Credit Linkages Among Districts: There is a noticeable imbalance in the credit links of self-help groups across various districts. Some regions are underserved, which limits access to financial resources for many potential beneficiaries. Addressing this imbalance is critical for promoting equitable economic development.

4. Disparity Among District Central Government: It is crucial to accelerate the pace of credit linkage, with a focus on involving more NGOs and banks as Self-Help Promotion Institutions (SHPIs) in low-performing districts during the 2022-23 fiscal year. Inclusion of Additional NGOs. The program should include a broader range of NGOs under the add-on assistance program to improve support for self-help groups. Capacity Building and Awareness Programs Organizing capacity-building and awareness programs is essential for all stakeholders, including banks, to strengthen the operational framework of self-help



groups.

Training for Key Stakeholders : Training sessions should be arranged for Anganwadi workers, Panchayati Raj Institution (PRI) members, and NGO representatives to enhance their knowledge and skills related to self-help groups. Promotion of Micro Enterprises There is a need to promote micro-enterprises as a means of providing sustainable livelihoods for mature self-help groups, helping members achieve

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme	No.	0.15	100	250	37.50	37.50
2	Individuals/ Individual members of JLGs	No.	0.60	100	5250	6895.00	6895.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	70	70.00	70.00
4	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	100.00	100	14	1400.00	1400.00
5	SHGs/ JLGs-Social Needs	No.	2.00	100	350	700.00	700.00
6	Start-ups-Other than Agri. & MSME	No.	100.00	90	7	700.00	630.00
Total					5941	9802.50	9732.50

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. "•The Government of India and the State Government have taken steps to provide facilities to farmers. For this, some steps have been taken which include reducing the prices of fertilizers, producing neem quoted urea and promoting the production of fertilizers, so that there is no shortage of fertilizers for farmers' agriculture. The government is issuing soil health cards to all farmers under the National Mission for Sustainable Agriculture across the country by testing their soil."

2. "As per the directions of Government of India, the scheme of Kisan Credit Card (KCC) facility has been implemented from 01 April 2019 for the working capital requirements of animal husbandry and fishery farmers in Didwana Kuchaman district. The Scale of Finance of working capital for animal husbandry and fisheries activities has been determined and issued to all banks."

2. Water Resources

1. Drip irrigation system ensures water saving and from the point of view of achieving higher production, is a practical and scientific technology and despite its many advantages, currently till now the desired progress has not been achieved in district. Agriculture Department and Horticulture Department are required to create awareness among farmers about drip and sprinkler irrigation systems through field monitoring stations at village level.

2. For better management of natural resources, especially soil and water, studies should be done on watershed basis by the Ground Water and Irrigation Department. Solution of water related problems is possible with smooth implementation of watershed development programme.

3. Under the Ground Water Recharge Scheme through the wells of the district, farmers should be motivated for artificial recharge of ground water through drinking water wells. Sustainable water harvesting schemes should be made and publicized by building irrigation schemes intermittently, so that more wastage of water can be saved.

3. Farm Mechanisation

1. To make custom hiring system successful, Farm centres should be established at the village level with the help of Panchayat Raj Department and FPOs. This can lead to an increase in income of village panchayat as well as reduce the shortage of human labour in agriculture.

4. Plantation and Horticulture

1. Horticulture Department works for the development of gardens and horticulture in the district and the implementation of government schemes under them. Under the National Horticulture Mission, various programs are being implemented in the district for the development, production and marketing of lemon, plum, amla, papaya, pomegranate, belpatra, cumin and fenugreek.
2. Farmer clubs should be formed by banks/government departments/agriculture centres to encourage agricultural diversification in the district and Special emphasis should be

given to technology transfer, capacity building and awareness. Appropriate marketing system should be developed for extensive cultivation and sale of seasonal crops and contract farming should be encouraged

5. Forestry/ Waste Land Development

1. By making the farmers aware, by covering the barren wasteland under the forest with greenery, by planting fast growing plants and making proper arrangements for their distribution, income of the farmers can be increased.
2. "Keeping in mind the importance of social forestry and the National Forest Policy, government departments should create awareness and encourage the general public to plant trees (forests).
3. A Village Forest Protection and Management Committee should be formed in every village having forest area.

6. Animal Husbandry - Dairy

1. Climate change has a negative impact on the productivity and reproductive health of animals, therefore, to combat climate change, native breed animals, which have disease resistance and natural ability to tolerate the adverse effects of climate change, should be encouraged.
2. "Focus should be laid on establishment of commercial dairy farms with better technology for milk production, scientific management of animals and balanced feed management. Apart from this, small and marginal farmers are also Can be encouraged to take 5- 10 animal units."

7. Animal Husbandry - Poultry

1. To promote poultry farming business in the district, initiatives should be taken by adopting cluster approach so that the farmers/entrepreneurs associated with this business can be made available all basic facilities at one place. For this, there is a need for better coordination between the animal husbandry department and banks.

8. Animal Husbandry - Sheep, Goat, Piggery

1. To create a means of livelihood for small and marginal, landless farmers by encouraging educated people in setting up poultry units and providing them training and encouraging for piggyey. Their income can be increased by adopting other activities related to husbandry.
2. Efforts will have to be made to provide loans from banks through 'door-to-door CC Jana' to all the farmers of the district under 'KCC completeness Mission'

9. Fisheries

1. Due to scarcity of water and societal issues, this sector is not able to find much attraction among farmers. There is need to setup dedicated office to popularize 'fisheries' or 'Shrimp Farming' in the suitable areas by generating awareness and publicity.
2. Farmers owning large water harvesting structures can be motivated to take up 'Fish' or 'Shrimp Farming' to enhance their income by diversifying the agriculture operations.

10. Construction of Storage and Marketing Infrastructure

1. Bank Agricultural Science Centre by coordinating with Agriculture Department and agricultural sub-market, Receive the applications for cold storage, warehouse, mandi samiti agricultural marketing resources and Provide loans and encourage farmers to construct small warehouses with the help of farmer clubs.
2. At present, due to purchase of cumin, fenugreek, isabgol, guar, great need of storage is being felt. Therefore, it is necessary to comprehensively explore the possibilities of loan distribution by the bank for this purpose in this scheme period.

11. Land Development, Soil Conservation and Watershed Development

1. By making the farmers aware, by covering the barren wasteland under the forest with greenery, by planting fast growing plants and making proper arrangements for their distribution, income of the farmers can be increased.

12. Agriculture Infrastructure: Others

1. In view of the immense potential of agriculture in the district, construction of storage structures and rural warehouses, cold storages can be done. At present, AMI and AIF schemes of Government of India can play a significant role in creation of post-harvest structures.

13. Food and Agro. Processing

1. "Improve infrastructure: Develop cold storage, transport, and processing facilities. Promote technology: Implement automation, AI, and data-driven agricultural practices. Access to finance: Provide low-interest loans and subsidies for processors.
2. Training programs: Offer skill development in food safety, quality, and innovation. Market linkages: Facilitate connections between producers, processors, and consumers"

14. Agri. Ancillary Activities: Others

1. In all the development blocks in the district, some private level units are working for processing of agricultural produce like flour mill, pulse mill, oil mill and dry-packaging of spices. Small scale units are being encouraged under Chief Minister Small Industries incentive scheme and Prime Minister employment guarantee scheme.

15. Micro, Small and Medium Enterprises (MSME)

1. Availability of electricity must be ensured for the industries established in the district, irrespective of, whether they are established in rural or urban areas.
2. The Bank will also directly contribute to the creation of new employment opportunities in the district in addition to the government grants under these activities. And maximum loans will have to be made available to the units of micro, small and medium enterprises in the service sector

16. Export Credit

1. There is good production of cumin crop in Nagaur district and also the production of fenugreek is recognized in the country. Every year a large quantity of cumin and fenugreek are exported.
2. Apart from this, hand tools, woolen rugs, leather items, furniture artefacts etc. are made

by ancestral craftsmen in Nagaur district. Such In the situation, there is an urgent need to provide export credit facilities to these units by commercial banks in the district, so that they can get fair prices for their products. It is expected that the Make in India initiative will also lead to growth in the export sector.

17. Education

1. Investing in infrastructure is fundamental. This includes building and upgrading schools with necessary facilities such as classrooms, libraries, and sanitation. Accessible transportation options, like bus services, can help students reach schools more easily. Additionally, providing electricity and internet connectivity can facilitate digital learning and access to educational resources
2. Government policies should prioritize education in rural areas through adequate funding and resources. Scholarships, stipends, and incentives for students from low-income families can encourage school attendance and reduce dropout rates. Additionally, establishing monitoring and evaluation systems can help assess progress and make necessary adjustments to educational programs.

18. Housing

1. The awareness must be generated by BANKS, FIs, District Administration regarding availability of Institutional finance at reasonable rates. The issues concerning land/plot rights/NOCs must be attended upfront with quick resolution

19. Social Infrastructure

1. Social infrastructure, encompassing essential facilities like schools, toilets, hospitals, and pathological labs, plays a crucial role in enhancing the quality of life in communities. Improving this infrastructure is vital for promoting health, education, and overall well-being, particularly in underserved areas.
2. Strong government policies are needed to prioritize social infrastructure development. Allocating adequate budgets and establishing clear guidelines can drive initiatives forward. Incentives for private investment and tax breaks for companies contributing to social infrastructure can also encourage greater involvement.
3. Engaging local communities in the planning and implementation of infrastructure projects is essential. Community input can ensure that facilities are tailored to local needs and cultural contexts. Additionally, training local residents to manage and maintain these facilities can promote sustainability.

20. Renewable Energy

1. Didwana-Kuchaman, a district in Rajasthan, faces significant energy challenges, particularly in rural areas where access to electricity is limited. The adoption of renewable energy sources presents a transformative opportunity to enhance energy accessibility, sustainability, and economic development in these communities.
2. Didwana-Kuchaman receives abundant sunlight, making solar energy a viable option. Initiatives like Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PMKUSUM) encourage farmers to install solar pumps for irrigation, reducing dependence on conventional power sources and enhancing agricultural productivity.
3. "PMKUSUM promotes solar pump installations and grid-connected solar power,



empowering farmers with energy independence. PM SURYAGHAR supports solar energy systems for households, facilitating clean energy access and reducing electricity cost"

21. Informal Credit Delivery System

1. "Poor quality of self-help groups, especially by their parent formal sector institutions have been promoted, but need to be addressed. There is lack of orientation among the employees working in the banks of the district"
2. The banks in the district, especially the commercial banks are less cooperative in giving loans. The Bank should follow the guidelines issued by the Reserve Bank of India for lending to Pradhan Mantri Jan Dhan Yojana, Self Help Groups and Joint Lender Groups and should formulate a plan for branch wise loan disbursement



Chapter 8

Critical Interventions Required for Creating a Definitive Impact

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The Government of Rajasthan has launched a scheme in the 2023-24 budget to provide 3,000 crore in interest free loans to 1.5 lakh families in rural areas for nonfarming activities, such as handicrafts and small scale industries, through cooperative banks. Eligible families must have resided in rural areas for five years. Loan amounts range from Rs.25,000 to Rs.2 lakh, with renewals possible after timely repayment. The state government will cover 10.25% interest paid to cooperative banks

5. Status of Cooperatives in the District

1. A total of 404 dairy cooperatives affiliated to Urmul (RCDF). The committee is registered in the district. There is a need to look into the issues of existing dairy cooperative societies and also efforts should be made to increase milk collection centres by increasing the existing milk collection centres and there is a need to bring more and more milk producers under the organized sector through FPOs

Out of 236 GPs only 183 GPS have MPCAS, 53 GPs are underserved as per the assessment made during DCDC meetings. The work on 10 GPs is underway and it is expected that 30 GPs will be covered through presence of MPACS by 31.03.2026.

6. Potential for formation of cooperatives

1. The government is taking many initiatives for the strengthening of cooperatives at all levels, specifically at the grassroot level. In accordance with the theme 'Sahkar se Samriddhi', the cooperative movement in the country is steadily moving towards sustainability and will play a critical role as the backbone of our rural economy.

2. As per the latest data, there is a scope to form New MPACS in the district. As per the Directives, the constitution of new PACS will be overseen and supervised by JWC which will act as a subcommittee for the already existing DCDC. Regular meetings are being conducted in convergence with DCDC to review the implementation.

3. The RSA (DCCB) have appointed requisite RPs as per NABARDs guideline to support 'Formation of new MPACS' in underserved GPs of the district. The ground breaking activities viz. social mobilization, collection of share capital, Formation of BoD, Passing of Resolution for new MPACS are taking place and at various levels. New MPACS have been formed as on 30.06.2025. The work on remaining 46 GPs is on full swing and it is expected that the task will be accomplished by 31.03.2026.



New Cooperative Policy 2025

India's new National Cooperative Policy 2025 aims to transform the cooperative sector, replacing the 2002 policy. Driven by "Sahakar se Samriddhi", it focuses on modernizing, professionalizing, and expanding cooperatives to every village. Key initiatives include establishing 2 lakh new multipurpose PACS, digitising operations, and strengthening governance. This 20year roadmap (20252045) aims to enhance rural employment and income while making a significant contribution to "Viksit Bharat 2047.

The policy's mission will be achieved through six strategic mission pillars as follows:

1. Strengthening the Foundation through legal reforms and digitalization,
2. Promoting Vibrancy by enhancing business ecosystems and competitiveness,
3. Making Cooperatives Future-Ready by adopting new technologies,
4. Promoting Inclusivity and Deepening Reach to empower marginalized groups,
5. Entering New and Emerging Sectors like green energy and healthcare, and
6. Shaping the Young Generation through cooper



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	Institution Development	"Initiative for mobile rural mart at Didwana block of Nagaur district under 'Mobile Rural Mart mart scheme "	Molasar Block of Didwana Kuchmania	NABARD has sanctioned grant assistance of Rs. 6.00 lakh to purchase a Mobile Van which will act as Rural Mart to sell groceries and household products in seven nearby villages, benefiting a population of over 10000 by providing doorstep access.	No	10000	The initiative has facilitated doorstep delivery of household and agri inputs thereby reducing time and cost for the members of the society. The initiative is gaining wide traction and home delivery by PACS is attracting orders from as far as 15 KMs from Nimod village.
2	Institution Development	PACS as MSC	Nimod Bansa village	NABARD has sanctioned concessional refinance @1% to offer financial assistance to Nimod PACS. NABARD has also sanctioned one Custom Hiring center to aid the members of PACS by availing mechanized services at reasonable rates with mutual benefits.	No	10000	The CHC has been instrumental in bringing down the prices/Rentals for hiring tractors, rotavators, disc Harrows, cultivators and thrasher. The small and marginal farmers have been benefitted immensely due to availability of farm



							equipment.
3	Financial Inclusion	Financial Literacy Program and Street Drama Yojana	Didwana_Kuchaman District	To increase the goal of financial literacy, NABARD provides grants to various banks of the district for conducting financial literacy programs and street plays. The prominent ones are Rajasthan Marudhara Gramin Bank, AU Small Finance Bank, District Cooperative Bank, India Post Payment Bank.	No	20000	The FDLCs have positively impacted the Financial Inclusion Drive by enhanced awareness and enrollment under PMJDY, PMSBY, PMJJBY.
4	Banking Technology	Computerization plan of PACS (Primary Agricultural Cooperative Society)	Didwana_Kuchaman District	To strengthen and modernize the primary agricultural cooperative societies, all the PACs of the district are being computerized by NABARD.	No	120000	The PACS computerization will improve the efficiency and transparency of cooperative by integrating them with CBS and linking them with portals providing government services and schemes a.

Success Stories



State	Rajasthan
District	Didwana-Kuchaman
Block	Molasar
Village	Nimod_Bansa
Title	Enlarging Outreach of PACS to reflect 'Sahkar se Samridhi'
Scheme	Mobile Rural Mart sanctioned under GVN
Project Implementing Agency	NIMOD Primary Agriculture Credit Society
Duration of the project	The Project was sanctioned in November 2023 for a duration of 2 years.
Beneficiary	Around 15000 residents of 12 villages in Molasar Block

1.1 Support provided

NABARD has sanctioned grant assistance of Rs. 6.00 lakh to support purchasing and fabrication of mobile van which is rechristened as 'Rural Mobile Van'.

1.2 Pre-implementation status

1.3 Challenges faced

Due to scattered habitations, the time and cost involved in securing day to day items was a big problem for local population. Our initiative has provided the facility of Home delivery which was not envisaged earlier in the region.



At the outset, the first two quarters witnessed low sales and plateaued growth in the business through Mobile Rural Mart. This prompted the PACS Management to come up with innovative idea which was receiving advance order and delivery at predecided day and time.

1.4 Impact

The Rural mobile van has been generating monthly average sale of Rs. 1.5 lakh and inching towards 2.00 lakh monthly sale. It has reduced the Transportation cost of rural population by providing delivery of household items at their doorstep at predetermined day and time.

The initiative is gaining popularity and traction among Dhanis or houses setup in Farms and are usually far away from local markets.

Sometime, the Agri inputs are also delivered through this van thus serving double cause that is Farm inputs and household items at one go.

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 by

a 1.Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

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

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a The District is ranked 9th in the Agriculture Vulnerability Index of Rajasthan, reflecting its susceptibility to agricultural hazards. Crop productivity emerges as the most significant factor influencing this vulnerability. In the District, agricultural productivity closely correlates with factors such as fertilizer consumption, cropping intensity, the percentage of irrigated area, and the number of tube wells and electrified wells. Therefore, it is crucial to explore strategies to enhance agricultural productivity in the state. The region, especially near the Thar Desert, is particularly vulnerable to heat waves and rising mean and maximum temperatures.

b To enhance agricultural productivity, it is essential to increase organic fertilizer consumption, expand the irrigated area through micro irrigation tools during the rabi season, and promote the area sown more than once. Additionally, improving cropping intensity and yield under major crops is crucial. The district in Rajasthan faces significant climate related challenges. Here are some key concerns:

- Water Scarcity: The region experiences low rainfall and high evaporation rates, leading to acute water shortages. Overextraction of groundwater exacerbates this issue.

Soil Degradation: Desertification and soil erosion are prevalent due to unsustainable agricultural practices and deforestation. This reduces land productivity and affects food security.

Temperature Extremes: Rising temperatures can lead to heat stress for both crops and livestock, impacting agricultural yields and livelihoods. Droughts: District is prone to recurrent droughts, which can devastate local agriculture and lead to food insecurity.

Impact on Livelihoods: Many residents depend on agriculture and livestock for their livelihoods. Climate change can threaten these sectors, leading to economic instability.

Biodiversity Loss: Changes in climate can disrupt local ecosystems, affecting flora and fauna and reducing biodiversity. Health Risks: Increased temperatures and changing weather patterns can contribute to health issues

3.2 Any specific Climate Change initiative in the District by

a No specific intervention was made during previous financial years.

a The Rajasthan State Action Plan on Climate Change (RSAPCC) addresses the climate vulnerabilities, risks and impacts that are specific to the State of Rajasthan as well as the

opportunities, adaptation and mitigation measures that can be adopted at the State and disaggregated levels.

The SAPCC recommends implementing compulsory rooftop rainwater harvesting in new and existing buildings exceeding a certain size to reduce pressure on groundwater. Additionally, rainwater harvesting via ponds on agricultural fields can help recharge groundwater and support irrigation needs. A spatial database mapping rainwater harvesting and storage structures statewide should also be created. To assess the feasibility of innovative techniques, peer-reviewed scientific studies and detailed field investigations are needed, as current literature for Rajasthan is lacking.

The SAPCC advocates for artificial recharge of aquifers through methods like percolation tanks and recharge wells, as well as the creation of green spaces in urban areas using permeable paving materials. Groundwater extraction should be centralized to ensure sustainable and regulated usage. A water tax and metering for large-scale irrigation should be implemented to curb water wastage.

a NABARD has recommended and advocated the Following: The intensity and magnitude of extreme weather events are rising and are expected to worsen due to climate change. In Rajasthan, the agriculture sector's contribution to gross value added has declined from 28.56% in 2011-12 to 25.19% in 2019-20 (at constant prices), highlighting the need for greater investment in agriculture to maintain productivity despite increasing climate exposure.

To enhance adaptive capacity and reduce vulnerability, the state must invest in technology and infrastructure. Advanced technologies such as temperature and moisture sensors, GPS, rain gauges, aerial and satellite imagery, and solar-powered irrigation systems can make agricultural practices more efficient and eco-friendly. For instance, mobile applications like mKRISHI can provide farmers with real-time, personalized advice and weather updates, helping them make informed decisions.

Moreover, educating farmers on the impacts of climate change, adaptation strategies, and the threat to their livelihoods is essential. Awareness campaigns at the community level, supported by periodic training, should be promoted to help farmers understand the challenges and available solutions.

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 Didwana Kuchaman district, the scope of Geographical Indication (GI) tags is limited, primarily covering traditional handicrafts and agricultural products. The Marble of Makrana has already been Granted the GI Tag.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Agriculture Department
Soil & Climate	Agriculture Department
Land Utilisation [Ha]	Agriculture Department
Ground Water Scenario (No. of blocks)	CWGB Report
Distribution of Land Holding	Agriculture Department
Workers Profile [In 000]	District Statistics Book
Demographic Profile [In 000]	District Statistics Book
Additional Information	Agriculture Department
Infrastructure Relating To Health & Sanitation [Nos.]	Medical and health Department
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture department, contains data of Combine Nagaur
Irrigation Coverage [000 Ha]	Agriculture department, contains data of Combine Nagaur
Processing Units	DIC and Agriculture Marketing Board
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	Agriculture Department
Input Use Pattern	Agriculture Department
KCC Coverage	LDM Office
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Irrigated Area & Potential	Agriculture department
Block level water exploitation status	CWGB Report
Area under Forest Cover & Waste Land	District Statistics book
Processing Infrastructure	District Statistics book
Poultry	District Statistics book
Inland Fisheries Facilities	District Statistics handbook
Marine Fisheries (No.)	District Statistics handbook
Brackish Water Fisheries	District Statistics handbook
Agri Storage Infrastructure	Agriculture Marketing Board
NABARDs interventions	-
Fertilizer Consumption	LDM Office
Facilities Available	Agriculture Department
MSME units - Cumulative	DIT Office
Traditional activities	DIT Office
Skill Development Trainings	DIT Office
Crop Identified for One District-One Product	DIT Office
Status of SHGs	NRLM RAJIVIKA

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

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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
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- 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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