



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Hanumangarh 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: Hanumangarh

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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Hanumangarh

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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 Hanumangarh has projected a credit potential of Rs. **2116330.61** 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 Hanumangarh district of Rajasthan.

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

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Abbreviations

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



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



Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Hanumangarh district was established on 12 July 1994 after being carved out from Sriganganagar district. Located in the northern part of Rajasthan which shares border with the states of Punjab and Haryana. The district comprises of 7 development blocks.
Type of soil	The district's soil composition is diverse, comprising clay, alluvial, and sandy soils, which are fertile and conducive to agriculture. The district having advantage of Indira Gandhi Nahar Pariyojna (IGNP) Canal irrigation System which is the major source of irrigation in district.
Primary occupation	The major occupation of people is agriculture and allied sector. and in addition to that approx.70,000 micro and small scale industries are operational to provide employments.
Land holding structure	The average landholding size in the district is 4.93 hectares. There are a total of 145,934 land holdings in the district, with 9,990 holdings (6.85%) measuring 1 hectare and 18,917 holdings (12.96%) ranging between 1 to 2 hectares in size.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

As of 31 March 2025, the total credit flow was Rs.1368728 Lakh which is 91.6 % of ACP target . The credit flow in district is shown increasing trend over last year.

2. Investment credit in agriculture

As compared to previous year, there is slightly increased in Investment credit in agriculture which stands Rs.81966.00Lakh and underachievement of ACP target i.e. 33.90 %.

3. Credit flow to MSMEs

There is slight increase in Investment credit in MSME over last year which stands Rs. 283294.00 Lakh and achieved the ACP target by 69.32%.

4. Other significant credit flow, if any

There is slow credit growth in other priority sector such export, education and housing which stands Rs.14749 Lakh.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs.2116330.61 Lakh

2. Projection for agriculture and its components

Rs.1484167.56 Lakh

3. Projection for MSMEs

Rs.536951.40 Lakh

4. Projection for other purposes

Rs.95210.65

5. Developmental Initiatives

- 1 NABARD supports rural development via RIDF projects, PACS computerization, and FPO/SHG empowerment and also strengthens RFIs such PACS, cooperatives & RRB. Through Gramya Vikas Nidhi, WDF and Green Impact/Carbon Fund foster sustainable livelihoods, entrepreneurship and environmental resilience.

6. Thrust Areas

- 1 NABARD focuses on rural infrastructure, PACS modernization, and empowering FPOs and SHGs. It promotes regional products through geographical indications, strengthens cooperatives, and drives financial inclusion. Key funds support sustainable livelihoods, innovation, and environmental sustainability,

7. Major Constraints and Suggested Action Points

- 1 Major constraints in Hanumangarh include poor digital infrastructure, low farmer awareness, weak market linkages, limited technical support, and inadequate rural infrastructure. Suggested actions: improve connectivity, conduct training, enhance market access, expand financial services etc.

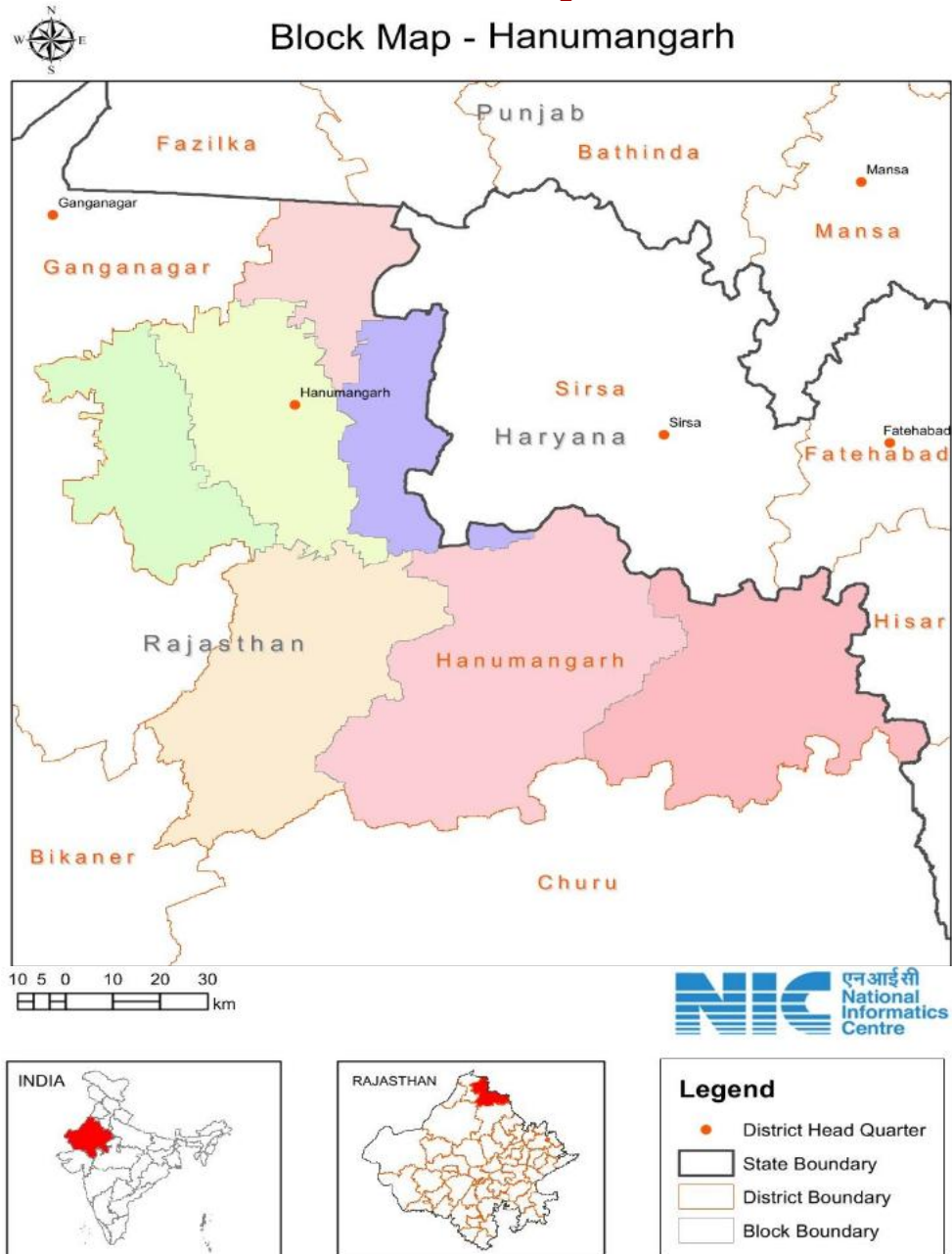
8. Way Forward

- 1 Well coordinated efforts among banks, government departments, and institutions are essential for timely loan access. This will create jobs in small industries, connect farmers to banking facilities, and provide credit for irrigation and horticulture, enhancing productivity and livelihoods.

Part A

District Map

Block Map - Hanumangarh

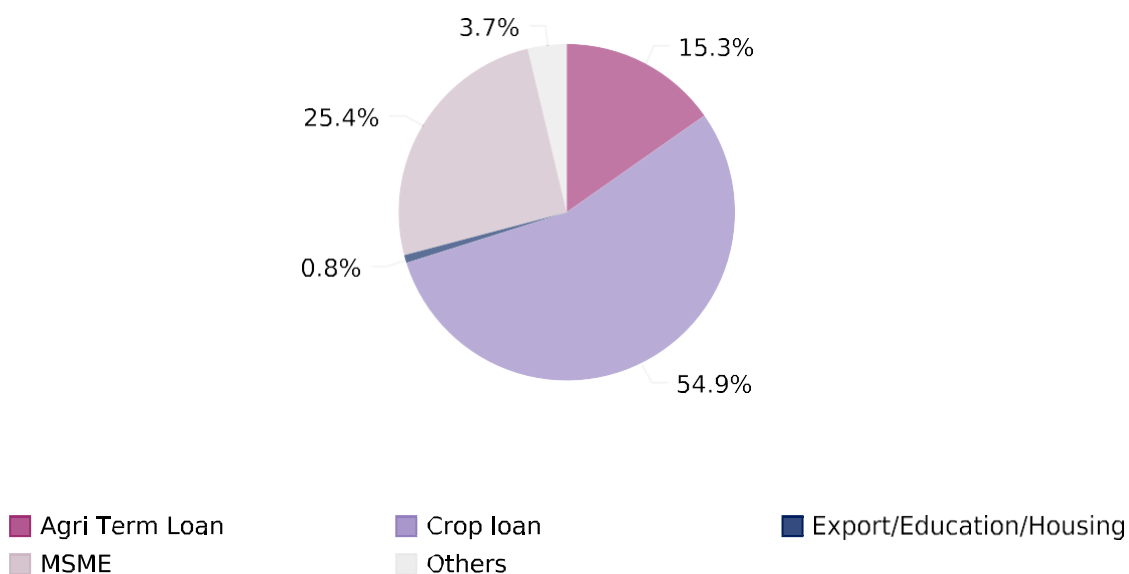


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1398982.38
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	1161130.09
2	Term Loan for agriculture and allied activities	237852.29
B	Agriculture Infrastructure	43868.2
C	Ancillary activities	41316.98
I	Credit Potential for Agriculture A+B+C)	1484167.56
II	Micro, Small and Medium Enterprises	536952.4
III	Export Credit	7012.5
IV	Education	1496.25
V	Housing	7740
VI	Social Infrastructure	39520
VII	Renewable energy	25349.4
VIII	Others	14092.5
	Total Priority Sector	2116330.61



Sources

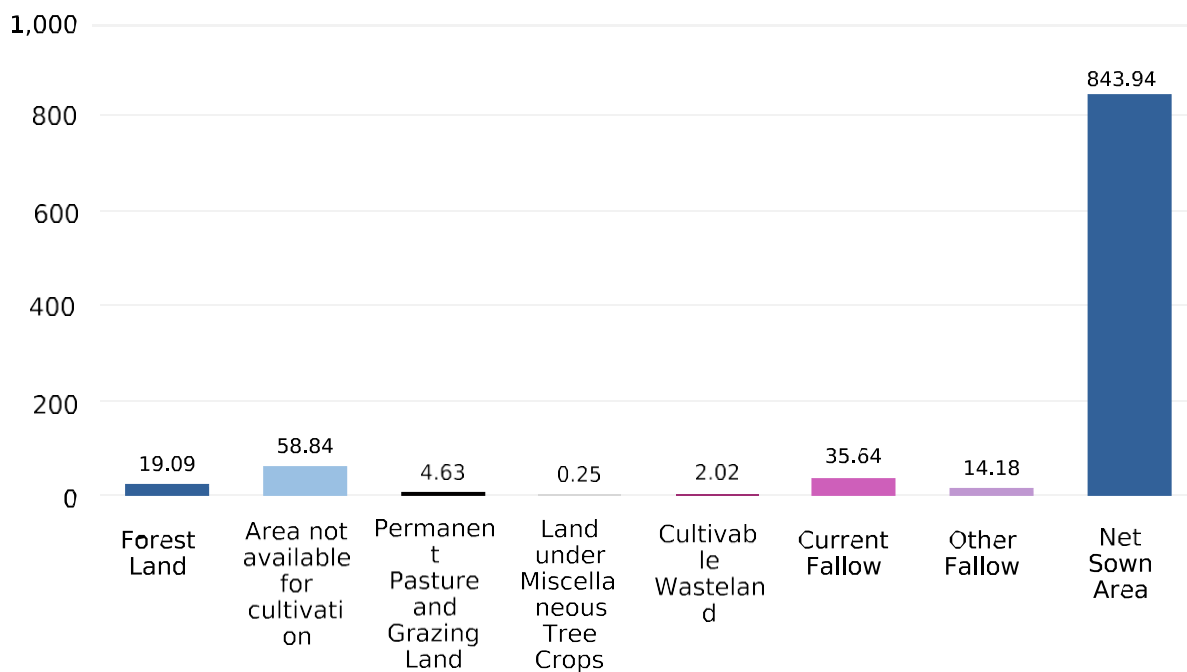
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	1141835.48
2	Water Resources	77868.26
3	Farm Mechanisation	10751.23
4	Plantation & Horticulture with Sericulture	14552.98
5	Forestry & Waste Land Development	798.93
6	Animal Husbandry - Dairy	143433.69
7	Animal Husbandry - Poultry	149.51
8	Animal Husbandry - Sheep, Goat, Piggery	7384.38
9	Fisheries	2207.92
10	Farm Credit- Others	0
	Sub total	1398982.38
B	Agriculture Infrastructure	
1	Construction of storage	7357.32
2	Land development, Soil conservation, Wasteland development	36173.83
3	Agriculture Infrastructure - Others	337.05
	Sub total	43868.20
C	Ancillary activities	
1	Food & Agro. Processing	28838.64
2	Ancillary activities - Others	12478.34
	Sub Total	41316.98
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	27156.80
II	B Service Sector - Term Loan	11040.00
II	C Manufacturing Sector - WC	195265.60
II	D Service Sector - WC	
II	E MSME - Others	303490.00
	Total MSME	536952.40
III	Export Credit	7012.50
IV	Education	1496.25
V	Housing	7740.00
VI	Social Infrastructure	39520.00
VII	Renewable energy	25349.40
VIII	Others	14092.50
	Total Priority Sector	2116330.61

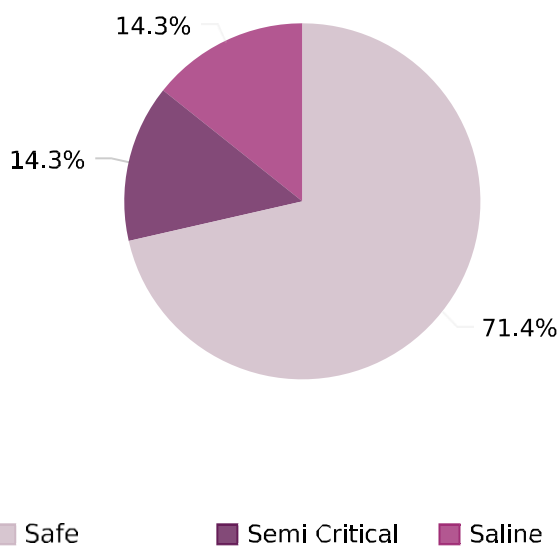
District Profile

1. Land Utilisation ('000 hectares)



District Statistical Handbook 2024 -Updates

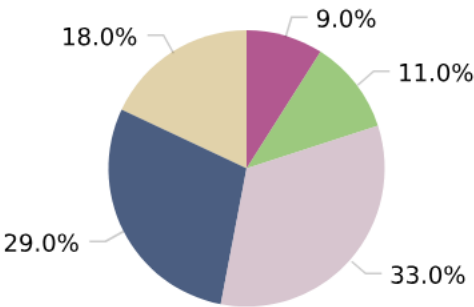
2. Status of Extraction of Ground Water - No. of blocks



District Statistical Handbook 2024 -Updates

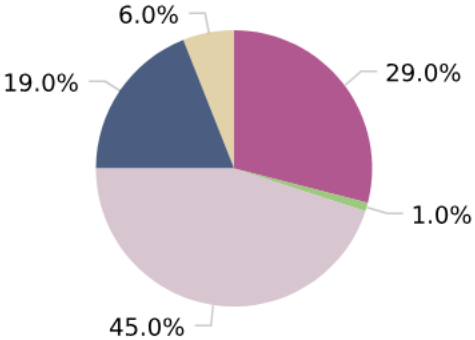


3. Landholding - No. of Farmers (%)



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

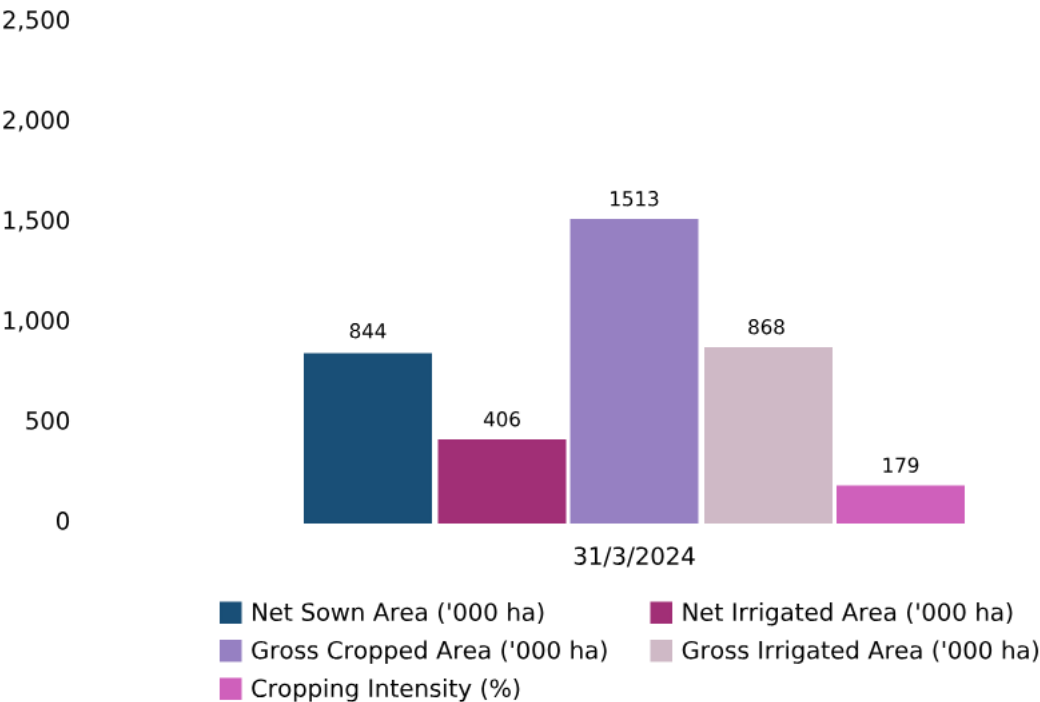
Landholding - Area (%)



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

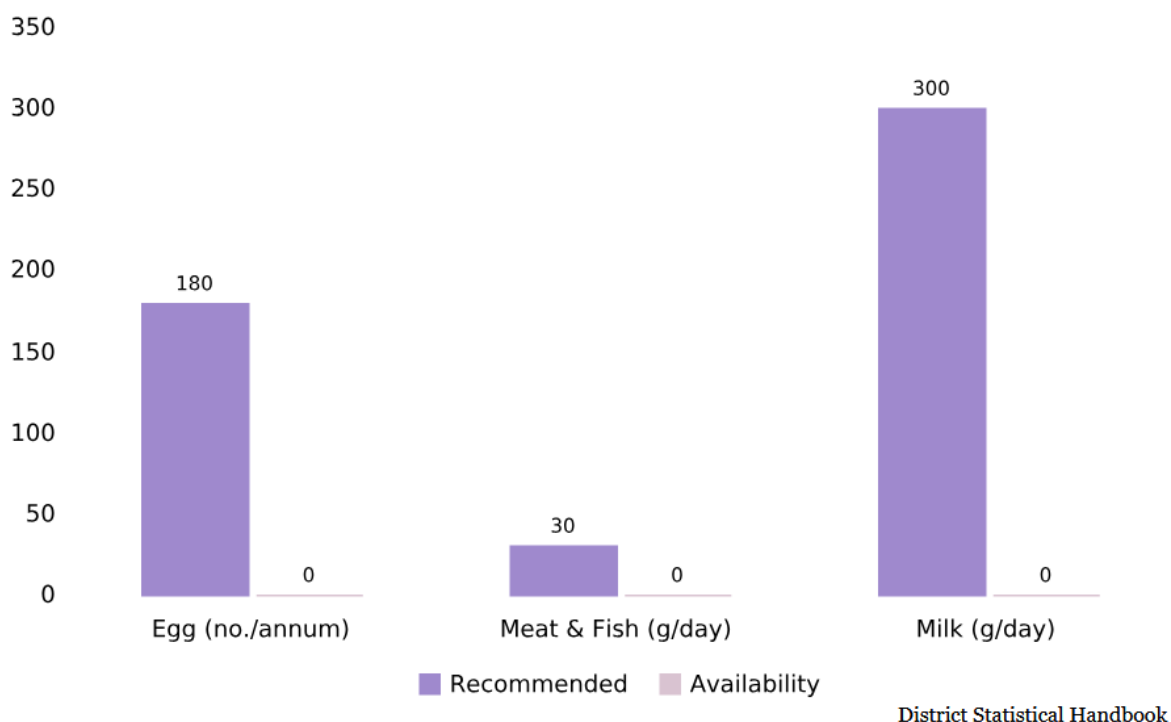
District Statistical Handbook 2024 -Updates

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



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)

5. Per-capita availability



Key Agricultural and Demographic Indicators

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	20.56	10.68	12.24	1.41
2	>1 to <=2 ha	35.32	18.35	51.59	5.95
3	>2 to <=4 ha	56.20	29.20	163.60	18.86
4	>4 to <=10 ha	63.68	33.09	390.70	45.03
5	>10 ha	16.71	8.68	249.54	28.76
6	Total	192.47	100.00	867.67	100.01

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1774.69	931.18	843.51	1424.28	350.46
2	Scheduled Caste	494.18	258.35	235.83	435.66	58.52
3	Scheduled Tribe	14.29	7.58	6.71	5.69	8.60
4	Literate	1190.81	720.73	470.08	264.25	927.17
5	BPL	22.20	11.66	10.54	17.94	4.49

Health, Sanitation, Livestock and Agricultural Infrastructure

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Male	Female
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	398.00		
2	Sugarcane (Gur/ Khandsari/ Sugar)	4.00		
4	Spices (Masala Powders/ Pastes)	13.00		
6	Cotton (Ginning/ Spinning/ Weaving)	82.00		
7	Milk (Chilling/ Cooling/ Processing, etc.)	6.00		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	10.00		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
2	Cattle - Indigenous	547168.00		
3	Buffaloes	301595.00		
5	Sheep - Indigenous	163275.00		
6	Goat	176330.00		
8	Pig - Indigenous	222.00		
9	Horse/Donkey/Camel	17910.00		
10	Rabbit	492.00		
11	Poultry - Improved	152989.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	37000.00			
2	Egg				
3	Milk	486910.00			
4	Meat				
5	Wool				

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	326.00	308
Rainfall - Actual (mm)	356.00	324

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)		1513.00
Net sown area ('000 ha)		843.94
Cropping intensity (%)	0.00	179.28

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		85.00
Fertilizer consumption - Rabi (kg/ha)		149.09

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)		8

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		295941	322796
GLC through KCC (Rs. lakh)		774606.00	0.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	7	8

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	1921144	280000

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Wheat	0.00	0.00	0.00	255.00	1326.00	0.00



Barley	0.00	0.00	0.00	20.00	90.00	0.00
Chickpea	0.00	0.00	0.00	180.00	216.00	0.00
Indian Mustard	0.00	0.00	0.00	240.00	480.00	0.00
Taramira	0.00	0.00	0.00	15.00	9.00	0.00
Rice	0.00	0.00	0.00	64.00	437.00	0.00
Pearl Millet	0.00	0.00	0.00	31.00	27.00	0.00
Mungbean	0.00	0.00	0.00	102.00	82.00	0.00
Moth Beans	0.00	0.00	0.00	34.00	14.00	0.00
Groundnut	0.00	0.00	0.00	21.00	42.00	0.00
Castor	0.00	0.00	0.00	21.00	4.00	0.00
Cotton	0.00	0.00	0.00	119.00	560.00	0.00

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)		851
Net Irrigated Area (000 ha)		448
Gross Irrigated Area (000 ha)		851

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Hanumangarh	Bhadra	Safe
2	Rajasthan	Hanumangarh	Hanumangarh	Safe
3	Rajasthan	Hanumangarh	Nohar	Safe
4	Rajasthan	Hanumangarh	Pilibanga	Semi-critical
5	Rajasthan	Hanumangarh	Rawatsar	Saline
6	Rajasthan	Hanumangarh	Sangaria	Safe
7	Rajasthan	Hanumangarh	Tibbi	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		36146
Power Tillers		225
Threshers/Cutters		165

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		1656



Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters		Kinnow Dates

High Tech Orchards

Sr.No.	Particulars	31/03/2024			
		Area ('000 ha)	Prod. ('000 MT)	No. of orchards	
Field2	Field2	Field2	Field2	Field2	Field2
Field2	Field2	Field2	Field2	Field2	Field2

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)		19
Waste Land (000 ha)		58
Degraded Land (000 ha)		6

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery		12
2	Permanent Nursery		2

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	6.00	5.00

Animal Husbandry - Poultry

Poultry

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

Fisheries

Inland Fisheries Facilities

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

Brackish Water Fisheries

Particulars	Status
Brackish Water Area (ha)	2.00
Area developed (ha)	2.00
Area available for development (ha)	10.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	2.00
Cold Storages (Capacity - 000 MT)	2000.00
Storage Godowns (No.)	335.00
Storage Godowns (Capacity - 000 MT)	273000.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	-
Market Yards [Nos] / Wholesale Market (No.)	-
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	34.00

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

Particulars	Status
Watershed Projects (No.)	Nil
Watershed Projects - Area treated (ooo ha)	Nil
Wadi Projects (No.)	Nil
Wadi Projects - Area of plantation (ooo ha)	Nil

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)		117.00

Facilities Available

Particulars	Status
Food Quality Testing Labs	1

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	14077
Small Units (No.)	650
Medium Units (No.)	14
Udyog Aadhar Registrations (No.)	14741

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		890

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	7730	8135
No. of SHGs credit linked (including repeat finance)	3748	8233
Bank loan disbursed (Rs. lakh)	6191.00	15642.65
Average loan per SHG (Rs. lakh)	1.65	1.50
Percentage of women SHGs %	100.00	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	424	424
Consumer Stores (No.)	3	3
Housing Societies (No.)	1	1



Agro Processing Societies (No.)	4	4
Total (No)%	432	432

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	248	257
Multi state cooperative societies (No.)%	2	2

Status/ progress under various schemes of MoC in the district

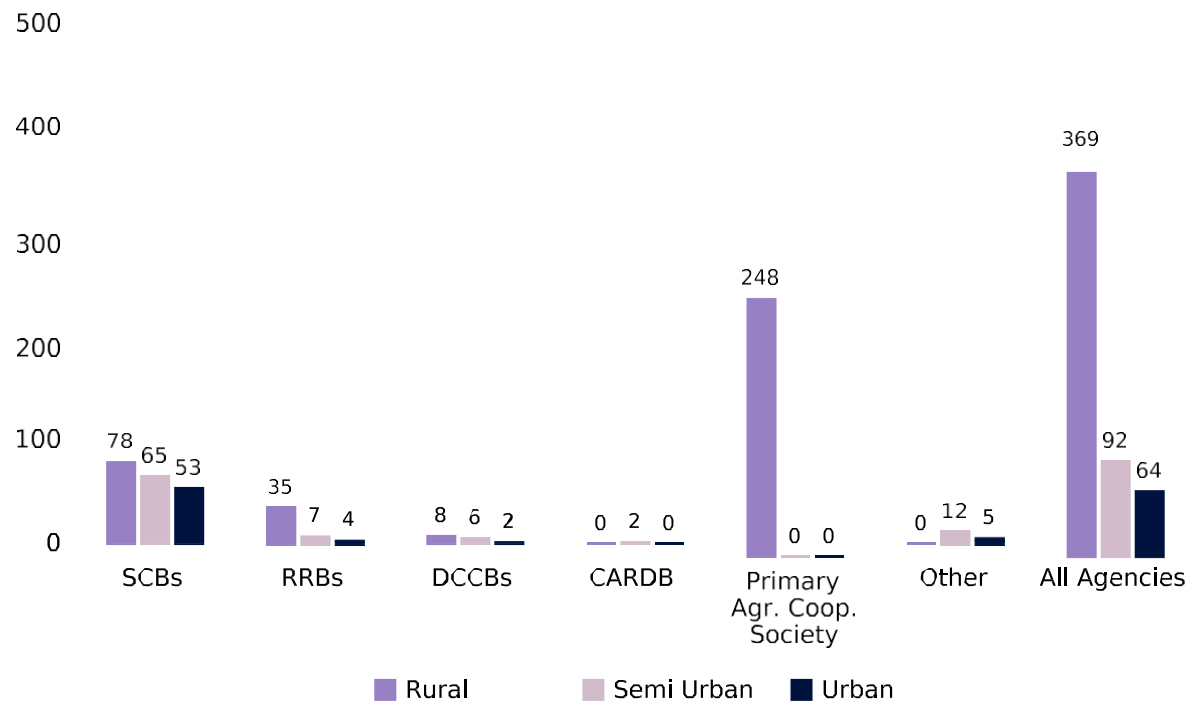
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	257	
2	Potential for formation of new MPACS	9	
3	PACS Computerisation	238	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies Established	2	
a	PACS sanctioned with warehousing facility & other related infrastructure	5	
b	Capacity of the grain storage godowns sanctioned	12	
7	PACS as Common Service Centres (CSCs)	196	
8	PACS as Kisan Samridhi Kendras (KSKs)	157	
9	PACS as Jan Aushadi Kendras (JAK)	2	



Banking Profile

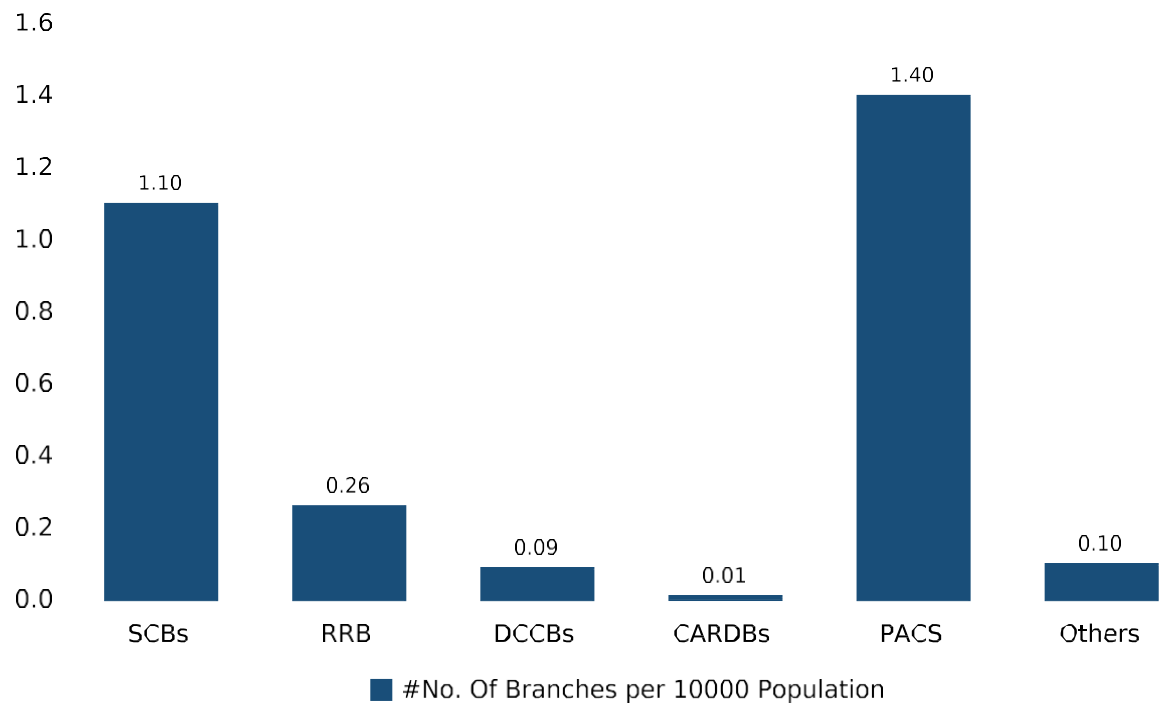


Agency wise - Number of branches in the district



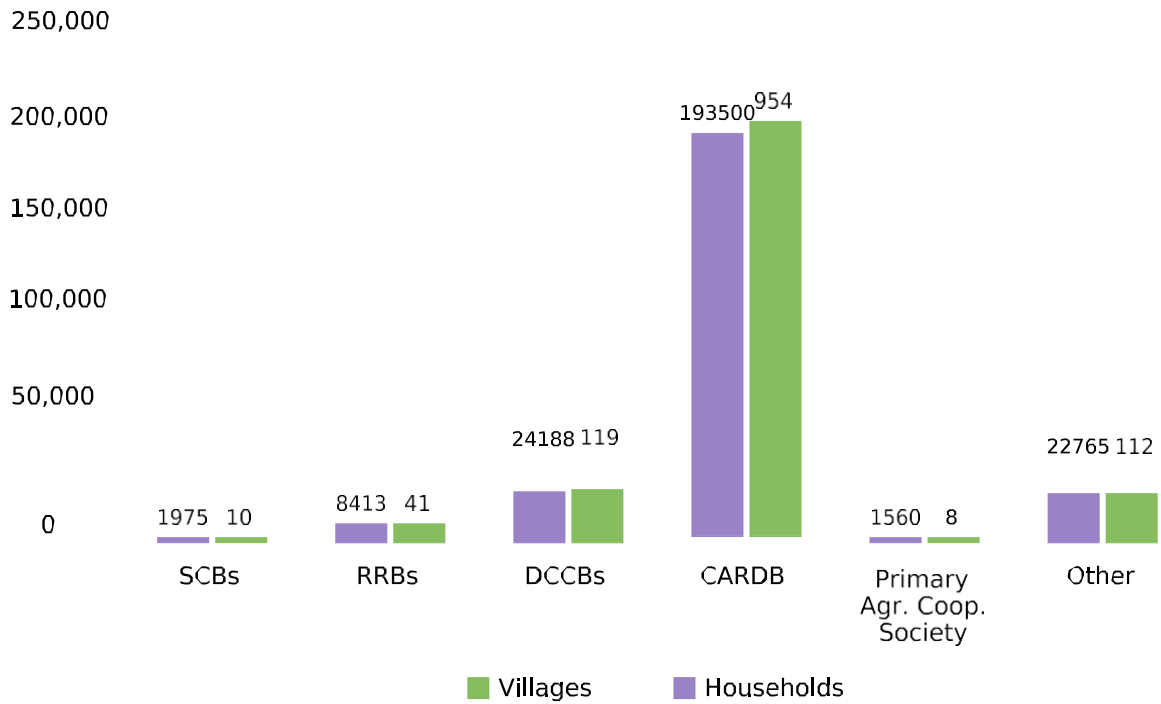
Lead Bank SBI Hanumangarh

Branch Penetration



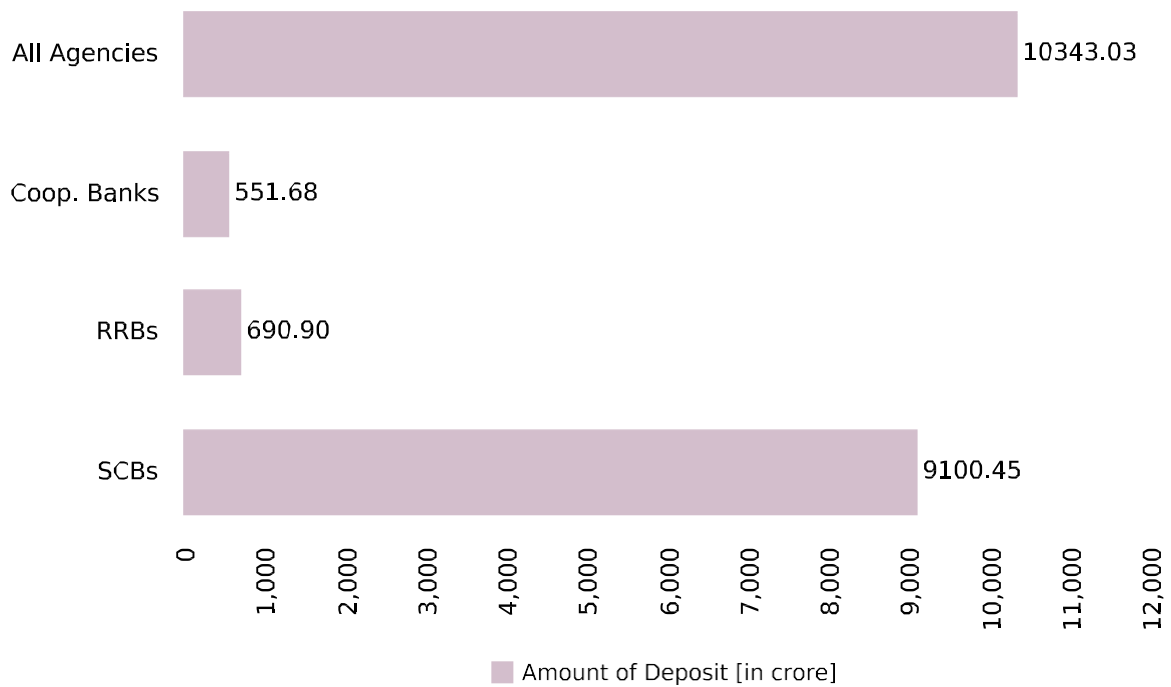
Lead Bank SBI Hanumangarh

Agency wise - Per branch Outreach



Lead Bank SBI Hanumangarh

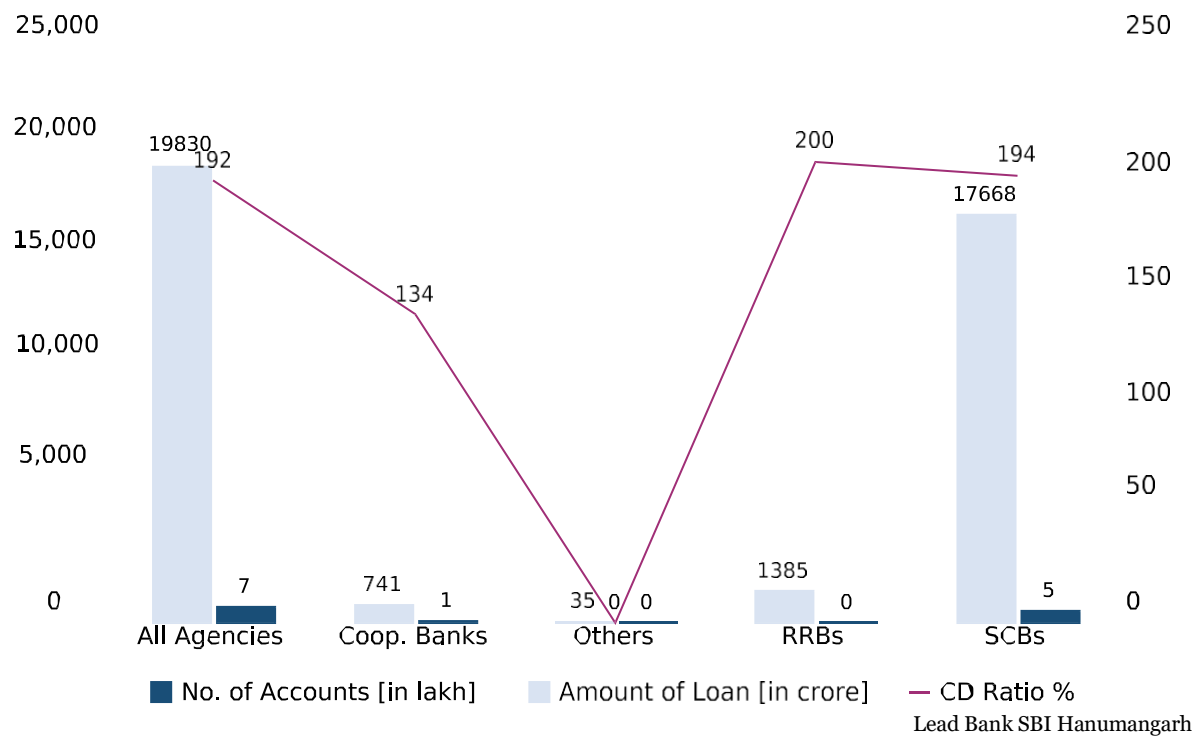
Agency wise - Deposit O/s



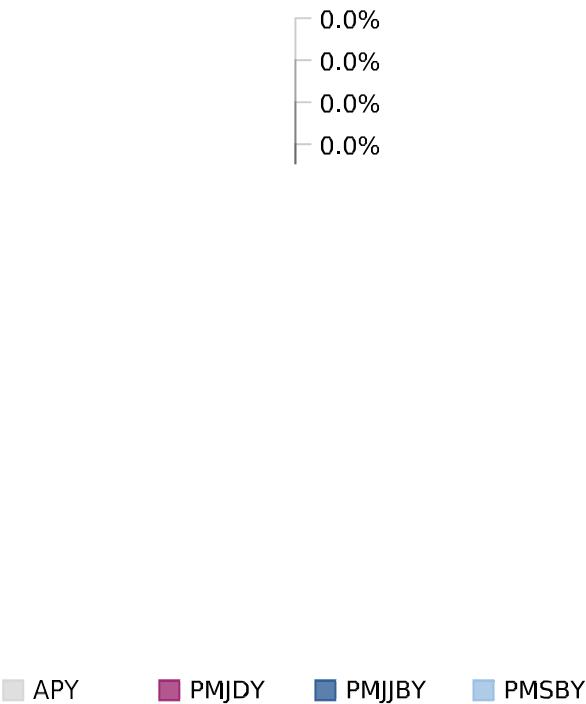
Lead Bank SBI Hanumangarh



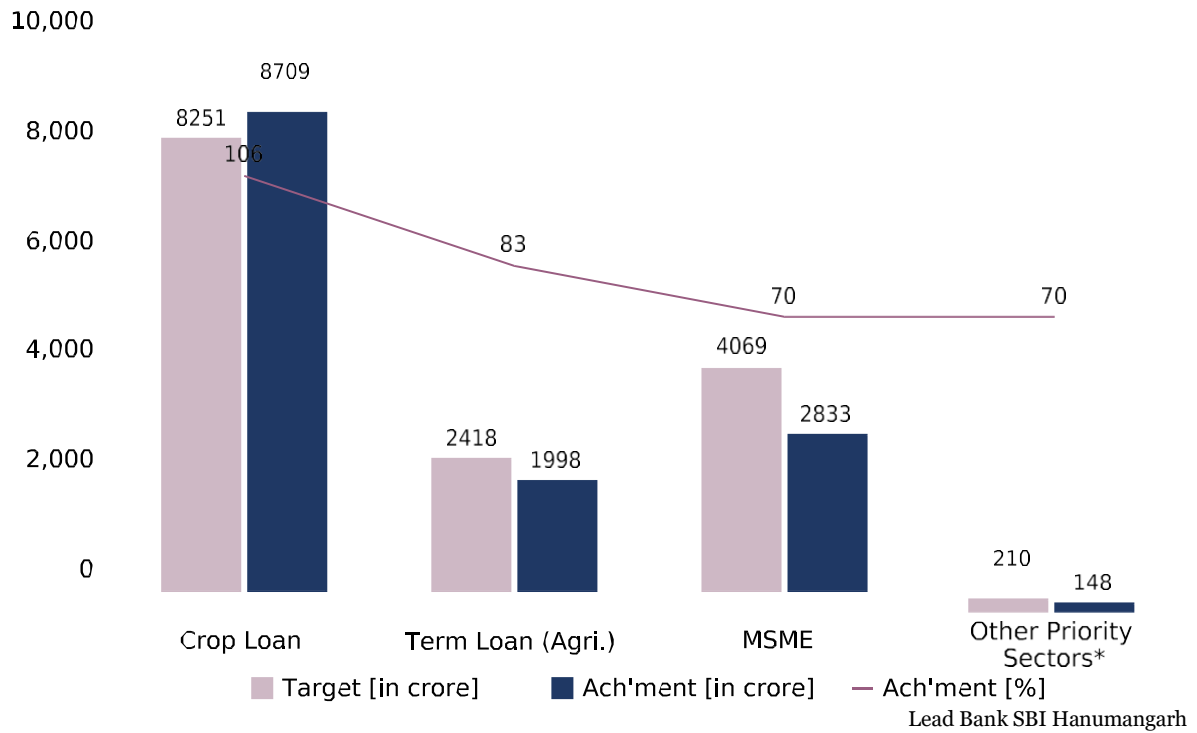
Agency wise - Loan O/s and CD ratio



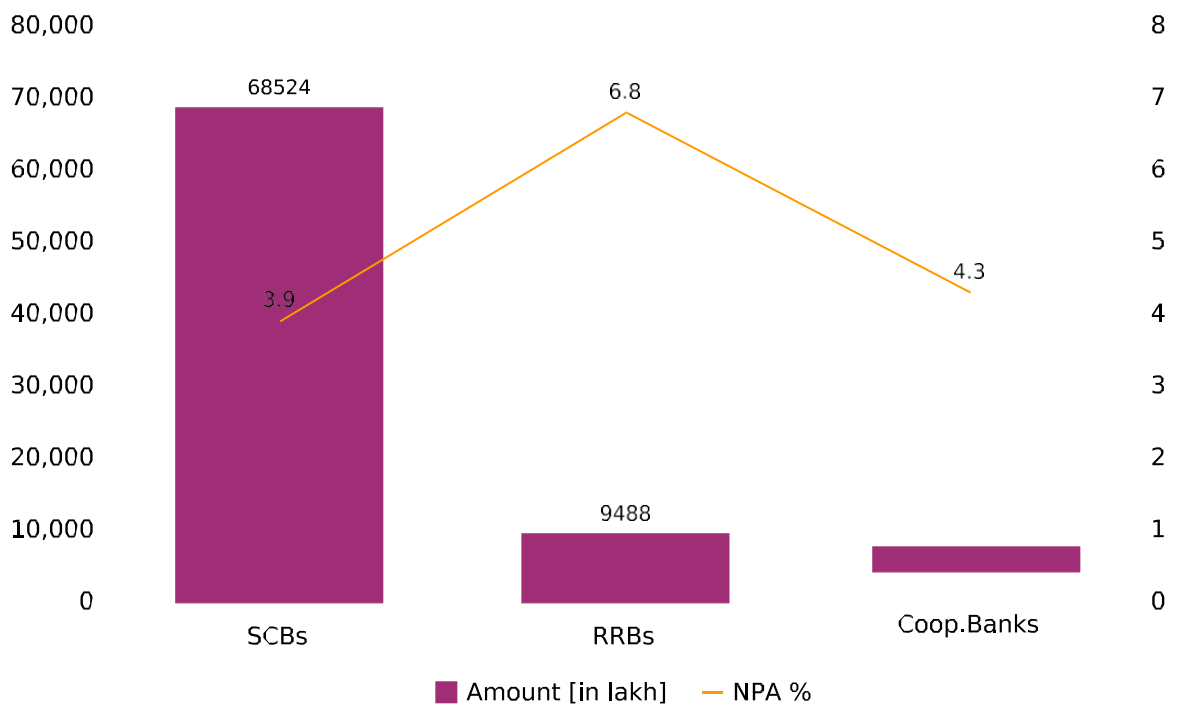
Performance under Financial Inclusion (No. of A/c)



Sector-wise Performance under ACP



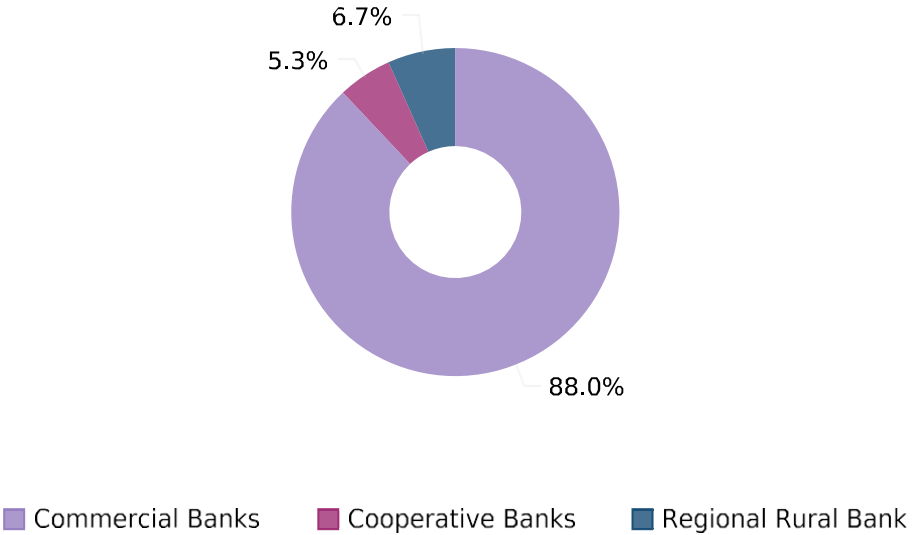
NPA position





Agency wise - Share of Deposit O/s

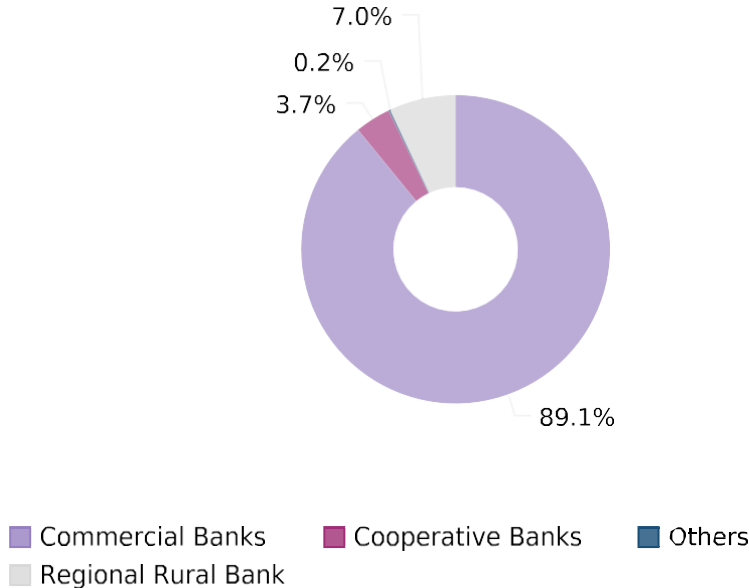
Year 2024-25



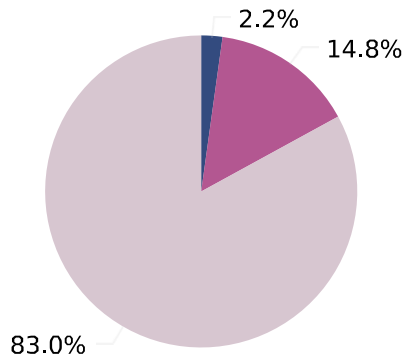
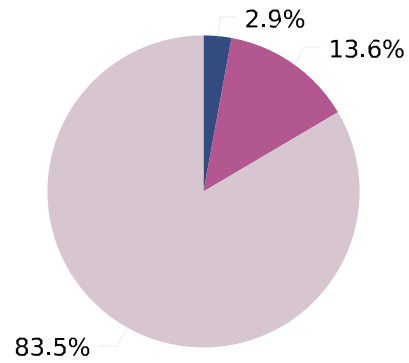
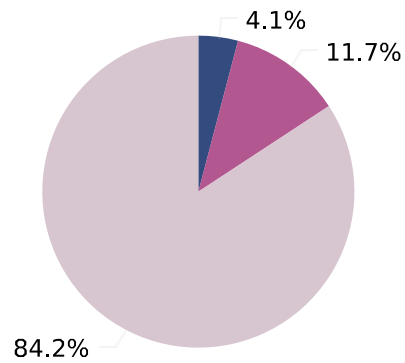
Lead Bank SBI Hanumangarh

Agency wise - Share of Loan O/s

Year 2024-25



Lead Bank SBI Hanumangarh

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

■ Coop.Banks ■ RRBs ■ SCBs

Lead Bank SBI Hanumangarh



Banking Profile

1. Network and 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	25	196	78	65	53			715	10	1975
Regional Rural Bank	1	46	35	7	4			223	41	8413
District Central Coop. Bank	1	16	8	6	2			0	119	24188
Coop. Agr. & Rural Dev. Bank	1	2	0	2	0			0	954	193500
Primary Agr. Coop. Society	248	248	248	0	0			0	8	1560
Others	17	17	0	12	5	13	8500	1549	112	22765
All Agencies	293	525	369	92	64	13	8500	2487		

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	2012506	2147746	2218153	3.3	77.7	870598.00	853364.00	910045.03	6.6	87.99
Regional Rural Bank	57833	57601	307915	434.6	10.8	57061.00	64073.00	69089.94	7.8	6.68
Cooperative Banks	109456	309456	330432	6.8	11.6	52816.00	53681.00	55168.37	2.8	5.33
Others				0	0.0				0.0	0.00
All Agencies	2179795	2514803	2856500	13.6	100.0	980475.00	971118.00	1034303.34	6.5	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	664186	629716	651546	3.5	100.0	1522645.00	1764500.00	1982982.42	12.4	100.0
Commercial Banks	470693	434148	456250	5.1	70.0	1330043.00	1562772.00	1766847.00	13.1	89.1
Cooperative Banks	146157	149310	146456	-1.9	22.5	66676.00	70948.00	74064.00	4.4	3.7
Others	1175	1165	1185	1.7	0.2	3506.00	3536.00	3537.23	0.0	0.2
Regional Rural Bank	46161	45093	47655	5.7	7.3	122420.00	127244.00	138534.19	8.9	7.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	152.8	183.1	194.1
Regional Rural Bank	214.5	198.6	200.5
Cooperative Banks	126.2	132.2	134.3
Others	0.0	0.0	0.0
All Agencies	155.3	181.7	191.7



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

Agency	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	1399715.67	79.2	1046893.38	59.3	646891.14	36.6	99215.05	5.6	237697.00	13.5
Regional Rural Bank	120646.48	87.1	114362.99	82.6	65185.24	47.1	19910.15	14.4	23447.00	16.9
Cooperative Banks	70180.00	94.8	69531.68	93.9	30343.85	41.0	5226.04	7.1	7463.00	10.1
Others	3352.66	94.8	2599.02	73.5		0.0		0.0		0.0
All Agencies	1593894.81	80.4	1233387.07	62.2	742420.23	37.4	124351.24	6.3	268607.00	13.5

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	1343850.00	1287318.00	95.8	1694993.00	1224294.00	72.2	1494838.00	1368728.40	91.6	86.5
Commercial Banks	1031210.00	1072443.00	104.0	1279585.00	990780.00	77.4	1257019.00	1129184.17	89.8	90.4
Cooperative Banks	123862.00	117014.00	94.5	92563.00	115466.00	124.7	121353.00	122425.44	100.9	106.7
Others			0			0		499.43	0	0.0
Regional Rural Bank	188778.00	97861.00	51.8	322845.00	118048.00	36.6	116466.00	116619.36	100.1	62.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	1000928.00	828138.00	82.7	1296909.00	923882.00	71.2	825118.00	870902.68	105.5	86.5
Term Loan (Agri.)	122781.00	225827.00	183.9	140245.00	41684.00	29.7	241812.00	199782.32	82.6	98.7
Total Agri. Credit	1123709.00	1053965.00	93.8	1437154.00	965566.00	67.2	1066930.00	1070685.00	100.4	87.1
MSME	158229.00	177477.00	112.2	169742.00	241179.00	142.1	406891.00	283293.97	69.6	108.0
OPS	61912.00	55876.00	90.3	88997.00	17549.00	19.7	21017.00	14749.68	70.2	60.1
Total Priority Sector	1343850.00	1287318.00	95.8	1695893.00	1224294.00	72.2	1494838.00	1368728.65	91.6	86.5



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	1330043.00	52707.00	4.0	1562772.00	57345.18	3.7	1766846.58	68524.00	3.9	3.9
Regional Rural Bank	122420.00	9425.00	7.7	127244.00	9374.91	7.4	138534.19	9488.00	6.8	7.3
Cooperative Banks	70182.00	1394.00	2.0	70948.00	1968.99	2.8	77601.23	3323.00	4.3	3.0
Others			0.0			0.0			0.0	0.0
All Agencies	1522645.00	63526.00	4.2	1760964.00	68689.08	3.9	1982982.00	81335.00	4.1	4.1



Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

- The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.
- Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.
- Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.
- Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.
- Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.
- Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.
- Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.
- Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.
- Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.
- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel



(Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit

processes across RRBs.

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community



applications receive 70% or up to Rs.56,000.

- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of

Rajasthan.

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



general and organically certified products, with higher rates for organic exports.

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

6. State Budget

6.1. Important Announcements

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

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health, while ₹4,915.86 crore is directed toward the National Rural Health Mission. The Family Welfare Department receives ₹1,698.85 crore, and ₹3,721.95 crore is set aside for Medical Education. Furthermore, ₹43.92 crore (including a state share of ₹43.58 crore) is provided for the Commissionerate of Food Safety and Drug Control, which includes ₹26.52 crore for the

War Campaign for Cleanliness. Urban local bodies will receive ₹1,818.47 crore as grants under the Central Finance Commission. For water supply schemes in urban and rural areas, ₹8,761.04 crore has been allocated.

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasi Udyam Protsahan Yojana : This scheme

promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*. Rajasthan Investment Promotion Scheme (RIPS) 2024: Valid till March 2029, RIPS 2024 aims to boost industrial growth and attract investments through incentives like capital subsidies, SGST reimbursements, interest subventions, and exemptions on electricity and stamp duty. It focuses on Green Growth, Export Promotion, and MSME development, with special benefits for women entrepreneurs, SC/ST FPOs, and tourism units.

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Hanumangarh's economy is largely driven by agriculture, with over 80% of its population dependent on farming and related activities. The districts soils, ranging from clay to alluvial and sandy types, are highly fertile and well-suited for diverse crops. Irrigation in the district is primarily through the canal system, irrigating a total area of 4.06 Lakh hectares. The region receives an average annual rainfall of 308mm, though rainfall distribution has become increasingly erratic due to climate change, creating challenges for farmers relying on monsoon-dependent crops.

Major Kharif crops in the district include cotton, guar, and rice, while wheat, gram, and mustard dominate during the Rabi season. Rainfed areas also grow drought-tolerant crops like taramira, moth, and moong. In recent years, farmers have started adopting advanced agricultural practices such as protected cultivation, and microirrigation systems like drip and sprinkler irrigation to improve water use efficiency and increase crop yields. These innovations are particularly important as the district faces water scarcity and unpredictable rainfall patterns.

Through Kisan Credit Card" scheme, short-term agricultural loans on concessional interest rates is being provided to farmer along with Pradhan Mantri Fasal Bima Yojana, which offers crop insurance to safeguard against crop failures.

The total credit potential for Crop production available in district is Rs.1141835.48 Lakh.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture in Hanumangarh plays a vital role in the local economy, supported by irrigation from the Indira Gandhi Canal, which covers a significant portion of the 3.93 Lakh hectares of irrigated land. Additionally, government schemes like the Kisan Credit Card (KCC) and Pradhan Mantri Fasal Bima Yojana (PMFBY) provide financial support and crop insurance to farmers, protecting them from crop failures. Local markets and Farmer Producer Organizations (FPOs) help improve market access for major crops like wheat, cotton, and mustard.

Planned infrastructure developments focus on modernizing agriculture. The government promotes microirrigation projects like drip and sprinkler systems to improve water efficiency, especially in rain-scarce areas. Efforts to introduce high-tech farming practices, including polyhouse farming and climate-resilient crops, are also underway. Expansion of agroprocessing units for local produce like cotton and mustard, along with cold storage and warehouses, is being prioritized to reduce postharvest losses and improve value addition. As of 31 March, 2025, in Hanumangarh district, during the fiscal financial year 2024-25, a total of 8709.68 crore in crop loans were disbursed through 322796 Kisan Credit Cards by all commercial banks, rural banks, and cooperative banks in the district.

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.



(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.74	1	75	55.15	55.15
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.78	1	135	104.88	104.88
3	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.86	1	930	801.06	801.06
4	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Irrigated__Pre- Kharif Kharif Rabi	Hectare	0.46	1	286656	132552.61	132552.61
5	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Unirrigated____Pre- Kharif Kharif Rabi	Hectare	0.33	1	1030	336.15	336.15
6	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.63	1	75	47.10	47.10
7	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.30	1	75	97.46	97.46
8	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.55	1	8779	13639.41	13639.41
9	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.96	1	930	895.60	895.60
10	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.54	1	10745	5806.07	5806.07
11	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.41	1	34728	14216.94	14216.94
12	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.83	1	63532	53023.80	53023.80
13	Cereals - Sorghum/ Jowar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.30	1	7249	2147.87	2147.87
14	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.83	1	267734	222361.13	222361.13
15	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.86	1	230925	197671.78	197671.78

16	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated_Pre-Kharif Kharif Rabi	Hectare	0.50	1	3072	1545.79	1545.79
17	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.70	1	18066	12564.92	12564.92
18	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.52	1	130445	67746.62	67746.62
19	Oil Seeds - Taramira_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.28	1	64812	18308.10	18308.10
20	Plantation Crops other than fruits and vegetables - Date Palm/ Khajoor_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	7.49	1	125	936.25	936.25
21	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.58	1	69723	40467.92	40467.92
22	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.37	1	129486	47938.31	47938.31
23	Pulses - Moth Beans/ Moth Ki Dal/ Mataka_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.34	1	41521	14083.51	14083.51
24	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.39	1	77514	30133.58	30133.58
25	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.96	1	75	72.25	72.25
26	Sugar Crops - Sugarcane/ Ganna_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.41	1	75	105.93	105.93
Sub Total					1448512	877660.19	877660.19
Post Harvest							87766.02
Maintenance							175532.04
Total							1140958.25
Grand Total					1448512	877660.19	1140958.25

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Hanumangarh district relies heavily on the Indira Gandhi Canal for irrigation, which covers 3.93 lakh hectares of agricultural land. The Ghaggar River and a limited number of wells contribute additional irrigation, though groundwater depletion is a growing concern. The Ghaggar River, locally known as Nali, is the main river in the district, while the Indira Gandhi Canal serves as the primary irrigation source, covering a substantial part of the 8.51 lakh

hectares of agricultural land. The gross irrigated area is 8.51 lakh hectares, with a net irrigated area of 4.06 Lakh hectares. While six blocks in the district are suitable for agriculture, one block struggles with salinity issues. With an average annual rainfall of 308 mm, farmers are encouraged to adopt rainwater harvesting and construct tanks for field irrigation. Drip and sprinkler irrigation systems help efficiently use collected rainwater, promoting crop diversification and integrated farming for better income. Cost effective micro irrigation projects ensure a steady water supply for small and marginal farmers, enabling the cultivation of cash crops, vegetables, and offseason crops

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Existing infrastructure includes micro-irrigation systems like drip and sprinkler irrigation promoted under schemes such as PMKSY (Pradhan Mantri Krishi Sinchayee Yojana). These systems enhance water efficiency and are vital for small and marginal farmers. Rainwater harvesting structures, including check dams, farm ponds, and tanks, are in place but not sufficiently widespread. Solar-powered pumps and energy-efficient irrigation pump sets have been introduced to reduce electricity consumption.

However, several gaps remain in the district's water infrastructure. Canal maintenance is a significant issue, with challenges like siltation and waterlogging reducing the efficiency of water delivery. Farmers largely rely on traditional, wasteful flood irrigation methods. The adoption of micro-irrigation technologies is slower than desired due to high initial costs and limited awareness among farmers. Groundwater over-extraction in certain areas continues to pose long-term sustainability risks. Additionally, storage capacity for rainwater is insufficient, especially in areas that lack proper harvesting structures.

Planned initiatives focus on scaling up micro-irrigation coverage, improving canal infrastructure, and encouraging more farmers to adopt rainwater harvesting methods. To ensure water sustainability in the district, there is a need for integrated water management strategies, better community involvement, and financial incentives for adopting sustainable irrigation technologies

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.

(Rs. 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	1750	861.35	775.25
2	Diesel Pump Sets--5.0 HP	No.	0.37	90	700	262.15	235.97
3	Drip Irrigation--1.2 m*0.63mlteral size16mm-1Hectare model	ha	1.59	90	30000	32742.47	29468.18
4	Drip Irrigation--1.8m*0.6mlteral size16 mm-1ha model	ha	1.14	90	9500	10786.49	9707.86
5	Drip Irrigation--1.8m*0.6mlteral size16mm-1Hectaremodel	ha	0.64	90	17500	11267.90	10141.11
7	Dug-cum-Bore Well--Hanumangarh-Alluvial-Dia2mDepth20m	No.	1.70	90	500	849.03	764.14



6	Dug Well-New-Hanumangarh-Alluvial-Cavity wellDia100mmDepth20m	No.	0.21	90	775	159.23	143.27
8	Electric Pump Sets--10.0 HP	No.	0.45	90	1050	472.99	425.67
9	Electric Pump Sets--12.5 HP	No.	0.54	90	1050	561.75	505.61
10	Electric Pump Sets--3.0 HP	No.	0.28	90	1750	494.34	444.92
11	Electric Pump Sets--5.0 HP	No.	0.32	90	1750	561.75	505.61
12	Electric Pump Sets--7.5 HP	No.	0.39	90	1750	681.59	613.41
13	Solar PV Pump Sets (AC)--10 to 15 kw	No.	0.40	90	700	281.96	253.82
14	Solar PV Pump Sets (AC)--3 to 6 kw	No.	0.46	90	700	323.96	291.55
15	Solar PV Pump Sets (AC)--6 to 10 kw	No.	0.44	90	700	304.71	274.19
16	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.55	90	1400	768.46	691.60
17	Solar PV Pump Sets (DC)--submersible pump set 15.0 HP	No.	0.85	90	700	598.43	538.58
18	Solar PV Pump Sets (DC)--submersible pump set 17.5 HP	No.	0.98	90	700	683.83	615.44
22	Solar PV Pump Sets (DC)--without USPC 10.0 HP	No.	4.36	90	1400	6110.30	5499.27
23	Solar PV Pump Sets (DC)--without USPC 5.0 HP	No.	2.51	90	1400	3514.56	3163.09
19	Solar PV Pump Sets (DC)--with USPC 10.0 HP	No.	5.02	90	1400	7026.46	6323.80
20	Solar PV Pump Sets (DC)--with USPC 3.0 HP	No.	2.14	90	1400	2989.14	2690.17
21	Solar PV Pump Sets (DC)--with USPC 5.0 HP	No.	3.01	90	1400	4217.50	3795.75
Total					79975	86520.35	77868.26

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Hanumangarh district, a prominent food grain producer in Rajasthan, is experiencing a significant decline in the availability of agricultural labor. This shortage has compelled many farmers to lease or subdivide their land instead of engaging directly in cultivation. To support the agricultural sector, the district boasts over 200 agricultural service and mechanization centers that provide essential tools and services.

Additionally, Hanumangarh is home to a network of tractor showrooms and repair workshops, with agents readily available at the Panchayat level. Most large-scale farmers, who have an average landholding size of 4.51 hectares, own tractors, contributing to the district's well-established mechanization infrastructure. The area has a considerable inventory of agricultural equipment, including around 43,120 tractors, 245 power tillers, 7 combined harvesters, and 162 thresher cutters, highlighting the increasing reliance on machinery as labor costs rise.

To further support farmers, Custom Hiring Centers offer cost-effective access to agricultural machinery, allowing small and marginal farmers to use advanced equipment without significant financial investment. Given the labor shortages and escalating wages, the adoption of agricultural mechanization in Hanumangarh is vital for sustaining productivity

and ensuring the long-term viability of farming practices.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

In Hanumangarh, infrastructure and linkage support for farm mechanization are evolving to address the agricultural sector's growing needs. The district is equipped with over 200 agricultural service and mechanization centers, providing essential tools and equipment. Additionally, a network of tractor showrooms and repair workshops is available, ensuring easy access to maintenance services.

Despite these facilities, gaps remain in the widespread adoption of advanced mechanization, particularly among small and marginal farmers. While large-scale farmers, who typically own tractors, benefit from mechanization, many smallholders struggle with the financial burden of purchasing equipment. Custom Hiring Centers have been established to offer a cost-effective solution, allowing farmers to access machinery on a rental basis. However, there is a need for increased awareness and training programs to enhance understanding and usage of modern agricultural technologies.

Planned initiatives should focus on expanding the reach of mechanization services and improving infrastructure to ensure equitable access for all farmers. Strengthening linkages between farmers, service providers, and financial institutions will be essential for promoting farm mechanization in Hanumangarh, ultimately improving productivity and ensuring sustainable agricultural practices.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	37.45	90	24	898.80	808.94
2	Drones--12 hp	No.	6.96	90	110	765.07	688.57
3	Leveller-Laser Guided-45 HP laser	No.	3.53	90	200	706.23	635.60
4	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	200	96.32	86.65
5	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	1050	516.81	465.15
6	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	1150	1784.26	1605.79
7	Other machinery-Other Machinery & Equipments-Rotavator- 8 feet	No.	1.71	90	400	684.80	616.32
8	Others--Zero Till Seed cum 9-13 tynes35-40HP	No.	0.80	90	1150	922.91	830.60
9	Power Tiller--12-15 hp	No.	2.41	90	175	421.33	379.19

10	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.59	90	8750	5149.41	4634.42
Total					13209	11945.94	10751.23

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district's climate is conducive to cultivating various horticultural fruits, including plum, guava, lemon, pomegranate, kinnow, and amla, as well as seasonal vegetables like chili, brinjal, and cucumber. Currently, all locally available fruits are imported from other states, highlighting a significant opportunity for local production. There is a growing trend of adopting protected farming methods, such as polyhouses and greenhouses, alongside traditional agricultural practices. Within the district's total geographical area of 970,379 hectares, 27,953 hectares are classified as cultivable fallow land, and an additional 20,185 hectares are designated as other fallow land, both of which are suitable for horticultural crop cultivation. While some progressive farmers have successfully established polyhouses, greenhouses, and shade net houses for protected farming, many have not fully realized the potential benefits due to limited access to information and technology. However, innovative farmers have begun to find success in the commercial cultivation of flowers, such as roses and marigolds, which have proven to be highly profitable. To enhance horticultural production, it is essential to increase awareness of best practices, improve access to technology, and provide training to local farmers. This would not only help reduce reliance on imported fruits but also contribute to the district's economic growth.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh district benefits from irrigation facilities primarily sourced from the Indira Gandhi Canal, which supports both traditional and horticultural farming. Numerous agricultural service centers offer essential services, including quality seeds, fertilizers, and pest management resources, crucial for horticulture. Government and nongovernment organizations also provide training programs to educate farmers on advanced horticultural practices, pest management, and postharvest techniques. Additionally, agricultural marketing boards and cooperatives assist farmers in connecting with markets, ensuring fair prices for their produce.

To enhance horticulture, there are plans to promote the establishment of more polyhouses and greenhouses, allowing for the cultivation of highvalue crops and extended growing seasons. Investment in research initiatives is also planned to develop diseaseresistant and highyielding varieties.

Furthermore, ongoing efforts to improve rural infrastructure, such as roads and storage facilities, will facilitate better transportation and reduce postharvest losses.

Despite the existing infrastructure, significant gaps remain. While market linkages exist, challenges in accessing markets can lead to price fluctuations and losses. Insufficient cold storage and processing facilities result in considerable post-harvest losses, especially for perishable crops.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	175	408.24	367.36
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	175	196.63	176.96
3	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	350	239.68	215.74
4	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	175	432.53	389.27
6	High density plantation-Guava-3m*3m	ha	1.83	90	15	27.45	24.71
5	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	15	22.95	20.68
7	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	55	147.16	132.43
8	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	100	2429.42	2186.49
9	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	55	53.56	48.19
10	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	3950	4860.51	4374.41
11	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	575	898.27	808.45
12	Nursery --Nursery raising	ha	17.44	90	50	872.08	784.82
13	Other Plantation Crops--Date Palm (Tissue culture)	ha	7.62	90	575	4380.58	3942.52
15	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	35	513.10	461.79
14	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	11	329.56	296.58
Sub Total					6311	15811.72	14230.40
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	75	322.58	322.58
Sub Total					75	322.58	322.58
Total					6386	16134.30	14552.98

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Hanumangarh district has only 179.92 square kilometers of forest cover, accounting for just

0.93% of its total area. Environmental experts recommend that a minimum of 20% of a country's area should be covered with dense forests to sustain a healthy ecological balance. Recognizing this, the state government has prioritized social forestry and wasteland development initiatives. The diminishing forest cover and unsustainable exploitation practices are significant contributors to climate change in the region. Although NABARD support to increase forest cover through the Greening of Rajasthan under Rural Infrastructure Development Fund Scheme in recent years. However, there exists considerable potential for agroforestry, which not only enhance farmers' incomes but also play a vital role in environmental conservation and restoration.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Available Infrastructure: Hanumangarh benefits from a robust irrigation system primarily supplied by the Indira Gandhi Canal, covering extensive agricultural land. Over 200 agricultural service centers offer essential equipment, while local agricultural universities provide research and development support. Government schemes like Kisan Credit Cards and crop insurance help secure financial assistance for farmers.

Planned Infrastructure: Future initiatives include expanding irrigation coverage, promoting agroforestry to enhance biodiversity and income, and developing digital platforms for market information and advisory services. Improvements in rural road connectivity are also planned to facilitate better market access for farmers.

Gaps in Infrastructure: Despite these advancements, the district faces challenges, including only 0.93% forest cover, which limits agroforestry potential. Additionally, inadequate marketing facilities hinder the sale of produce, leading to price fluctuations. Labor shortages require increased mechanization, but many farmers lack access to necessary technology. Furthermore, a lack of awareness regarding modern agricultural practices and insufficient focus on climate resilience leave farmers vulnerable to climate change impacts. Addressing these gaps and leveraging available resources can significantly enhance agricultural infrastructure and support systems in Hanumangarh district.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Khejdi plant-5m*5m	ha	1.11	90	250	276.87	249.20
2	Plantation--Neem-5m*5m	ha	0.45	90	250	111.53	100.40
3	Plantation--Shisham-6m*6m	ha	0.45	90	250	111.53	100.40
4	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	250	109.93	98.93
5	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	250	277.80	250.00
Total					1250	887.66	798.93

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming is a lucrative allied activity that significantly contributes to farmers' incomes, making it the second most important activity in Hanumangarh district after agriculture. The district has a total livestock population of 13.59 Lakh comprising 5.47 Lakh cows and 3.02 Lakh buffaloes. Major breeds of milch animal include Rathi, Tharparkar, and Haryana. However, the district faces challenges, including inadequate facilities for breed improvement and a lack of dedicated breeding centers.

A critical issue is the absence of pasture land, leading to a shortage of animal fodder. The Joint Director of the Animal Husbandry Department oversees activities in the district, with additional support from the Animal Research Center located in Nohar. The infrastructure includes one breeding center, two training centers, four mobile veterinary units, and 254 veterinary hospitals/subcenters, complemented by 70 artificial insemination centers.

Additionally, the Saras Gangamool Dairy Plant, with a capacity to process 125,000 liters of milk daily, plays a vital role in the local dairy industry. The district has 1605 milk producer committees, boasting over 21,602 members, all affiliated with the milk producers' union. Livestock farmers can access financial support through the Kisan Credit Card (KCC) scheme, enabling them to obtain bank loans for working capital, further enhancing the sustainability of dairy farming in the region.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In Hanumangarh district, the infrastructure and linkage support for dairy farming is evolving, yet challenges remain. Currently, the district boasts a robust network of veterinary hospitals facilities and artificial insemination centers, ensuring accessible health services for livestock.

However, several gaps hinder optimal dairy production. The shortage of dedicated breeding centers limits breed improvement initiatives, impacting milk yield. Moreover, the absence of pasture land contributes to inadequate fodder supply, raising concerns about animal nutrition. While the Joint Director of the Animal Husbandry Department and the Animal Research Center in Nohar provide some support, the infrastructure for training and development remains underdeveloped.

Future plans include enhancing facilities for breed improvement and establishing more breeding and training centers to promote best practices in dairy farming. Additionally, increasing investment in fodder production and pasture development is essential to address feed shortages. Strengthening linkages between farmers, veterinary services, and processing units can improve productivity and ensure that dairy farmers receive better support and information. Enhanced access through schemes like the Kisan Credit Card (KCC) can further empower farmers.

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.



(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry – Dairy							
1	Breed Multiplication Farm--Breeding bull-01	200	1.07	90	7	7.49	6.72
2	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.89	90	7535	6682.19	6013.97
4	Buffalo Farming--Murrah buffalo (Avg lection-10 ltrs/day)-without shed	1+1	2.63	90	5105	13415.53	12073.98
3	Buffalo Farming--Murrah buffalo (Avg lection-10 ltrs/day)-with shed	1+1	3.59	90	7535	27057.58	24351.83
5	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	700	347.55	312.76
6	Chaff Cutter-Manual-Manually operated	No.	0.08	90	8400	692.09	622.86
8	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	8425	17950.15	16155.11
7	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	8425	24981.66	22483.48
9	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	70	4.48	4.06
10	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	70	32.20	28.98
11	Indigenous Cattle Faming--Bullock mixed breed-02 animals	1+1	0.69	90	500	345.60	311.03
13	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-	1+1	1.90	90	6100	11560.59	10404.53
12	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	13350	36442.56	32798.30
14	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	8	85.60	77.04
Sub Total					66230	139605.27	125644.65
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	43985	7953.81	7953.81
2	Cross bred Farming_Others	Per Anim	0.14	1	68399	9514.30	9514.30
3	Draught Animals_Donkey	Per Pair	0.01	1	29707	321.14	321.14
Sub Total					142091	17789.25	17789.25
Total					208321	157394.52	143433.90

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming serves as a valuable subsidiary activity within agriculture, offering a significant opportunity for small farmers to increase their income. Although it presents a profitable venture, the consumption of eggs and meat remains low in Hanumangarh district, with some segments of the population adhering to dietary restrictions. This limited local demand has resulted in modest levels of commercial production. According to the 2019 Livestock Census, the district is home to approximately 152989 poultry birds, which include both layers and broilers. Currently, there are six operational layer farms and 66 broiler farms in the area. Most poultry feed and chicks are sourced from Punjab, Haryana, Jaipur, and Ajmer.

However, the proximity of the Lalgarh and Suratgarh cantonment areas has led to an increasing demand for poultry products, presenting promising opportunities for credit investments aimed at enhancing poultry farming. By leveraging this growing market demand, there is significant potential for the district to develop a robust poultry industry on a commercial scale. To realize this potential, initiatives to improve local consumption, provide better access to quality feed and chicks, and facilitate financial support can drive growth in the poultry sector, ultimately benefiting small farmers and the local economy.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry farming sector in Hanumangarh faces several challenges that hinder its growth potential. One major issue is the absence of a hatchery unit, compelling some innovative cattle rearers and farmers to create small-scale breeding units to supply chicks and other essential inputs independently. Additionally, there is a shortage of poultry extension personnel within the state government, leading to a lack of timely guidance and support for poultry farmers. Financial support for poultry farming is also limited, as banks have not significantly increased credit flow to this sector, restricting farmers' ability to expand their operations.

Furthermore, the district experiences extreme heat and cold conditions, which present considerable challenges in maintaining poultry units and ensuring the health and productivity of the birds. Additionally, the Animal Husbandry Department and Agricultural Science Centre, Atma, offer training programs to promote poultry farming among local farmers, helping to equip them with the necessary skills and knowledge to succeed in this venture. Addressing these gaps and leveraging available resources can help foster the development of a thriving poultry industry in Hanumangarh.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry – Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	54	166.10	149.51



Sub Total	54	166.10	149.51
Total	54	166.10	149.51

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep rearing, goat rearing, and pig rearing present lucrative opportunities for small and marginal farmers in Hanumangarh, significantly boosting their supplemental income. The district's favorable climate supports sheep and goat rearing, enhancing farmer income through increased production of wool, milk, and meat, while also encouraging diversification in the agricultural sector.

However, a substantial portion of the local population follows a vegetarian diet, leading to moderate demand for meat products. Currently, the district hosts approximately 163275 sheep and 176330 goats, but these populations are on the decline. To combat this trend, the Animal Husbandry Department is actively engaged in promoting these activities through comprehensive training and support programs for farmers. The department provides essential services, including timely advice, vaccination, scientific management practices, and disease diagnosis, which are vital for the successful implementation and growth of sheep and goat farming. Additionally, efforts are being made to encourage pig rearing, which can further diversify farmers' income sources. By enhancing awareness and improving management practices, the department aims to revitalize these livestock sectors and bolster the livelihoods of farmers in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The climatic conditions and resources in the Rawatsar, Nohar, and Bhadra blocks of Hanumangarh district are favorable for sheep and goat farming. However, the district faces a shortage of high-quality breeds, necessitating the importation of livestock from other regions. This gap presents a significant opportunity to enhance local breed quality by establishing breeding centers and improving breeding practices within the district.

To address these challenges, the Animal Husbandry Department, NABARD, and the Animal Research Center are collaborating to organize training sessions, workshops, and exposure visits that focus on promoting the scientific management of small animals. Despite the promising potential for growth in this sector, there is currently minimal provision for bank loans specifically tailored to sheep and goat farming. However, financial institutions do have the capability to offer term loans to support farmers in this venture. With targeted support and resources, the district can improve its livestock sector and enhance the livelihoods of its farmers.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry – SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	2475	5453.02	4907.68

2	Pig Breeding Unit--03 breeder female+1 male piglet (without shed)	20+2	1.52	90	50	75.92	68.32
3	Pig Breeding Unit--05 breeder female+1 male piglet (without shed)	20+2	2.25	90	50	112.42	101.20
4	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	50	213.58	192.20
5	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	250	1658.50	1492.67
Sub Total					2875	7513.44	6762.07
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	29707	445.02	445.02
2	Sheep Farming_Others	Per Anim	0.01	1	11836	177.30	177.30
Sub Total					41543	622.32	622.32
Total					44418	8135.76	7384.39

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Hanumangarh district, situated in the arid region of Rajasthan, faces challenges due to below-average rainfall. During the monsoon season, water from Himachal Pradesh, Punjab, and Haryana flows into the Ghaggar River, facilitating fishing activities across approximately 92 hectares. In the 2021-22 period, the district yielded a total production of 3,000 metric tons of fish, predominantly featuring varieties such as Katla, Rohu, and Mrigal. Most fish farming is conducted in waterlogged areas, including private digis, community ponds managed by local panchayats, and canals.

While there is a growing interest in fish farming among local residents, the sector struggles with minimal credit availability, which hampers its expansion and sustainability. The lack of financial support limits the potential for enhancing fish production and improving farming practices. Addressing these gaps by facilitating access to credit and providing training in modern aquaculture techniques could significantly boost the fish farming sector in Hanumangarh. By leveraging local resources and fostering community involvement, the district could enhance fish production, benefiting both the local economy and food security.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Fisheries Department in Hanumangarh district provides vital support for new fish farmers by offering training programs, supplying fish seeds, and advising on scientific maintenance and marketing practices. The department operates three fish seed farms, with a combined capacity to produce 30 lakh fingerlings. Additionally, it has established a government hatchery designed to produce one crore fish seeds annually, though this facility has been inactive for a considerable time.

The districts geographical features, including pits, waterlogged areas, and saline sections of the Ghaggar River basin and the Indira Gandhi Canal, are conducive to fish farming. Farmers can potentially utilize over 250 hectares by constructing fish culture ponds. Currently, approximately 8,000 farm ponds and diggis, subsidized by the Agriculture Department, are being utilized for fish farming by progressive farmers. Support for fisheries

development is further enhanced through grants provided under the Pradhan Mantri Matsya Sampada Yojana. This initiative facilitates reservoir construction, revitalization efforts, marketing strategies, bio-floc technology adoption, and transportation, contributing to the overall growth and sustainability of the fisheries sector in the district.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha-leased	ha	1.06	90	41	43.43	39.09
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	41	153.55	138.20
3	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.49	90	41	307.09	276.38
4	Fish Culture --Brackish water shrimp culture-01 ha	ha	23.54	90	22	517.88	466.09
5	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	25	87.40	78.65
6	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	175	720.93	648.83
Sub Total					345	1830.28	1647.24
A.14 Working Capital – Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hectare	4.28	1	50	214.00	2.13
2	Prawn Culture - Scampi__JHINGA FISH	Hectare	6.42	1	54	346.68	3.46
Sub Total					104	560.68	5.59
Total					449	2390.96	1652.83

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In Hanumangarh district, the extensive size of agricultural holdings contributes to a high availability of tractors for farming operations. However, in the blocks of Rawatsar, Nohar, and Bhadra, where sandy soil predominates and access roads to agricultural fields are limited,

farmers often rely on camels and bulls. There is a significant demand for well-bred bulls, camels, and buffaloes in these regions, as these animals are commonly used for pulling bullock carts and camel carts (equipped with rubber tires) to transport agricultural inputs and produce from the fields. Small farmers especially utilize these animals to carry fodder and other essential goods.

Despite the traditional reliance on these animals, the rapid advancement of agricultural mechanization is leading to a gradual decline in the use of bulls and bullock carts. Additionally, the rising popularity of two-wheelers among farmers has proven beneficial for transportation, enhancing their ability to manage logistics more efficiently. This shift reflects the changing dynamics in agricultural practices, where mechanization and modern transport solutions are increasingly adopted to improve productivity and streamline operations.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

In Hanumangarh district, small farmers often rely on motorcycles, bullock carts, and camel carts for transportation, largely due to the district's flat terrain. However, there is little interest among farmers to seek bank loans for purchasing camels, bulls, bullock carts, or camel carts.

The use of camels and bulls for farming and transport is mostly practiced by small and marginal farmers. Given the relatively low number of such farmers, opportunities for expanding these traditional practices are limited. To support this sector, there is a need to promote access to bank loans for eligible farmers.

As the use of traditional carts declines, maintaining and repairing them becomes a challenge. Meanwhile, ownership of two-wheelers among farmers is on the rise. Despite this, many small farmers are unaware of the availability of bank loans to support the purchase of these vehicles, highlighting a need for greater awareness and support.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Hanumangarh district, recognized for its agricultural strength, ranks among the state's top food grain producers. Key crops include wheat, gram, mustard, cotton, and guar, alongside rice, moong, moth, and groundnut. Animal husbandry also plays a vital role in boosting farmers' supplementary incomes. However, the district faces significant challenges, particularly the deterioration of soil health due to the heavy use of chemical fertilizers, which negatively impacts fertility. This underscores the urgent need to adopt sustainable agricultural practices.

The Integrated Farming System (IFS) presents an effective approach by combining two or more components to optimize productivity with minimal competition and maximum complementarity. By employing modern agricultural management techniques, IFS aims for sustainable and eco-friendly development while enhancing income, family nutrition, and ecosystem services. Implementing IFS in a scientifically structured manner offers several benefits, including:

- Improving Soil Fertility:** By recycling organic waste, IFS enhances soil fertility and productivity, leading to increased agricultural income.
- Cost-Effective Timber Production:** The system meets timber demands for construction and rural households at a reduced cost.

Scaling Food Grain Production: IFS can significantly boost food grain production to meet the rising demands of a growing population.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The Integrated Farming System (IFS) consists of several primary components, including crops, livestock, birds, and trees. Crop systems can involve practices such as mixed or intercropping and multi-tier cropping. Livestock components may feature dairy cattle, goats, sheep, and poultry, while tree components can provide fruits, timber, fuel, and fodder. When selecting an IFS model, key considerations include soil type, rainfall patterns, their distribution, and the length of the cropping season.

To promote the adoption of integrated farming practices in the district, it is essential to establish an initiative centered on the IFS concept. This initiative should integrate various schemes related to crop management, horticulture, livestock, and fisheries. By doing so, it can provide the necessary momentum for farmers to embrace IFS, ultimately enhancing productivity, sustainability, and income in the agricultural sector.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The country has reached self-sufficiency in food grain production, thanks to modern agricultural technologies that have significantly improved both production and productivity. However, there are still notable gaps in agricultural infrastructure, particularly in storage and marketing facilities. Since its establishment in 1974, the Rajasthan State Marketing Board has been instrumental in developing market committees and marketing yards across the state, including seven agricultural produce market committees in Hanumangarh.

Hanumangarh district is known for its diverse agricultural output, which includes crops such as gram, mustard, wheat, guar, sesame, cotton, groundnut, potatoes, fruits, and vegetables. Despite this variety, inadequate storage facilities often compel farmers to sell their produce at reduced prices. Currently, the district's total storage capacity is around 270,436 metric tons, with the Rajasthan State Warehousing Corporation contributing 103,310 metric tons and the Food Corporation of India (FCI) providing 63,726 metric tons for food grain storage. The private sector adds approximately 103,400 metric tons of storage capacity as well. The inefficiency of storage management leads farmers to sell their crops prematurely, depriving them of fair market prices. As one of the leading districts in food grain production, including wheat, mustard, gram, millet, and moong, there is significant potential to improve storage and marketing infrastructure.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh district currently has a total storage capacity of approximately 270,436 metric tons. This includes 103,310 metric tons from the Rajasthan State Warehousing Corporation and 63,726 metric tons from the Food Corporation of India (FCI) dedicated to food grain storage. Additionally, the private sector contributes around 103,400 metric tons of storage capacity.

To improve agricultural infrastructure in the district, NABARD provides financial assistance for creation of Storage under Agricultural Infrastructure Fund.

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.

(Rs. 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.	214.00	80	10	1926.00	1540.80
2	Godown	No.	160.50	80	395	7195.75	5756.60
3	Market Yard	No.	5.35	80	14	74.90	59.92
Total					419	9196.65	7357.32

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Key land development activities in the district focus on improving land productivity and include land reclamation, leveling, ditch construction, soil conservation through embankments, diggi construction, integrated farm development, vermicomposting, and fencing. Judicious management of water resources is vital for sustaining agricultural productivity and preventing problems such as soil erosion, salinity, and waterlogging. The Rawatsar tehsil, in particular, suffers from saline soil, which adversely impacts productivity. Therefore, implementing effective soil conservation practices is essential for preserving cultivable land. Investing in these activities not only enhances agricultural output but also gradually improves soil quality, contributing to a more sustainable agricultural ecosystem in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The state government in the district is actively implementing several land reform programs aimed at enhancing agricultural productivity:

Establishment of Permanent Farm Ponds for Irrigation: The Agriculture Department offers grants for constructing permanent farm ponds, as well as for associated infrastructure such as fencing and sprinkler systems. This initiative aims to improve water availability for irrigation.

Reclamation of Saline Land: To combat the degradation of certain lands due to saline water irrigation, the Agriculture Department is taking steps to reclaim saline areas and restore them for productive cultivation. This effort is crucial for ensuring the long-term sustainability of agricultural practices in the district.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	1350	3153.33	2837.99



2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing-2.0ha	No.	3.63	90	1350	4896.88	4407.19
3	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing-3.0ha	No.	6.39	90	1350	8623.69	7761.31
4	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	1350	7973.64	7176.28
5	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.0ha	No.	10.92	90	1350	14748.37	13273.49
6	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	175	301.84	271.67
7	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	175	495.46	445.90
Total					7100	40193.21	36173.83

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Hanumangarh district is renowned for its significant crop production, particularly wheat, mustard, gram, millet, cotton, and guar. However, soil fertility is declining due to the overuse of chemical fertilizers. To address this issue, it is essential to shift towards organic fertilizers like Rhizobium, Azotobacter, phosphatesolubilizing bacteria (PSB), and vermicompost. While most organic fertilizers are available in packaged forms, vermicompost is often produced onfarm. This transition not only boosts agricultural output but also enhances soil quality. Farmers are encouraged to establish small scale vermicomposting units to promote sustainable practices. Additionally, there is a substantial opportunity to expand vermicomposting commercially by increasing production capacity. Utilizing vermicomposting can mitigate the negative impacts of chemical fertilizers on nutrient availability. Adopting biopesticides, biofertilizers, and vermicomposting contributes to environmental protection and helps maintain climate balance. Furthermore, organic fertilizers improve the soil's water holding capacity, allowing for better yields even with reduced irrigation during irregular rainfall or dry conditions.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department and Krishi Vigyan Kendra regularly host camps and workshops to educate farmers on the advantages of vermicomposting. To encourage this sustainable practice, the state government provides financial grants aimed at supporting vermicomposting initiatives. However, there is a critical need for an organic product certification system to enhance the organic farming movement. Cooperative societies and Farmer Producer Organizations (FPOs) are instrumental in informing farmers about the benefits of organic fertilizers, urging them to produce vermicompost from locally available agricultural waste and cow dung. Additionally, showcasing vermicomposting technology at the district, block, and village levels can further motivate farmers to adopt this environmentally friendly practice.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	35	374.50	337.05
Total					35	374.50	337.05

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The agriculture and food processing sector is essential for increasing farmers' incomes. By participating in food and agricultural processing, whether individually or through farmer producer organizations, farmers can significantly enhance the value of their produce. Key sub-sectors within food processing include milk, meat, fruits and vegetables, spices, bakery products, grains, oilseeds, and pulses. Hanumangarh district is well-equipped with an ample supply of food grains, oilseeds, pulses, milk, and vegetables, making a notable contribution to the state's economy. Given its agricultural strengths, there is considerable potential for establishing various processing units in the district, such as oil mills, guar gum processing plants, roller flour mills, pulse mills, cotton ginning units, rice mills, food processing facilities, and distilleries. Additionally, the State Agricultural Marketing Board is actively working to acquire land for a mini food park in the district, which is anticipated to strengthen the food processing sector and further improve economic opportunities.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Around 1,100 small and medium-scale agro-based and food processing units established, primarily focusing on wheat. However, there is a notable absence of other small-scale industries, such as spice processing, rice processing, oil refining, and dairy production. Hanumangarh district cultivates various crops, including mustard, cotton, guar, moong, rice, honey, milk, kinnow, plum, and pomegranate, presenting significant opportunities for processing and value addition. Nevertheless, there is a lack of local production, preservation, and processing of fruits and vegetables, leading to dependence on external sources. To bolster the food processing sector, the Government of India has implemented supportive policies such as the Liberalized Foreign Direct Investment Policy, the National Food Processing Policy (2019), and the Agricultural Infrastructure Fund. Key initiatives include:

Pradhan Mantri Kisan Sampada Yojana: This 6,000 crore scheme supports food parks, integrated cold chains, and food processing capacity enhancements.

PM-FME Scheme: This initiative, allocates 10,000 crore over five years to provide financial support to micro food processing units through credit-linked subsidies. The Rajasthan Government has also enacted market reforms, including the establishment of a Mini Food Park, contract farming approvals, and the creation of private sub-e-markets for e-commerce. Additionally, restrictions on direct procurement by agro-processing enterprises have been lifted.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	535.00	80	136	25038.00	20030.40
2	Cotton processing	No.	107.00	80	41	4387.00	3509.60
3	Dairy Processing Unit	No.	26.75	80	42	2434.25	1947.40
4	Dal/ Pulses Mill	No.	26.75	80	35	936.25	749.00
5	Fruit Processing	No.	53.50	80	38	1219.80	975.84
6	Honey & Honey Products	No.	10.70	80	15	160.50	128.40
7	Packaging Unit	No.	10.70	80	100	1872.50	1498.00
Total					407	36048.30	28838.64

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The agricultural economy is influenced by five key factors: efficient cost management, technology adoption, timely financial access, integrated allied activities, and effective crop risk management alongside improved marketing of produce. These elements are essential for achieving balanced agricultural development. Various agricultural institutions, including primary cooperative societies, agri clinics, agri-businesses, microfinance institutions, and farmer producer organizations, play a vital role in implementing these strategies.

To diversify agricultural practices and incorporate technology, the Government of India has launched a scheme to establish Agriclinc/Agribusiness Centers, specifically designed for agricultural graduates. These centers offer essential extension services and support to farmers. As of September 2024, over 5,200 individuals in Rajasthan have been trained under this initiative, with approximately 2,200 successfully establishing their own Agriclincs or Agribusiness Centers, according to data from Manage Hyderabad. This initiative not only empowers graduates but also enhances agricultural productivity and sustainability by providing farmers with the necessary resources and knowledge to thrive in a competitive market.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh district has significant potential for the establishment of Agriclinc and Agribusiness units, providing selfemployment opportunities for rural youth while offering valuable guidance to local farmers. The Credit Linked Capital Subsidy Scheme, managed by NABARD, offers subsidies ranging from 36% to 44% to support these initiatives, along with refinance assistance for banks. As of 31 March 2025, over 5,200 individuals in Rajasthan have received training under the Agribusiness and Agricultural Consultancy (ACABC) scheme, with approximately 2,200 successfully establishing their own Agriclincs or Agribusiness Centers, according to data from MANAGE Hyderabad.

In Hanumangarh district, more than 325 rural youth have undergone training under the

ACABC scheme, resulting in 150 beneficiaries who have successfully launched their enterprises. However, the district currently lacks a National Training Institute (NTI) affiliated with MANAGE Hyderabad. Effective implementation of Agrilclinic and Agribusiness Centers requires collaboration among various stakeholders, including the Agriculture Department, Nodal Training Institutes, Aatma, Krishi Vigyan Kendra, and banks. This partnership is crucial for developing robust business models that cater to the needs of youth while diversifying the services offered through these centers, which provide essential extension services and support to farmers in the region.¹

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities – Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	138	2289.80	2060.82
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	35	749.00	599.20
5	Loans to Agri. Start-ups	No.	53.50	80	74	2375.40	1900.32
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	37	7918.00	6334.40
4	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	37	1979.50	1583.60
Total					321	15311.70	12478.34

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Micro, Small, and Medium Enterprises (MSME) sector in Hanumangarh has substantial growth potential due to its diverse industrial and agricultural activities. The district, known for its fertile agricultural lands, presents a significant opportunity for agrobased MSMEs, including food processing, cotton ginning, oil mills, and manufacturing units related to agricultural inputs and tools. Hanumangarh's agriculturebased MSMEs, such as agroprocessing (cotton, mustard, pulses) and food packaging (fruits, vegetables, dairy), have strong growth potential. Financial support under schemes like the PM MUDRA Yojana and PM Formalization of Micro Food Processing Enterprises (PM FME) can help these units upgrade machinery, improve quality, and access larger markets. Manufacturing MSMEs in textiles, handicrafts, and mechanical parts can benefit from the PM Employment Generation Programme (PMEGP) for technology upgrades and capacity expansion. Servicesector MSMEs in logistics and warehousing can utilize working capital loans through the Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS), fostering local economic growth.

As per MSME GoI, there are 06 RIICO areas established and having a total of 14077 micro units, including 14 medium scale and remaining 650 small units registered in Udyam Aadhar Portal. These establishments collectively employ over 25,000 individuals.

The RBI's Priority Sector Lending (PSL) Guidelines mandate that banks allocate a specified portion of their total lending to priority sectors MSMEs to ensure easier access to credit for MSMEs, helping them finance working capital, machinery upgrades, and expansion efforts.

Micro Enterprises: Investments up to Rs.1 crore in plant and machinery or equipment and turnover up to Rs.5 crore.

Small Enterprises: Investments up to Rs.10 crore and turnover up to Rs.50 crore.

Medium Enterprises: Investments up to Rs.50 crore and turnover up to Rs.250 crore.

3.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh benefits from good road and rail connectivity, supporting MSMEs in agriculture, textiles, and manufacturing. Agro-processing units (cotton ginning, oil mills) thrive with financial support from NABARD and banks. Small manufacturing and service sectors (logistics, warehousing) also bolster growth.

Planned developments include RIICO-led industrial estates and proposed food parks, offering dedicated zones and improved infrastructure for MSMEs. Government schemes like the PM Formalization of Micro Food Processing Enterprises (PM FME) and the Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS) aim to modernize MSMEs and enhance competitiveness. However, gaps such as outdated facilities, limited market linkages, and difficulty accessing credit persist. Addressing these through targeted support, including under schemes like the Technology Upgradation Fund Scheme (TUFSS) and infrastructure development, can accelerate MSME growth in the district.

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.



(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	0	0.00	0.00
2	Manufacturing Sector - Term Loan-Micro	No.	30.00	80	3622	33946.00	27156.80
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	0	0.00	0.00
Sub Total					3622	33946.00	27156.80
II. Manufacturing Sector – WC							
1	Manufacturing Sector - Working Capital-Medium	No.	2000.00	80	183	183000.00	146400.00
2	Manufacturing Sector - Working Capital-Micro	No.	22.00	80	6321	55982.00	44785.60
3	Manufacturing Sector - Working Capital-Small	No.	60.00	80	85	5100.00	4080.00
Sub Total					6589	244082.00	195265.60
II. MSME – Others							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	0	0.00	0.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	0	0.00	0.00
3	Loans to MSME Start-ups	No.	1000.00	80	294	379100.00	303280.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	2100	210.00	210.00
Sub Total					2394	379310.00	303490.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2600.00	80	0	0.00	0.00
2	Service Sector - Term Loan-Micro	No.	74.00	80	630	8400.00	6720.00
3	Service Sector - Term Loan-Small	No.	1000.00	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.	86.00	80	400	5400.00	4320.00
6	Trading Units - Term Loan-Small	No.	500.00	80	0	0.00	0.00
Sub Total					1030	13800.00	11040.00
II. Service Sector – WC							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	0	0.00	0.00
2	Service Sector - Working Capital-Micro	No.	13.00	80	0	0.00	0.00
3	Service Sector - Working Capital-Small	No.	60.00	80	0	0.00	0.00
4	Trading Units - Working Capital-Medium	No.	500.00	80	0	0.00	0.00
5	Trading Units - Working Capital-Micro	No.	41.00	80	0	0.00	0.00
6	Trading Units - Working Capital-Small	No.	300.00	80	0	0.00	0.00
Sub Total					0	0.00	0.00
Total					13635	671138.00	536952.40

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The credit potential for export credit in Hanumangarh district is linked to its diverse agricultural and industrial base. Known for its fertile soil and canal irrigation system, the district primarily produces crops like cotton, wheat, mustard, and pulses, which have significant export potential. Export credit can play a crucial role in facilitating these exports by providing financial support to farmers and agro-industries for processing, packaging, and transporting their produce to international markets.

Additionally, Hanumangarh has a growing agro-based industrial sector, including cotton ginning and pressing units, oil mills, and food processing industries. These sectors could benefit from export credit to upgrade technology, meet international quality standards, and expand their reach to global markets. Furthermore, the dairy and animal husbandry sectors also present opportunities for exports, especially in value-added dairy products and livestock.

To enhance export potential, there is a need for better infrastructure, including cold storage facilities, transportation networks, and access to market information. Training and capacity building of local producers on international trade practices, quality standards, and market trends will also boost the district's export capabilities.

4.1.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh has a strong agricultural base with good irrigation infrastructure, mainly supported by the Indira Gandhi Canal. The district benefits from a well-connected road and rail network that facilitates the transportation of goods to export markets. Some cold storage and agro-processing facilities exist, but they are limited in capacity.

Export facilitation centers and skill development programs are also being proposed to enhance market readiness.

However, gaps persist, such as inadequate cold chain infrastructure, lack of local export certification bodies, and limited export financing. Additionally, long distances to major ports and insufficient knowledge about export processes among local producers hinder export growth. Addressing these gaps can significantly boost Hanumangarh's export potential.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	500.00	75	17	8500.00	6375.00

2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	17	850.00	637.50
Total					34	9350.00	7012.50

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Hanumangarh has growing credit potential in the education sector, driven by increasing demand for quality education and infrastructure development. The districts need for educational institutions, including schools, colleges, and vocational training centers, presents opportunities for financial institutions to extend educational loans and credit.

Institutional Development: Credit can support the establishment of private schools, technical institutes, and skill development centers, addressing the educational needs of the region. There is potential for financing the development of infrastructure, including modern classrooms, libraries, and digital learning tools.

Student Education Loans: Financial institutions can also provide education loans to students pursuing higher education, both within India and abroad. This can help meet the rising demand for professional and technical courses, improving skill development in the region.

Vocational and Skill Training: There is a strong need for vocational training institutes in Hanumangarh, particularly focused on agriculture, small-scale industries, and services. Credit support for setting up such centers will contribute to both education and employment growth.

Priority Sector Lending (PSL) guidelines, education is a priority sector, ensuring access to credit for students. Banks can provide education loans up to 20 lakh for studies in India and up to 30 lakh for studies abroad.

4.2.2 Infrastructure and linkage support available, planned and gaps

Available Infrastructure and Linkages:

Existing Educational Institutions: Hanumangarh has a range of schools and colleges, though there is still scope for improvement in higher education and vocational training facilities. **Banking Support:** Banks and financial institutions in the district offer education loans for students pursuing higher education and technical courses, along with limited credit facilities for private schools to develop infrastructure. **Planned Infrastructure and Support:** **Expansion of Educational Institutions:** There are plans to increase the number of higher education institutions and vocational training centers. This creates a need for credit support to establish new facilities, modernize existing ones, and improve learning environments. **Skill Development Centers:** Government initiatives are being planned to promote skill development centers that cater to local employment needs, especially in agriculture and MSMEs. Credit support is essential for setting up these centers. **Gaps in Infrastructure and Credit Support:** **Limited Access to Education Loans:** Many students face difficulties in accessing education loans due to strict eligibility criteria and lack of awareness about loan schemes. **Infrastructure Financing for Institutions:** There is inadequate credit support for private institutions to expand and upgrade infrastructure, which hampers the development of modern educational facilities. **Lack of Vocational Education Credit:** Financial support for vocational and skill-based education remains limited, slowing down efforts to address local employment needs.

By strengthening access to education loans, increasing credit for private institutions, and

supporting vocational training, the education sector in Hanumangarh can expand significantly.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	7.50	90	305	1662.50	1496.25
Total					305	1662.50	1496.25

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The housing sector in Hanumangarh has significant credit potential due to growing urbanization, increasing population, and rising demand for residential properties. With expanding infrastructure and a gradual shift from rural to urban living, there is a heightened need for affordable and modern housing solutions in the district.

1. Urban Housing: Residential Demand: Hanumangarhs main towns, such as Hanumangarh City and Pilibanga, are witnessing rising demand for residential housing due to population growth and improved employment opportunities. This creates a strong need for housing loans to support homebuyers in these urban areas.

2. Rural Housing: Rural Housing Development: With a significant portion of the population residing in rural areas, there is also potential for credit in rural housing. Financial institutions can provide rural housing loans to support the construction or renovation of homes, particularly for farmers and low-income groups. Government Support: Programs like the Rural Housing Fund and PMAY-Gramin offer opportunities for credit flow to support rural housing projects, further boosting the sectors potential.

3. Home Renovation and Upgradation Loans: Existing homeowners in both urban and rural areas often require financial assistance for home improvements and upgrades. Credit for home renovation can cater to this need, allowing individuals to improve living conditions and property value. Individuals for Housing Loans: Loans up to 35 lakh in metropolitan centers (with a population of 10 lakh and above) and up to 25 lakh in other centers, provided the overall cost of the dwelling unit does not exceed 45 lakh and 30 lakh, respectively.

Loans for Repairs and Renovations: Loans up to 10 lakh in metropolitan centers and up to 6 lakh in other centers for the repair and renovation of existing dwellings are considered under the priority sector.

4.3.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh has a developing infrastructure to support housing credit, facilitated by various banking and financial institutions, including nationalized and private banks that offer home loans and construction financing. Government initiatives like the Pradhan Mantri Awas Yojana (PMAY) provide financial assistance for affordable housing, helping

low- and middle-income families access credit.

Planned urban development initiatives aim to enhance infrastructure, including roads and public amenities, which will improve the attractiveness of residential areas. Coordination between banks and government housing schemes is essential for streamlining the loan application process, while community awareness programs educate residents about available financing options.

However, challenges remain, such as limited awareness of housing finance products, bureaucratic hurdles in securing loans, inadequate financial literacy, and access issues for low-income families. Addressing these gaps through improved outreach, simplified processes, and enhanced partnerships can significantly boost housing credit availability in Hanumangarh.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Metropolitan Centre	No.	30.00	90	205	6150.00	5535.00
2	Repair of Dwelling Units- Metropolitan Centre	No.	7.00	90	350	2450.00	2205.00
Total					555	8600.00	7740.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infra`structure in the District

The infrastructure in Hanumangarh has seen considerable development, both in public and private sectors, including public-private partnerships (PPP). Under NABARD's Rural Infrastructure Development Fund (RIDF), Hanumangarh district has implemented 99 ongoing projects aimed at strengthening rural infrastructure. These include construction and upgradation of rural roads, ensuring better market connectivity; establishment of primary health centres for improved healthcare access; veterinary hospitals to support livestock-based livelihoods; and school buildings to enhance rural education facilities. Significant works have also been undertaken under the Indira Gandhi Nahar Project (IGNP), providing vital irrigation support for the desert region's agriculture. Collectively, these projects have created sustainable rural assets, promoted agricultural productivity, improved quality of life, and contributed to inclusive development in Hanumangarh district.

Transportation: Hanumangarh is well-connected by road and rail. National Highways facilitate easy access to nearby cities, while the railway station connects the district to major urban centers. However, some rural roads require upgrades to improve connectivity.

Utilities: Basic utilities such as electricity, water supply, and sanitation facilities are available, with ongoing efforts to enhance services, particularly in rural areas.

Educational Institutions: The district has a range of government schools and colleges, but there is a need for more higher education institutions to meet growing demand.

Healthcare Facilities: Private hospitals and clinics complement public health services, although there is a need for more comprehensive healthcare coverage in rural regions.

5.1.2 Infrastructure and linkage support available, planned and gaps

Hanumangarh has a developing infrastructure that supports both urban and rural communities. The district features a robust road network, including National Highways and rail connectivity, which facilitates transportation and trade. Basic utilities like electricity, water supply, and sanitation are available, though rural areas often face challenges in reliability and access.

Educational institutions, including government schools and colleges, contribute to skill development, but there is a need for more higher education and vocational training options. Healthcare facilities comprise public health centers and private hospitals, yet access to comprehensive medical services remains limited, particularly in remote regions.

Linkage support is provided through government schemes aimed at improving connectivity and basic services, while public-private partnerships (PPP) are being explored to enhance infrastructure development. Despite progress, gaps persist in rural connectivity, sanitation, education access, and healthcare, highlighting the need for continued investment and strategic planning to foster sustainable development in Hanumangarh.

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

The Rural Infrastructure Development Fund (RIDF) has significantly contributed to the development of various sectors in Hanumangarh beyond irrigation, rural roads, and bridges. Key benefits include:

Enhanced Livelihoods: RIDF projects support skill development programs and micro and small enterprises, fostering job creation and entrepreneurship, particularly among local youth.

Social Infrastructure: Investments in healthcare facilities and educational institutions improve access to essential services, leading to better health outcomes and increased literacy rates.

Community Development: Initiatives focused on sanitation and clean drinking water contribute to improved public health and quality of life in rural areas.

Sustainable Development: Projects promoting renewable energy and environmental conservation help ensure sustainable growth while addressing energy access and ecological concerns.

Economic Activity Infrastructure: Development of market complexes and digital connectivity enhances local trade, enabling farmers and entrepreneurs to access better markets and resources.

Overall, RIDF projects in Hanumangarh play a vital role in promoting inclusive growth and improving the living standards of rural communities.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

In Hanumangarh, the status of social infrastructure supported by bank credit is gradually improving, contributing to the overall development of the district. Banks are actively involved in financing projects related to healthcare, education, and community services.

Healthcare Facilities: Banks provide loans for the establishment and expansion of hospitals, clinics, and health centers, improving access to quality medical care for local residents. This has led to enhanced healthcare services and better health outcomes.

Educational Institutions: Financing from banks supports the construction and development of schools and colleges, promoting literacy and skill development among the youth. Increased investment in educational infrastructure contributes to a more skilled workforce.

Community Development Projects: Bank credit is also utilized for social projects, including sanitation facilities and clean drinking water supply systems, improving the quality of life in rural areas.

5.2.2 Infrastructure and linkage support available, planned and gaps

In Hanumangarh, social infrastructure development is significantly supported by bank credit and linkage initiatives. Banks play a crucial role in financing various projects aimed at improving healthcare, education, and community services.

Healthcare Infrastructure: Bank loans are utilized to establish and upgrade hospitals and clinics, enhancing access to quality healthcare for residents. This financial support helps in expanding medical facilities and improving health outcomes in the region.

Educational Development: Financial institutions provide credit for the construction and enhancement of schools and colleges, promoting educational access and quality. This investment fosters skill development and prepares the local workforce for employment opportunities.

Community Projects: Banks support projects focused on sanitation, clean drinking water, and other community development initiatives, contributing to better living conditions in rural areas. **Self-Help Groups (SHGs):** Linkage support from banks helps SHGs access credit for income-generating activities, empowering women and marginalized communities to improve their financial status.

Overall, the combination of bank credit and linkage support plays a vital role in enhancing social infrastructure in Hanumangarh, fostering sustainable development and improving the quality of life for its residents. Continued efforts to raise awareness and improve access to these financial resources are essential for maximizing their impact.

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.

(Rs. 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.	10.00	80	70	560.00	448.00
2	Education-Coaching Centres	No.	50.00	80	11	850.00	680.00
3	Education-Colleges	No.	200.00	80	9	1800.00	1440.00
4	Education-Hostels	No.	150.00	80	22	2200.00	1760.00
5	Education-Schools	No.	200.00	80	18	2250.00	1800.00
6	Healthcare-Hospital	No.	700.00	80	123	15100.00	12080.00
7	Healthcare-Pathological Lab	No.	40.00	80	107	2480.00	1984.00
8	Healthcare-Veterinary Clinic	No.	50.00	80	80	6000.00	4800.00
9	Loans to MFIs for Onlending	No.	400.00	90	40	16000.00	14400.00
10	Sanitation-Pay & Use Toilets	No.	4.00	80	40	160.00	128.00
Total					520	47400.00	39520.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Hanumangarh is seeing growing momentum in the renewable energy space. A 295 MW solar initiative under PMKUSUM Component C is underway, targeting multiple subdivisions in the district. The governments Surya Ghar Scheme complements these efforts with over 49,000 householdlevel rooftop solar systems installed across the state. For agriculture, farmers can leverage a 60% subsidy on solar irrigation pumps under KUSUM Component B, with SC/ST farmers eligible for bonus support. The renewable energy sector reflects a growing emphasis on sustainable energy solutions, driven by both government initiatives and private sector involvement.

Financial Support: Banks and financial institutions are increasingly providing credit for renewable energy projects, including solar power installations and biomass energy systems. This financial backing encourages investment in clean energy technologies.

Government Initiatives: Programs like the Solar Rooftop Scheme and subsidies for solar power generation promote the adoption of renewable energy among households and businesses, enhancing energy access and reducing reliance on traditional fossil fuels.

Community Awareness: There is a growing awareness of the benefits of renewable energy among residents and local businesses, leading to increased interest in harnessing solar and other renewable resources.

Challenges: Despite progress, challenges remain, including limited financial literacy regarding available credit options and the need for better infrastructure to support renewable energy projects.

Overall, the renewable energy credit landscape in Hanumangarh is evolving positively, with ongoing support and initiatives aimed at fostering sustainable energy development and reducing environmental impact.

5.3.2 Infrastructure and linkage support available, planned and gaps

Available Infrastructure & Ongoing Initiatives

PMKUSUM Scheme Component B (Offgrid Solar Pumps) Farmers in Hanumangarh can access standalone solar irrigation pumps (up to 7.5 HP) with a 60% subsidy under PMKUSUM Component B. Eligible SC/ST farmers receive an additional Rs.45,000 subsidy per unit. The district has a target to install 2,500 solar pumps under this scheme, with applications processed online and swift approvals on completion. Irrigation Sustainability: The district's safe groundwater levels and strong institutional credit support indicate a conducive environment for investments in solar irrigation systems.

Planned Initiatives
State Level Renewable Expansion: Rajasthan has aggressively expanded its solar capacity, adding 10,775 MW in the past 18 months, now reaching over 33,000 MW. The state aims to reach 115 GW by 2030, supporting energy storage and green hydrogen production, with a growing interest in agrivoltaics (solar over farmland).

Key Gaps & Challenges

Component A & C of PMKUSUM Underexplored Locally: While Component B is active, there is limited clarity or deployment of Component A (ground/ stilt mounted solar power plants up to 2 MW) and Component C (solarizing existing grid connected pumps) in the district.

Grid & Infrastructure Constraints

High solar potential faces grid congestion at the state level, leading to curtailment and reduced efficiency. Long term land availability for scaling solar is also a concern.

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.



(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1.00	90	77	756.00	680.40
2	Biomass Energy-Home	No.	1.00	90	770	210.00	189.00
3	Solar Energy-Roof Top Solar PV System with Battery	No.	2.00	90	3600	17000.00	15300.00
4	Solar Energy-Solar Pump Sets	No.	9.00	90	1800	10200.00	9180.00
Total					6247	28166.00	25349.40

RIDF

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

(Rs. crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	99	41.180000	34.0064
B	Ongoing tranches	108	68.350000	50.3900
	Total (A + B)	207	109.530000	84.3964

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

(Rs. crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	268	74.919000	64.9668
B	Rural roads & bridges	707	326.386600	255.4585
C	Social Sector	199	933.280700	410.4924
	Total (A + B + C)	1174	1334.586300	730.9177

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	No of projects	Irrigation potential	ha	1230
B	Rural roads	No of projects	Road length	km	2864
C	Bridges	No of projects	Bridge Length	m	65

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Education Sector	200	200 Schools supported with classrooms and students benefitted with proper classroom facilities	0	0
2	Animal Husbandry	31	31 villages and surroundings benefitted	0	0
3	Medical & Health	21	21 villages benefitted with PHC & CHC facilities	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SelfHelp Group (SHG) Bank Linkage Program was launched in 1992 with the aim of providing banking services to economically disadvantaged sections in a continuous and cost effective manner. Over time, it has evolved into the world's largest microcredit distribution program. Beginning initially in 1992 with a pilot project of 500 groups, the program has expanded significantly and as of March 31, 2025 it encompasses 134.03 lakh groups nationwide. Approximately 14.69 crore rural families have benefitted from this initiative. The cumulative bank deposits in these groups' accounts amount to 58,892.68 crore. Notably, the Non Performing Assets (NPA) ratio of bank loans disbursed to these groups decreased from 3.80% as of March 31, 2022, to 2.79% as of March 31, 2025. In Hanumangarh, microcredit through SelfHelp Groups (SHGs) and Joint Liability Groups (JLGs) plays a significant role in empowering lowincome households and enhancing financial inclusion. SHGs primarily focus on women, enabling them to save, access credit, and engage in incomegenerating activities, while JLGs, which consist of small farmers and entrepreneurs, facilitate collective borrowing and risksharing.

The National Bank for Agriculture and Rural Development (NABARD) supports these initiatives by providing funding, capacity building programs, and training for both SHGs and JLGs. NABARD's efforts aim to strengthen group dynamics, enhance financial literacy, and improve access to credit, thereby promoting sustainable livelihoods. As of March 31, 2025, a total of 8135 SHGs have been formed and credit linked with average loan of Rs.

1.50 Lakh per SHG total SHG loan- .

Rs.156.42 Crores

6.2 Infrastructure and linkage support available, planned and gaps

NABARD plays a crucial role in supporting microcredit initiatives by providing funding, technical assistance, and capacity-building programs. It promotes the establishment of SHGs and JLGs, enhancing their operational effectiveness and financial literacy.

Planned Support: Future initiatives include expanding training programs for SHGs and JLGs, enhancing their ability to access credit and manage finances. NABARD plans to strengthen linkages with local banks and financial institutions to improve credit flow.

Gaps: However, challenges remain, including limited awareness of microcredit options among potential borrowers, inadequate financial literacy, and difficulties in loan repayment. Additionally, the sustainability of some SHGs and JLGs can be affected by inconsistent support and lack of ongoing training.

Addressing these gaps through targeted interventions and increased collaboration between NABARD, financial institutions, and local communities will be vital for enhancing the effectiveness of microcredit in Hanumangarh.

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.



(Rs. 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	350	52.50	52.50
2	Individuals/ Individual members of JLGs	No.	0.80	100	3150	3290.00	3290.00
3	Individuals/ Individual members of SHGs	No.	0.80	100	4025	3745.00	3745.00
4	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	0.70	100	1575	805.00	805.00
5	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	200.00	100	31	6200.00	6200.00
Total					9131	14092.50	14092.50



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Farm credit must support the adoption of modern, sustainable practices. Key interventions include:
 - Seed Replacement: Credit-linked subsidies for high-yielding, certified seeds.
 - Hi-tech Agriculture: Loans for precision farming technologies like drip irrigation and drones.
 - Judicious Input Use: Incentivized credit for Integrated Pest Management (IPM) and organic inputs.
 - Climate-Sustainable Practices: Credit for water conservation, renewable energy, and resilient crops.
 - Zero Budget Natural Farming (ZBNF): Support for natural farming inputs to reduce dependency on chemical inputs.

2. Water Resources

1. Interventions should focus on enhancing water use efficiency and availability. Key measures include:
 - Micro-irrigation: Promote drip and sprinkler irrigation systems to optimize water use.
 - Water-Intensive Crops: Encourage crop diversification towards less water-intensive crops to reduce pressure on resources.
 - Water Conservation: Implement rainwater harvesting, groundwater recharge, and efficient canal systems.
 - Incentivizing Efficiency: Provide financial support and subsidies for farmers adopting water-saving technologies.

3. Farm Mechanisation

1. To boost agricultural productivity in Hanumangarh, farm mechanization is essential. Key interventions include:
 - Subsidized Machinery: Provide credit and subsidies for purchasing modern equipment like tractors, harvesters, and seeders to reduce labor costs and improve efficiency.
 - Custom Hiring Centers: Establish centers for small farmers to rent machinery on an as-needed basis, making mechanization affordable.
 - Training: Offer training programs to farmers on the use and maintenance of modern equipment.
 - Precision Tools: Promote the adoption of precision farming tools like GPS-enabled machines.

4. Plantation and Horticulture

- Interventions should focus on expanding crop diversity and improving cultivation methods. Key strategies include:
- Protected Cultivation: Encourage greenhouse and polyhouse farming for vegetables to ensure higher yields and quality.
 - Water-Efficient Practices: Integrate micro-irrigation systems like drip irrigation for efficient water use in horticulture.
 - Market Linkages: Strengthen supply chains and processing facilities for better market access and profitability.

5. Forestry/ Waste Land Development

1. Interventions should focus on sustainable land use. Key strategies include:

Agroforestry Promotion: Encourage integrating trees with crops, enhancing soil health and providing additional income through timber, fruits, and fodder.

Wasteland Rehabilitation: Use drought-resistant tree species for afforestation and land reclamation on barren land.

Community-Based Programs: Involve local communities in afforestation efforts and provide incentives for tree planting.

Subsidized Inputs: Offer financial and technical support for agroforestry and wasteland development initiatives.

6. Animal Husbandry - Dairy

1. To strengthen dairy development in Hanumangarh, focus on improving cattle productivity and market linkages. Key interventions include:

Breed Improvement: Introduce high-yielding dairy breeds and support artificial insemination services.

Feed and Fodder: Promote agroforestry to provide fodder and address limited forest cover, ensuring a sustainable feed supply.

Infrastructure: Establish milk collection centers, cold storage, and processing units to improve supply chains.

Credit and Training: Provide credit for small-scale dairy units and training in modern dairy management practices.

7. Animal Husbandry - Poultry

1. To promote poultry farming in Hanumangarh, focus on improving infrastructure, feed availability, and market access. Key interventions include:

Low-Cost Housing: Provide credit for building poultry sheds with efficient design for small-scale farmers.

Feed Supply: Integrate agroforestry to produce grains and fodder locally, addressing the shortage of feed due to limited forest cover.

Veterinary Services: Ensure access to veterinary care, vaccinations, and disease control measures.

Market Linkages: Strengthen supply chains and processing facilities for eggs and poultry meat.

8. Animal Husbandry - Sheep, Goat, Piggery

1. To boost livestock farming in Hanumangarh, interventions should focus on:

Breed Improvement: Introduce improved breeds for better productivity and disease resistance. **Grazing Management:** Develop sustainable grazing practices and provide fodder through crop residues and agroforestry. **Credit and Training:** Facilitate access to credit for small-scale livestock farmers and offer training in modern rearing techniques. **Market Access:** Strengthen infrastructure cold chains to enhance market access and profitability.

9. Fisheries

1. To enhance fisheries development in Hanumangarh, key interventions should focus on:

Fisheries FPOs: Encourage the formation of Fish Producer Organizations (FPOs) supported by NABARD to improve collective bargaining and access to resources. **Shrimp and Fish Farming:** Promote sustainable shrimp farming and freshwater fish farming with credit



support for infrastructure and technology. Training and Capacity Building: Provide training programs for farmers on best practices in aquaculture. Market Linkages: Strengthen supply chains and processing facilities to farmer through FPO.

10. Construction of Storage and Marketing Infrastructure

1. To strengthen storage and marketing infrastructure for agro produce in Hanumangarh, targeted interventions are crucial:

FPO Support: Enhance Farmer Producer Organizations (FPOs) initiated by the Government of India to improve collective marketing and access to better prices.

AIF Funding: Utilize the Agri Infra Fund (AIF) to develop modern storage facilities, including cold storage, to reduce postharvest losses for food grains, pulses, and cotton and supply chains

11. Land Development, Soil Conservation and Watershed Development

1. strategic interventions are necessary: Soil Health Improvement: Promote soil testing and the application of organic fertilizers to enhance fertility and productivity.

Water Management: Implement rainwater harvesting and efficient irrigation systems to improve water availability and reduce soil erosion.

Agroforestry Practices: Encourage agroforestry to increase biodiversity, enhance soil structure, and provide additional income through timber and non-timber products.

Land Reclamation: Focus on reclaiming degraded lands for productive use through afforestation and sustainable practices.

12. Agriculture Infrastructure: Others

1. To strengthen agriculture infrastructure in Hanumangarh, focus on: Vermicomposting Units: Establish community-based vermicomposting facilities to promote organic farming and improve soil health while providing farmers with a sustainable source of fertilizer. Seed Production Facilities: Develop local seed production units to ensure the availability of high-quality, climate-resilient seeds tailored to regional conditions.

Training and Awareness: Conduct workshops to educate farmers on best practices for organic farming and seed production techniques.

13. Food and Agro. Processing

1. To enhance food and agro processing in Hanumangarh, focus on:

Establishment of Food Processing Clusters: Promote the creation of food processing parks to encourage investment and facilitate the establishment of processing units for foodgrains, pulses, and cotton.

Support for Farmer Producer Organizations (FPOs): Leverage FPOs to improve farmers' access to processing facilities, enabling them to add value to their produce.

Financial Incentives and Training: Provide financial support and training programs for entrepreneurs in food processing to boost local industries.

14. Agri. Ancillary Activities: Others

1. Key interventions include: Implementation: Promote the Government of India's ACABC scheme to encourage the establishment of agriclincs that provide expert advisory services to farmers.

Training and Capacity Building: Offer training programs for entrepreneurs to manage ABCs effectively, focusing on business skills and agricultural practices.

Access to Inputs and Markets: Facilitate access to quality inputs, credit, and market

information, empowering farmers and boosting agricultural productivity.

15. Micro, Small and Medium Enterprises (MSME)

1. Key interventions include:

Government Schemes: Promote awareness of various GoI schemes like MSME Development Act, Credit Guarantee Fund, and PMEGP to facilitate funding and support for small businesses.

Skill Development: Implement skill training programs aligned with local industry needs to enhance workforce capabilities.

Market Access: Facilitate participation in trade fairs and exhibitions to increase market exposure and opportunities for MSMEs.

Digital Adoption: Encourage MSMEs to adopt digital tools for marketing and operations, enhancing efficiency and competitiveness.

16. Export Credit

1. key interventions include enhancing infrastructure for efficient logistics and cold storage, supporting local producers in obtaining quality certifications, and providing training on export processes. Facilitating access to export financing and promoting digital marketing will empower businesses to reach international markets. Establishing export promotion councils and collaborating with Farmer Producer Organizations (FPOs) will enhance collective bargaining power and product quality. Additionally, conducting market research to identify demand trends will enable exporters to tailor products.

17. Education

1. Establishing specialized education loan schemes with lower interest rates can ease financial burdens on students. Partnerships with local banks and financial institutions can facilitate streamlined loan applications and disbursements. Providing financial literacy programs for students and parents will increase awareness of available options. Additionally, scholarships and grants targeting underprivileged students can promote equity in education.

18. Housing

1. Establishing dedicated housing loan schemes with favorable interest rates can make home financing more accessible. Collaborating with local banks and microfinance institutions can facilitate streamlined loan applications and quicker disbursements. Awareness programs should educate potential borrowers about available schemes and documentation requirements.

19. Social Infrastructure

1. targeted interventions are needed. Establishing community centers can provide spaces for education, healthcare, and recreational activities, promoting social cohesion. Improving access to quality healthcare through upgraded facilities and mobile health units will address community health needs. Investment in schools and vocational training centers is essential to enhance educational opportunities and skills development. Additionally, improving transportation networks will facilitate access to essential services.

20. Renewable Energy

1. key interventions include incentivizing solar energy adoption through subsidies for rooftop



installations and solar farms. Establishing community solar projects can enhance energy access for rural areas. Promoting wind energy generation in suitable locations will diversify the energy mix. Additionally, training programs for local entrepreneurs in renewable technologies can stimulate job creation. Implementing energy-efficient practices in agriculture and industry will reduce overall energy consumption. Collaborating with financial institutions to provide low-interest loans for such projects.

21. Informal Credit Delivery System

1. key interventions includes providing training for group leaders on financial management and credit utilization to improve repayment rates. Facilitating linkages with formal financial institutions can enhance access to larger credit amounts. Encouraging savings and investment programs within these groups will promote financial discipline. Additionally, creating awareness about the benefits of SHGs and JLGs can attract more members, fostering community support and collective bargaining power, ultimately improving livelihoods and economic resilience.

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are 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'. There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model byelaws for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

b. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through

convergence of various identified schemes of Government of India.

c. National Campaign on Cooperation among Cooperatives

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (PDSCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief

d. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)

NABARD is implementing the centrally sponsored scheme for the computerization of about 63,000 functional PACS across the country over a period of 5 years with a total budget outlay of Rs.2,516 crore, to which 4,000 additional PACS have been sanctioned by MoC, GOI in FY 2024. Under the CSPCP, each PACS is provided a maximum budgetary support of Rs.3,91,369/- which includes the cost of common National Level PACS Software (NLPS), NLDR and Admin Expenses, Hardware for PACS, Training, and services of System Integrator (SI). The project envisages computerization of 67,908 PACS by 31 March 2027. As on 28 February 2025, total 53,385 PACS, covering 30 States and UTs, have been

e. Computerisation of Agriculture and Rural Development Banks (ARDBs)

MoC, GoI under the Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' has approved the sub project of Computerization of Agriculture and Rural Development Banks (ARDBs) on 06 October 2023. The Project envisages computerization of 1867 units across 11 States and 2 Union Territories (UTs) for a period of 03 years i.e. up to 31 March 2026. As on 28 February 2025, the project has been sanctioned in 10 States/UTs. The states of Kerala and West Bengal are yet to submit the proposal under the project, UT of JK has withdrawn from the project citing that ARDBs are financially unviable. The onboarding of the stakeholders onto the Coopsindia portal is completed. The

f. Preparation of Turn Around Plan & Development Action Plan by Rural Cooperative Banks (RCBs)

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework

- Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

' Out of 65, 30 weak banks have board-approved TAP.

' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning &

performance.

g. Strengthening of C-PEC, BIRD Lucknow by way of Digitalisation:

C-PEC (Centre of Professional Excellence in Cooperatives) was established in 2009 at BIRD Lucknow to cater to the capacity building needs of Cooperative Professionals. In view of the changing ecosystem of cooperatives and expansion of activities proposed, efforts have been undertaken for strengthening of C-PEC by way of digitalisation of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalisation and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalisation is expected to streamline the operational activities of CPEC helping it to cater to the increasing demand for capacity building needs in Cooperatives in near future, thus resulting in outreach of C-PEC.

h. Initiatives under Cooperative Development Fund (CDF)

Cooperative Development fund (CDF) was created in the year 1992-93 with a corpus of Rs.10 crore from the profit of NABARD for supporting activities like Infrastructure facilities to PACS, Training of Coop Banks Personnel, Setting up of PACS Development Cell, HR Capacity Building measures to all the Cooperative Banks/PACS etc. Overtime, diversified interventions were brought into the fold of CDF like Comprehensive Support Plan for NER states (CSP), Business Diversification and Product Innovation Cell (BDPIC), PACS Computerization, SRF- PACS as MSC, Publications by Cooperatives, etc. Cumulative expenditure incurred under CDF as on 31 March 2025 was Rs. 381.52 crore.

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

1. 1.Rajasthan Cooperative Gopal Credit Card Loan Scheme: As per the Budget announcement by GoR, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented by the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card where loans will be provided to about 5 lakh Gopalak families in 1st phase. 2. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana: The objectives of the scheme are: To provide a fair price of agricultural produce to the farmers, protect farmers from forced sale of agricultural commodities and increase the loan business of PACS/LAMPS and ensure capacity utilization of available warehouses. Under the scheme, DCCBs have disbursed loan amounting to Rs 276.21 lakh to 100 farmers in the year 2023-24. 3.Interest free loans for non-farming sectors: The Government of Rajasthan has introduced a scheme namely Interest free loans for non-farming sectors in budget 2023-24 to distribute interest-free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for non- farming activities like handicrafts, small-scale industries, spinning-weaving, dyeing- printing, and shops etc. through cooperative banks. The key features of the scheme are as follow - Eligible families residing in rural areas of Rajasthan for 5 years, Loan amount limit ranges from Rs 25,000/- to Rs 2.00 lakh, the limit can be renewed by repaying the loan within 1 year, No interest is to be recovered from the beneficiary on timely repayment

5. Status of Cooperatives in the District

1. MoC Schemes/Initiatives Nos. of PACS/Units
Adoption of Model Bye-laws by the societies in Yes/No the district - 256
Potential for formation of new MPACS - 21
PACS Computerisation - 238
ARDBs Computerisation- 0
New MPACS/ Primary Dairy Societies/ Fisheries Societies established- 0



Worlds largest grain storage plan for cooperatives- 0
 No. of PACS sanctioned with warehousing facility & other related infrastructure- 1
 Capacity of the grain storage godowns sanctioned- 0
 PACS as Common service Centres (CSCs)- 196
 PACS as Kisan Samridhi Kendras (KSKs)- 157
 PACS as Jan Aushadi Kendras (JAK)- 1
 Petrol/ Diesel distributorship/ dealership- 0
 LPG distributorship- 0
 PACS as Pani Samitis- 0
 PM Kusum scheme- 0
 No. of Societies engaged as Bank Mitras of DCCB- 0
 No. of Societies/ Bank Mitras Provided with micro ATMs- 0
 No. of Societies which have taken membership in the multi state cooperative societies
 Membership in Multi State Cooperative Society on Seeds (No.)- 0
 Membership in Multi State Cooperative Society on Organic Farming & Products (No.)- 0
 Membership in Multi State Cooperative Society on Agri-exports (No.)- 0

6. Potential for formation of cooperatives

1. In Hanumangarh, The district is covered by numerous primary cooperatives (agriculture, dairy, marketing, multipurpose PACS). State cooperative listings and the national cooperative database show many registered primary cooperatives in Hanumangarh (some societies flagged as nonfunctional/dormant in lists). Some PACS hold strong potential to diversify beyond credit delivery. With wide rural reach, they can function as Common Service Centres (CSCs), offering e-governance, digital and banking services. By hosting Jan Aushadhi Kendras, PACS can ensure access to affordable medicines in underserved villages. They can also operate kirana/consumer stores, supplying daily essentials, agri-inputs, and linking farmers with bulk purchase markets. Many PACS already act as PDS fair price shops, which can be expanded for better ration distribution. Diversification into retail, strengthening PACS digitisation, linking PACS to direct benefit transfers and insurance schemes, improving capacity building for elected PACS management, and leveraging DCCB tie-ups can significantly raise outreach and loan flow for farmers and rural households. The distribution is not uniform in 07 blocks and there is potential for creation of new mPACS in 21 Gram Panchayat in district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

International Year of Cooperatives 2025 Conduct of Cooperative Literacy Camps by NABARD



The Cooperative Literacy Camp aims to spread awareness among farmers about the importance of cooperative institutions in improving agricultural productivity, income generation, and social security. Farmers will be educated on cooperative principles, governance, transparent management, credit and input services, marketing support, and government schemes linked to cooperatives. The camp will use interactive sessions, role plays, success stories, and practical demonstrations to build trust and participation. Special focus will be given to the role of Primary Agricultural Credit Societies (PACS), Farmer Producer Organizations (FPOs), and new initiatives like multi service centres such as Jan Aushdhi Kendra, Common Service Centres, PDS, Govt Procurement centres etc. The camp will empower farmers to actively participate, ensuring sustainable rural livelihoods.



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	Financial Inclusion	Centre for Financial Literacy	Hanumangarh all blocks	CAPEX	RBI, SBI	10000	Awareness about latest banking technology, digital products, prevention from digital frauds etc
2	Collectivisation	CSS FPO	Sangria, Hanumangarh Block	Training, handholding	GoI, GoR	1000	Lowering input cost to farmer and better relaization of their produce.
3	Financial Inclusion	Financial Digital Literacy Camps- RMGB	Hanumangarh all blocks	financial Assistance	RGB	50000	Awareness about latest banking technology, digital products, prevention from digital frauds etc
4	Banking Technology	Mobile Demo ATM Van cum AVA	Hanumangarh all blocks	financial Assistance	RGB		Awareness about latest banking technology, digital products, prevention from digital frauds etc
5	Institution Development	PACS Computerization	Hanumangarh all blocks	financial Assistance	HKSB Ltd		PACS computerization CBS paltform- uniforma Accounting System



6	Women Empowerment	Capacity Building & Training for Ecommerce	Hanumangarh & Rawatsar	financial Assistance	SWIDS & RAJEEVIKA	432000	For online marketing of SHG products online on Amazon, Meesho and other platform etc.
7	Collectivisation	PODF ID FPO on Fisheries	Sangria, Hanumangarh Block	financial Assistance	KVK Sangria	1144000	for promotion of FPO Fisheries, collectivization of fish production, inputs and benefits of fish farmers in districts.
8	Women Empowerment	02 MEDP on Handicrafts & Paddy straw Paintings	Hanumangarh	financial Assistance	SWIDS & RAJEEVIKA	300000	enhancement in family income & self employment
9	Women Empowerment	LEDP on Embroidery Design	Nohar	financial Assistance	ESDL & Rajeevika	715500	enhancement in family income & self employment
10	Women Empowerment	LEDP on Goat Rearing	rawatsar	financial Assistance	ESDL & Rajeevika	880000	enhancement in family income & self employment

Success Stories

Success Story 1



Beneficiary	Farmers
1. No. of beneficiaries	500
2. Community	Farmers
3. State	Rajasthan
4. District	Hanumangarh
5. Block	Pilibanga
6. Village	Goluwala Niwadan
Title	PACS as MSC Project Sahkar se samriddhi
Scheme	PACS as MSC Project convergence with AIF
Project Implementing Agency	PACS Goluwala Niwadan, Pilibanga, Hanumangarh
Duration of the project	01 years

1.1 Support provided

DDM NABARD had created awareness for PACS as MSC Project. after follow up, Goluwala Niwadan PACS has pilot the PACS as MSC Project Custom Hiring Centre Boom Sprayer in FY 2021. The total project cost of this project is Rs. 7.05 Lakh with term loan of Rs. 6.30 Lakh from DCCB i.e. HKSB Ltd.

1.2 Pre-implementation status

Since 1948, PACS is in operation and extending short term credit and further commenced input business also in 2012.

1.3 Challenges faced

Limited awareness about new business opportunities. Earlier, farmer is using hand sprayer



to control pests which is neither cost effective nor time saving. During sudden attack of pest, this method not effective to pests and loss of crop occur. prevent direct exposure of human in application.

1.4 Impact

Due Sprayer Service at concessional rate, input cost reduced to member farmer in PACS area. By adopting multi service centre, business as well profit of PACS increased. Profitability of this project motivated other PACS to adopt such type income generating activities for benefit of farmers.

Success Story 2



Title	Waste to Wealth by SHG
Scheme	MEDP on Paddy straw based painting
Project Implementing Agency	SWIDS Sirganganagar
Duration of the project	15 days
Beneficiary	Schedule Caste and OBCs
1. No. of beneficiaries	30.00
2. Community	Schedule Caste and OBCs
3. State	Rajasthan
4. District	Hanumangarh
5. Block	Hanumangarh
6. Village	Gurusar

1.1 Support provided

Training and handholding through PIA i.e SWIDS

1.2 Pre-implementation status

SHG women are very poor socio economic condition and source of income farm labour in kinds such as grains no source of additional income.

1.3 Challenges faced

New activity for area and seasonal activity during paddy season. difficult to convince for innovative and environment friendly product

1.4 Impact

SHG Member of Gurusar Village, Hanumangarh has commenced preparing Paddy straw Painting and also selling in local market at SriGanganagar & Hanumangarh. SHG Women benefitted by selling their Painting@Rs.200-Rs.450/- through partner NGO which is generating additional income of Rs.2500-3000 per month.

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

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'

2. 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 Hanumangarh District has promising prospects for climate action through initiatives focused on renewable energy, sustainable agriculture, and water resource management. The abundant solar energy potential can be harnessed through solar power projects, while adopting water conservation techniques and climate-resilient crop varieties can enhance agricultural sustainability. Afforestation and agroforestry practices can improve biodiversity and carbon sequestration. Strengthening local governance, promoting public awareness, and accessing climate finance will further bolster these efforts. By integrating these strategies, Hanumangarh can enhance resilience against climate change, promote sustainable development, and improve livelihoods for its residents.

b 1. Renewable Energy Development

Solar Energy Potential: Hanumangarh receives abundant sunlight, making it an ideal location for solar energy projects. The district can invest in largescale solar power plants and promote rooftop solar installations in residential and agricultural sectors.

Wind Energy: The region also has potential for wind energy generation. Identifying suitable locations for wind farms can diversify energy sources and contribute to local economies.

Biomass Energy: Utilizing agricultural waste for biomass energy can provide a sustainable energy source while reducing waste and promoting cleaner energy production.

2. Sustainable Agriculture Practices

Water Conservation Techniques: Adopting methods such as rainwater harvesting, drip irrigation, and soil moisture conservation can enhance water efficiency in agriculture. These techniques are essential for coping with increasing water scarcity due to climate change.

Climate Resilient Crop Varieties: Promoting the use of drought resistant and climate resilient crop varieties can improve food security and stabilize farmers' incomes, even during adverse weather conditions.

Organic Farming: Encouraging organic farming practices can reduce chemical inputs, improve soil health, and enhance biodiversity, contributing to more sustainable agricultural systems.

3. Afforestation and Green Cover Enhancement

Tree Plantation Drives: Initiating afforestation programs can help improve carbon sequestration, enhance biodiversity.

3.2 Any specific Climate Change initiative in the District by

a Pradhan Mantri Krishi Sinchai Yojana (PMKSY): This program focuses on improving irrigation efficiency and water conservation through various methods, including drip and sprinkler irrigation systems. It aims to increase agricultural productivity while ensuring sustainable water use.

National Afforestation Programme (NAP): The NAP encourages afforestation and reforestation efforts to enhance the green cover in the district, promoting biodiversity and improving carbon sequestration. **Soil Health Card Scheme:** This initiative provides farmers with information on soil health,

promoting the judicious use of fertilizers and sustainable agricultural practices that contribute to climate resilience. **FAME India Scheme:** Promoting the use of electric and hybrid vehicles, this initiative aims to reduce greenhouse gas emissions and dependency on fossil fuels in the region.

National Solar Mission: The government promotes solar energy installations, providing financial support and subsidies to enhance renewable energy use in households and agricultural practices.

Integrated Watershed Management Programme (IWMP): This program aims to restore ecological balance by harnessing, conserving, and developing degraded natural resources in the watershed area, thus mitigating climate impacts.

a KVK Sangria and KVK Nohar implementing ICAR projects in Hanumangarh.

a State Action Plan on Climate Change

•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: socio-economic 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 (UN-SDGs) at the state level. Given Rajasthan's arid to semi-arid climate, effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions, particularly in the northeastern and central parts of the state, is essential. 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.

Plantation drive with target of 7 crore plantation

Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years

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

a 1. Climate Finance Facilitation

National Implementing Entity (NIE): NABARD is accredited as NIE for: Green Climate Fund (GCF) and Adaptation Fund (AF) which helps prepare, finance, and monitor projects on climate adaptation/mitigation in India and supports government departments, NGOs, research institutions in accessing global climate finance.

2. Dedicated Funds for Sustainability

National Adaptation Fund on Climate Change (NAFCC): NABARD acts as National



Implementing Entity to funds projects on agriculture, forestry, water resources, and ecosystems vulnerable to climate change. Green Climate Fund Projects: Climate resilient agriculture, renewable energy solutions, watershed resilience. Example: Solar powered irrigation, micro irrigation, and sustainable farming models.

3. Sustainable Agriculture & Natural Resource Management

Watershed Development Fund (WDF): Promotes climate resilient, sustainable land and water management practices.

Tribal Development Fund (TDF): Introduces climate resilient crops, agroforestry, organic farming in tribal areas. Climate Proofing of Watersheds & Tribal Projects: Incorporation of climate adaptation techniques (drought/flood resistant crops, soil water conservation).

4. Renewable Energy & Energy Efficiency

Solar and Renewable Energy Finance: Credit support for solar pumps, biogas, biomass based power, micro hydel, rural electrification. Umbrella Program on Natural Resource Management (UPNRM): Supports renewable energy and green rural enterprises

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. Hanumangarh District has significant potential for Geographical Indication (GI) due to its unique agricultural products and traditional crafts. Notable among these are the Kinnow, a citrus fruit known for its rich flavor, and Cotton, celebrated for its quality and durability. By securing GI status, these products can enhance marketability, increase farmer incomes, and promote sustainable practices, thus boosting the local economy and preserving the region's unique identity.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Handbook 2024 -Updates
Soil & Climate	District Statistical Handbook 2024 -Updates
Land Utilisation [Ha]	District Statistical Handbook 2024 -Updates
Ground Water Scenario (No. of blocks)	District Statistical Handbook 2024 -Updates
Distribution of Land Holding	District Statistical Handbook 2024 -Updates
Workers Profile [In 000]	District Statistical Handbook 2024 -Updates
Demographic Profile [In 000]	District Statistical Handbook 2024 -Updates
Households [In 000]	District Statistical Handbook 2024 -Updates
Household Amenities [Nos. in 000 Households]	District Statistical Handbook 2024 -Updates
Village-Level Infrastructure [Nos.]	District Statistical Handbook 2024 -Updates
Additional Information	District Statistical Handbook 2024 -Updates
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Handbook
Irrigation Coverage [000 Ha]	District Statistical Handbook
Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
Processing Units	District Statistical Handbook
Animal Population as per Census [Nos.]	District Statistical Handbook
Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook
Status	District Statistical Handbook
Major Crops, Area, Production, Productivity	Deptt of Agri Govt of Rajasthan
Irrigated Area, Cropping Intensity	District Statistical Handbook
Input Use Pattern	District Statistical Handbook
Trend in procurement/ marketing	District Statistical Handbook
KCC Coverage	Lead Bank SBI
Soil testing facilities	District Statistical Handbook
Crop Insurance	AIC I Ltd
Irrigated Area & Potential	District Statistical Handbook
Block level water exploitation status	Ground Water Deptt Govt of Rajasthan
Mechanisation in District	District Statistical Handbook
Service Centers	District Statistical Handbook
Area under Forest Cover & Waste Land	District Statistical Handbook
Processing Infrastructure	District Statistical Handbook
Brackish Water Fisheries	District Statistical Handbook
Agri Storage Infrastructure	District Stastical Handbook & HKSB Ltd

Fertilizer Consumption	District Statistical Handbook
MSME units - Cumulative	UAP, MSME GoI
Promotional Interventions	NRLM Hanumangarh
Status of SHGs	NRLM Hanumangarh
Details of non-credit cooperative societies	DRCS Hanumangarh
Details of credit cooperative societies	DRCS Hanumangarh
Block wise, sector wise distribution of cooperative societies in the district	DRCS Hanumangarh
Status/ progress under various schemes of MoC in the district	DRCS Hanumangarh

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

Sources	
1	SLBC Rajasthan
2	Lead Bank SBI Hanumangarh

Name and address of DDM

Name	Dayanand Kakodia
Designation	DDM, NABARD
Address 1	F 17/2 First Floor Shankar Nagar Colony
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District	HANUMANGARH
State	Rajasthan
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- | | |
|---|---|
| <ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East Biggest lender in the FPO ecosystem Collateral free lending at affordable rates Soft loan for Agri Startups | <ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs |
|---|---|

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| <ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans | <ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services |
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



N A B FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT