



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Jaipur 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: Jaipur

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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PLP Document finalized by: NABARD, Rajasthan
Regional Office

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

Foreword

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

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

For the year 2026–27, the PLP for District Jaipur has projected a credit potential of ₹ 10745872.03 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

The PLP also brings into focus flagship initiatives of NABARD and the Government of India that hold transformative potential promotion of Geographical Indication (GI) tags to preserve traditional crafts, development of seed spice value chains, financing of Joint Liability Groups, and computerization of Gram Seva Sahakari Samitis (PACS) along with the formation of Multipurpose PACS (MPACS). These interventions will deepen financial inclusion, modernize rural institutions, and create sustainable income opportunities. To ensure wide access, this document will also be hosted on NABARDs official website.

I wish to place on record my heartfelt appreciation to the District Collector, whose leadership and support have been invaluable in shaping this PLP into a comprehensive and actionable blueprint for the district. I also acknowledge with gratitude the contributions of State Government Departments, the Lead District Officer of the Reserve Bank of India, the Lead District Manager, and all banking partners, whose active involvement and constructive feedback have enriched this exercise. The dedicated efforts of our District Development Manager (DDM) and the continued guidance of the Regional Office team are deeply appreciated.

Above all, I extend my sincere thanks to every stakeholder who has walked with us on this journey. Together, we are not only planning for the present but also sowing the seeds of a more resilient, prosperous, and sustainable rural future for the Jaipur 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
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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
eNAM	Electronic National Agriculture Market
FC	Farmers Club
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
GoI	Government of India
GSDP	Gross State Domestic Product
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
KCC	Kisan Credit Card
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

Abbreviation	Expansion
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
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
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
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission

Abbreviation	Expansion
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Jaipur district is located in the eastern part of Rajasthan, India. It falls in agro-climatic zone 3-A semi arid eastern plain zone. East and North area of the district is surrounded by Aravalli hills. Sikar, Tonk, Dausa, Ajmer, Nagaur and Kotputli Behror are the neighbouring districts of Jaipur.
Type of soil	The major area under soil is sandy loam in texture. The soil is nitrogen deficit but more or less normal in respect of phosphorus & potash content.
Primary occupation	The primary occupation of people in Jaipur district reflects a blend of agriculture, trade, services, and tourism, shaped by both its rural and urban landscapes.
Land holding structure	Small and marginal agricultural holdings constitute 72% of the total agricultural holdings.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Rs. 8059640 Lakh against the target of Rs. 8539195 Lakh for the FY 2024-25.

2. Investment credit in agriculture

Rs. 782195.00 Lakh

3. Credit flow to MSMEs

Rs. 6193342.00 Lakh

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs. 10745872.03 Lakh

2. Projection for agriculture and its components

Rs. 2130432.53 Lakh

3. Projection for MSMEs

Rs. 7463820.00 Lakh

4. Projection for other purposes

Rs. 1151619.50 Lakh

5. Developmental Initiatives

- 1 NABARD, in collaboration with the Cooperative Department and the Jaipur District Central Cooperative Bank (DCCB), is actively implementing the Centrally Sponsored Project for Computerisation of Primary Agricultural Credit Societies (PACS) in Jaipur district.
- 3 NABARD, in collaboration with CIDA NGO, is overseeing the Geographical Indication (GI) registration process for Kundan Meena of Jaipur and for Jaipur Rajai and Ghewar the same is under process.
- 4 NABARD has prioritized its developmental initiatives, which include establishing self help groups and facilitating their integration with banking services, promoting livelihood and entrepreneurship among women within these groups, forming farmer producer organizations etc.
- 5 Furthermore, under the Gramya Vikas Nidhi (GVN) of NABARD, registration of 1000 authorized users for four GI registered products from Rajasthan: Sanganeri Hand Block Print, Bagru Hand Block Print, Blue Pottery, and Kathputli has been supported.
- 6 NABARD has supported various projects of agriculture, social sector and rural connectivity sector under the RIDF and NIDA in the district. This initiative focuses on enhancing infrastructure facilities such as roads, bridges, irrigation systems, health facilities and education infrastructure.

6. Thrust Areas

- 1 Lending under Agriculture Infrastructure Fund (AIF) in Jaipur district to support the development of modern storage, processing, and marketing facilities, especially for small and marginal farmers.
- 2 Promotion of Protected cultivation, Horticulture Plantations, Integrated Farming System (IFS), Multi layer and vertical farming systems.
- 3 Convergence with Government schemes for promotion of food processing enterprises and agribusiness ventures.
- 4 Formation of Multipurpose PACS in the uncovered Gram Panchayats.

7. Major Constraints and Suggested Action Points

- 1 To promote AIF, awareness creation at field level including both farmers as well as lending institutions will remain a challenge. By regularly reviewing progress at DLRC, DCDC, BLBC meetings and awareness creation among farmers through financial literacy campaigns will help to overcome challenges.
- 2 People may be made aware about Co-operative sector through initiatives likes Sahkar Se Samridhi, and other initiatives launched like Cooperative Literacy Camps etc. to celebrate International Year of Co-operatives.



- 3 To achieve the targets under PLP and also under various government schemes, the banks have to work together with the government/ line departments. Credit flow can be increased by linking the schemes by government departments with bank loans.

8. Way Forward

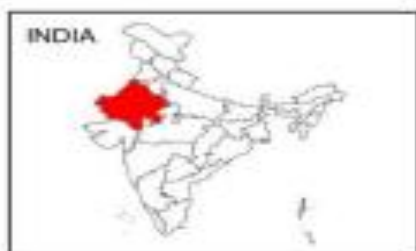
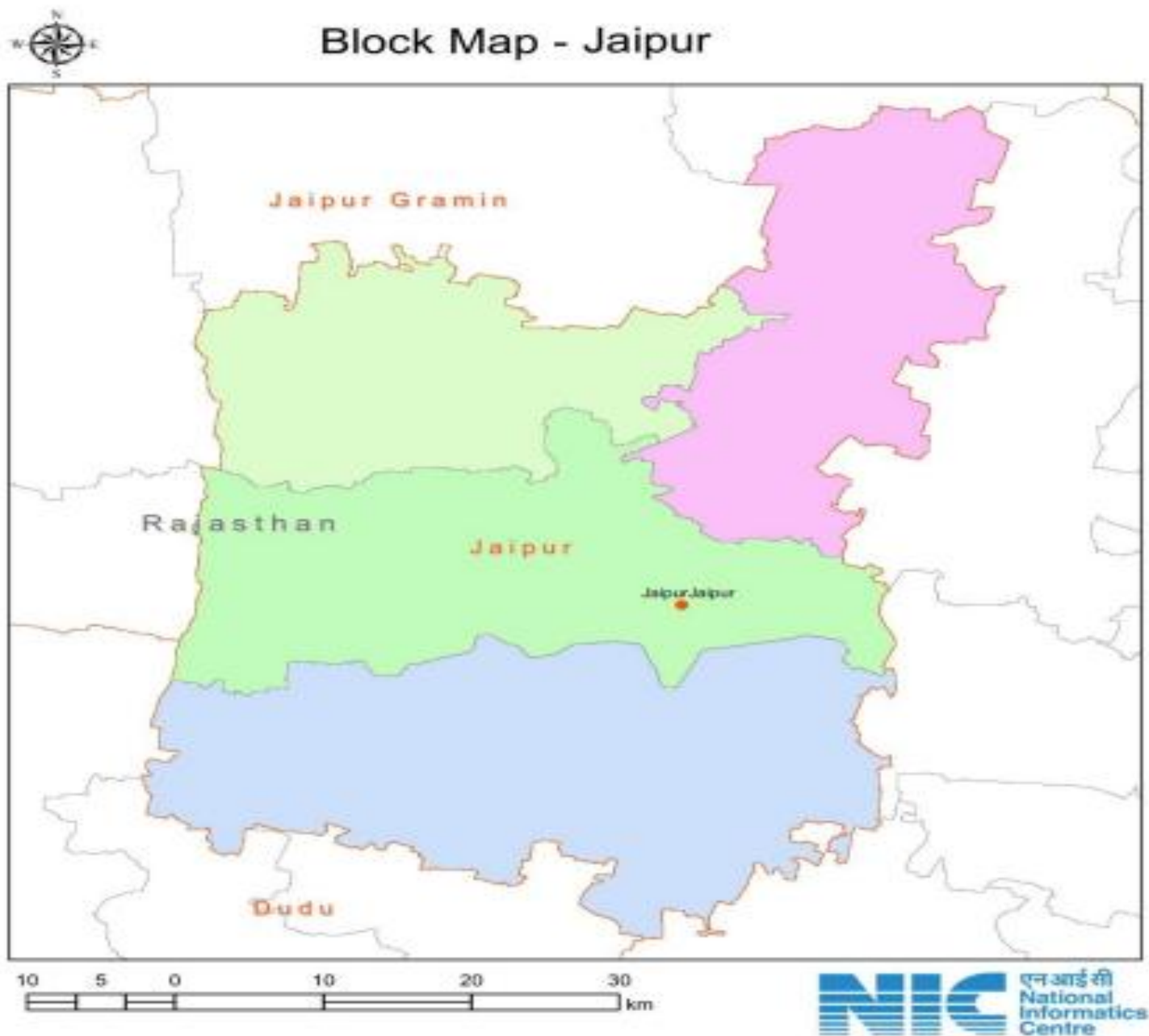
- 1 Ongoing land fragmentation in the district has led to declining per capita agricultural land holdings and stagnant farmer incomes. To address this issue, it is crucial to promote integrated farming systems, vertical farming and adopt hightech agricultural practices.
- 2 Educating farmers about projects facilitated by various departments will encourage the adoption of modern agricultural techniques, ultimately improving their income and ensuring sustainable practices.
- 3 Collaboration among stakeholders, including banks and government departments, is vital for realizing these initiatives. Continuous access to loans through state and central schemes will support high-tech agriculture, driving development and benefiting farmers significantly.



Part A

District Map

Block Map - Jaipur



Legend

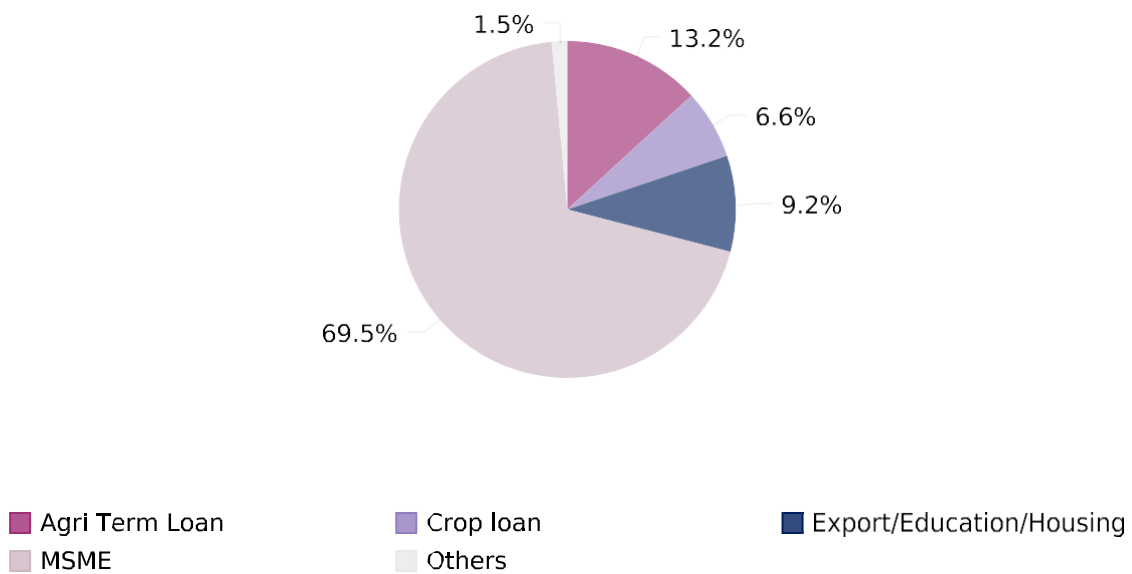
-  District Head Quarter
 State Boundary
 District Boundary
 Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1274141.68
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	713052.35
2	Term Loan for agriculture and allied activities	561089.33
B	Agriculture Infrastructure	351394.23
C	Ancillary activities	504896.62
I	Credit Potential for Agriculture A+B+C)	2130432.53
II	Micro, Small and Medium Enterprises	7463820
III	Export Credit	33900
IV	Education	75240
V	Housing	881932.5
VI	Social Infrastructure	62596
VII	Renewable energy	38421
VIII	Others	59530
	Total Priority Sector	10745872.03



Sources



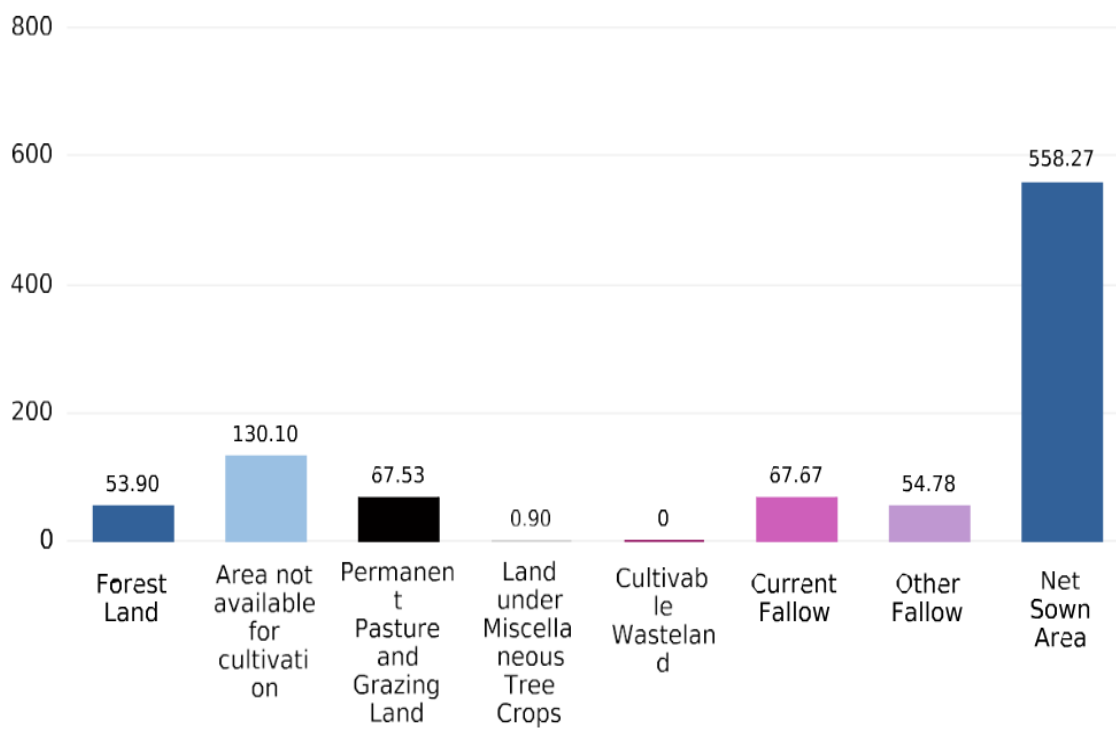
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	700633.91
2	Water Resources	159994.07
3	Farm Mechanisation	154291.41
4	Plantation & Horticulture with Sericulture	16695.86
5	Forestry & Waste Land Development	1680.48
6	Animal Husbandry - Dairy	174688.06
7	Animal Husbandry - Poultry	11276.54
8	Animal Husbandry - Sheep, Goat, Piggery	17977.38
9	Fisheries	3126.44
10	Farm Credit- Others	33777.53
	Sub total	1274141.68
B	Agriculture Infrastructure	
1	Construction of storage	253435.92
2	Land development, Soil conservation, Wasteland development	63868.08
3	Agriculture Infrastructure - Others	34090.23
	Sub total	351394.23
C	Ancillary activities	
1	Food & Agro. Processing	496206.08
2	Ancillary activities - Others	8690.54
	Sub Total	504896.62
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	2961600
II	B Service Sector - Term Loan	475880
II	C Manufacturing Sector - WC	3500880
II	D Service Sector - WC	395260
II	E MSME - Others	130200
	Total MSME	7463820
III	Export Credit	33900
IV	Education	75240
V	Housing	881932.5
VI	Social Infrastructure	62596
VII	Renewable energy	38421
VIII	Others	59530
	Total Priority Sector	10745872.03

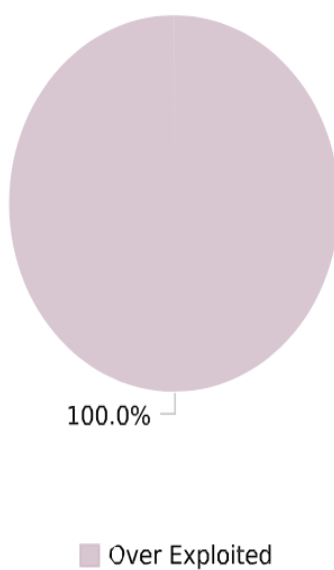
District Profile

1. Land Utilisation ('000 hectares)



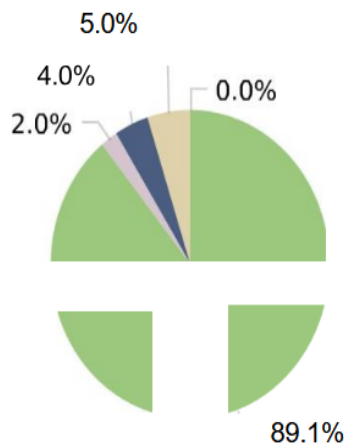
District Outline publication Jaipur statistical dept

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



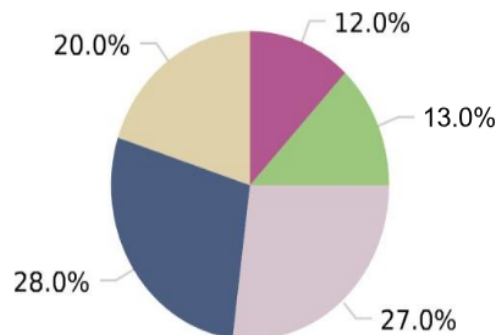
CGWB

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 (%)



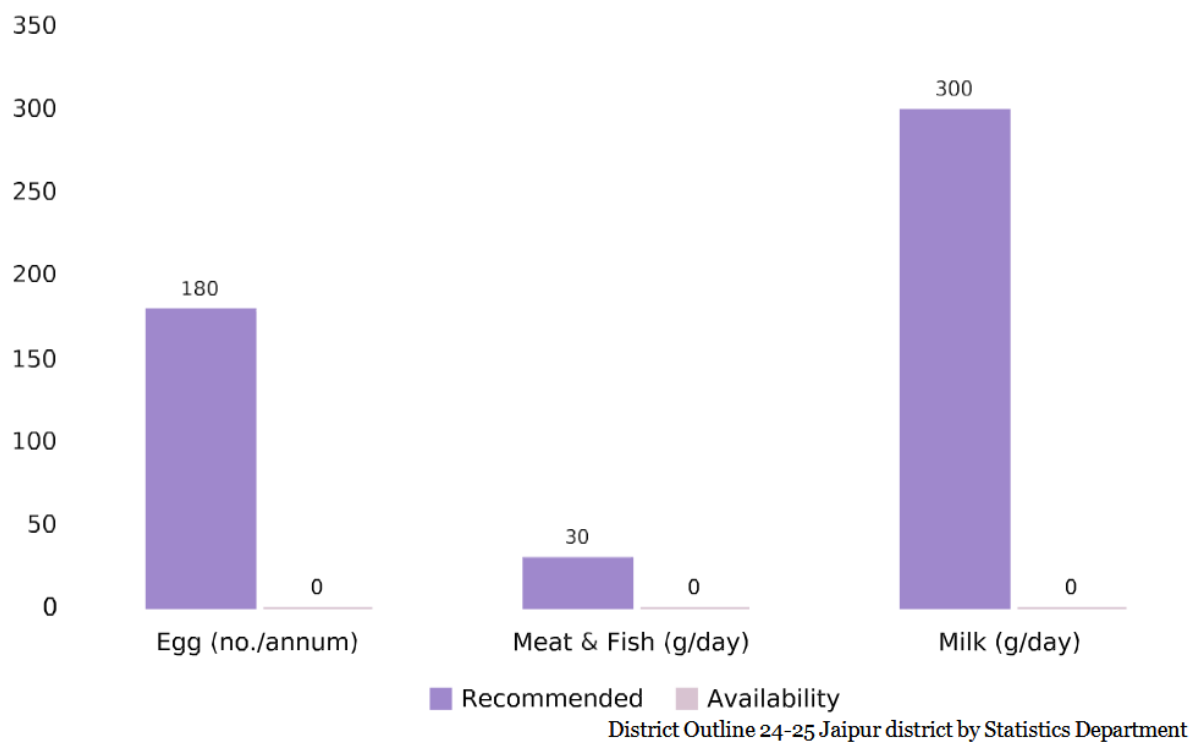
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

<https://agcensus1.da.gov.in/>

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



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	1778.00	89.52	90.00	12.82
2	>1 to <=2 ha	100.10	5.04	141.40	20.14
3	>2 to <=4 ha	69.60	3.50	194.00	27.64
4	>4 to <=10 ha	32.69	1.65	190.03	27.07
5	>10 ha	5.73	0.29	86.55	12.33
6	Total	1986.12	100.00	701.98	100.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	6046.84	3163.67	2883.16	2573.40	3473.44
2	Scheduled Caste	918.94	487.04	431.90	445.93	473.01
3	Scheduled Tribe	492.43	260.99	231.44	358.78	133.64
4	Literate	4307.00	--	--	--	--
5	BPL	166.36	--	--	--	--

Health, Sanitation, Livestock and Agricultural Infrastructure

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	376000.00
2	Cattle - Indigenous	315000.00
3	Buffaloes	1214000.00
4	Sheep - Cross bred	4000.00
5	Sheep - Indigenous	253000.00
6	Goat	787000.00
7	Pig - Cross bred	600.00
8	Pig - Indigenous	15748.00
9	Horse/Donkey/Camel	11000.00
11	Poultry - Improved	131000.00
12	Poultry - Indigenous	218000.00

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

Sr. No.	Particulars	Production
		Quantity
1	Fish	2446.00
2	Egg	133.00
3	Milk	4916.00
4	Meat	71.00

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)	0.00	548
Rainfall - Actual (mm)	0.00	963

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1177.00	894.20
Net sown area ('000 ha)	0.00	558.27
Cropping intensity (%)	0.00	160.17

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	67.81	71.00
Fertilizer consumption - Rabi (kg/ha)	57.99	46.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		450624	491992
GLC through KCC (Rs. lakh)		701173.00	687846.00

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	4

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	146955	173438

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	121.36	446.40	446.40	118.00	274.00	3678.31
Pearl Millet	319.49	568.15	568.15	225.00	243.00	1778.30
Sorghum	34.50	33.85	33.85	27.00	10.00	981.16
Maize	0.00	0.00	0.00	1.00	0.50	0.00
Barley	53.07	188.40	188.40	47.00	101.00	3550.03



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)
Chickpea	124.58	155.87	155.87	115.00	190.00	1251.16
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	0.00	0.00	0.00	133.00	25.00	0.00
Indian Mustard	220.90	256.58	256.58	106.00	130.00	1161.52
Groundnut	41.80	89.35	89.35	42.00	34.00	2137.56
Taramira	0.00	0.00	0.00	12.00	10.00	0.00
Mungbean	113.64	53.85	53.85	0.00	0.00	473.86

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	293	225
Gross Irrigated Area (000 ha)	554	275

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Jaipur	Amber	Over Exploited
2	Rajasthan	Jaipur	Jobner	Over Exploited
3	Rajasthan	Jaipur	Kishangarh Renwal	Over Exploited
4	Rajasthan	Jaipur	Kotkhawda	Over Exploited
5	Rajasthan	Jaipur	Madhorajpura	Over Exploited
6	Rajasthan	Jaipur	Mauzamabad	Over Exploited
7	Rajasthan	Jaipur	Phagi	Over Exploited
8	Rajasthan	Jaipur	Sambhar	Over Exploited
9	Rajasthan	Jaipur	Sanganer	Over Exploited
10	Rajasthan	Jaipur	Shahpura	Over Exploited
11	Rajasthan	Jaipur	Tunga	Over Exploited
12	Rajasthan	Jaipur	Andhi	Over Exploited
13	Rajasthan	Jaipur	Bassi	Over Exploited
14	Rajasthan	Jaipur	Chaksu	Over Exploited
15	Rajasthan	Jaipur	Dudu	Over Exploited
16	Rajasthan	Jaipur	Govindgarh	Over Exploited
17	Rajasthan	Jaipur	Jalsu	Over Exploited
18	Rajasthan	Jaipur	Jamwa Ramgarh	Over Exploited
19	Rajasthan	Jaipur	Jhotwara	Over Exploited

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

Particulars	31/03/2023	31/03/2024
No. of tractors	77706	72249

Crop Identified for One District-One Product

Particulars	31/03/2023
Crop Name	Tomato
Area cultivated (Ha)	13870

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Onion	3.54	6.32	0.25	0.50
Tomato	13.87	185.48	--	--
Cauliflower	3.34	4.70	--	--
Chilli	3.38	6.05	--	--

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

Particulars	31/03/2024
Forest Cover (000 ha)	54
Waste Land (000 ha)	36

Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Permanent Nursery	37

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	2.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2024
Hatcheries (No.)	1.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	8.00
Storage capacity available with PACS/ LAMPS/ RMCs (ooo MT)	3.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	74086.00	69442.00

MSME

Particulars	Status
MSME Clusters (No.)	10
Micro Units (No.)	407765
Small Units (No.)	11156
Medium Units (No.)	1157
Udyog Aadhar Registrations (No.)	420078

Traditional activities

Particulars	Status
Handloom Clusters (No.)	3
Handicrafts Clusters (No.)	3
Weavers Coop. Societies (No.)	178

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		11
No. of SHGs formed	3936	14860
No. of SHGs credit linked (including repeat finance)	5028	4370
Bank loan disbursed (Rs. lakh)	116.74	8207.00
Average loan per SHG (Rs. lakh)		1.87
Percentage of women SHGs %		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.)	2577	2500
Consumer Stores (No.)		94



Housing Societies (No.)	174	109
Weavers (No.)	207	178
Marketing Societies (No.)	23	12
Labour Societies (No.)	93	
Agro Processing Societies (No.)	243	
Others (No.)	1103	
Total (No)%	4420	2893

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	513	454

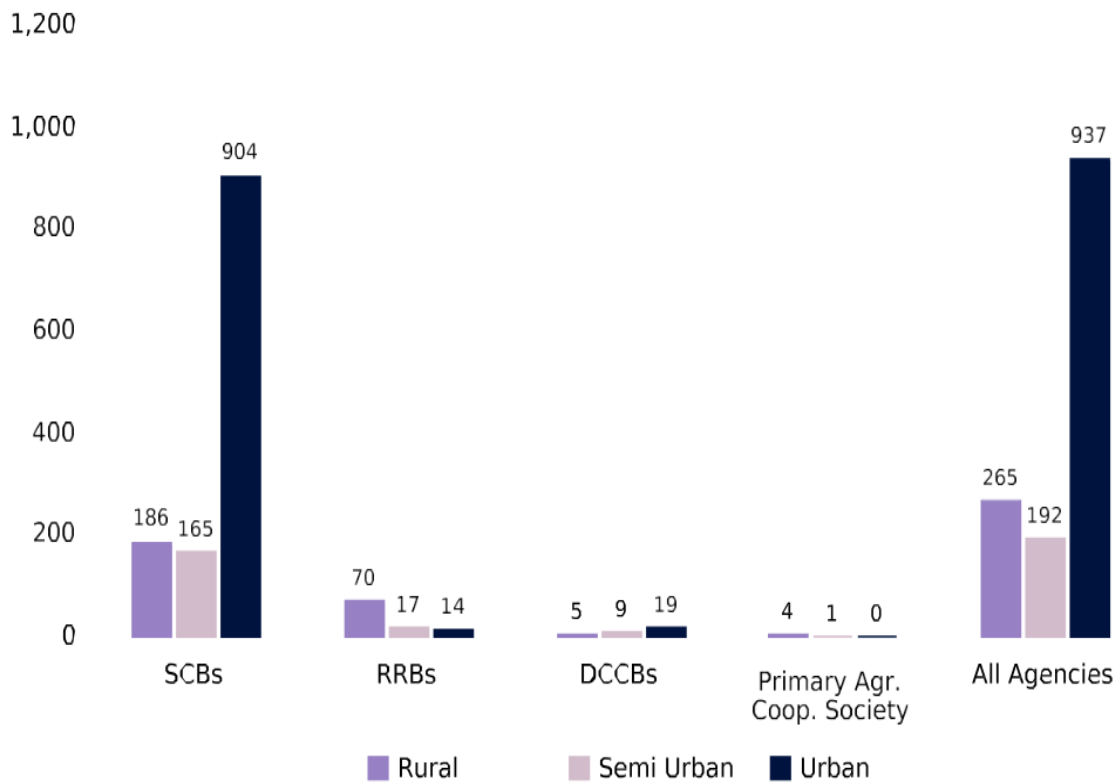
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	454
2	Potential for formation of new MPACS	39
3	PACS Computerisation	377
4	ARDBs Computerisation	1
a	PACS sanctioned with warehousing facility & other related infrastructure	2
b	Capacity of the grain storage godowns sanctioned	1000
7	PACS as Common Service Centres (CSCs)	319
8	PACS as Kisan Samridhi Kendras (KSKs)	211
9	PACS as Jan Aushadi Kendras (JAK)	5
a	Membership in Multi State Cooperative Society on Seeds	365
b	Membership in Multi State Cooperative Society on Organic farming & products	52
c	Membership in Multi State Cooperative Society on Agri-exports	52

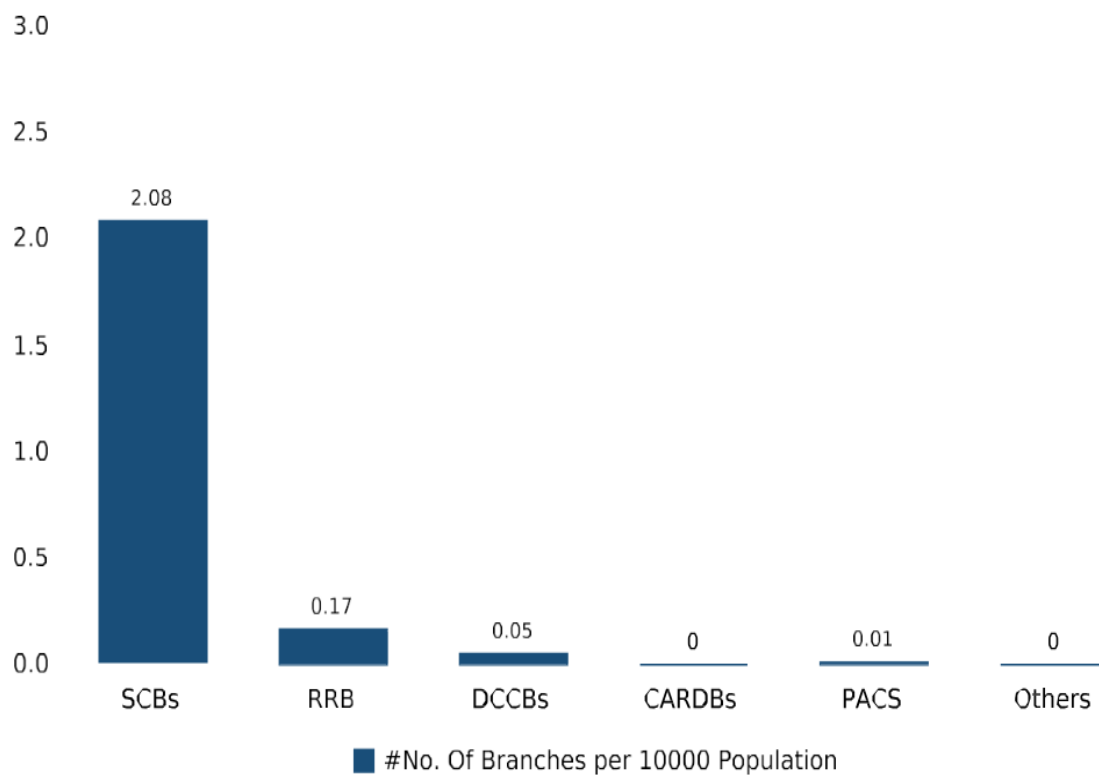


Banking Profile

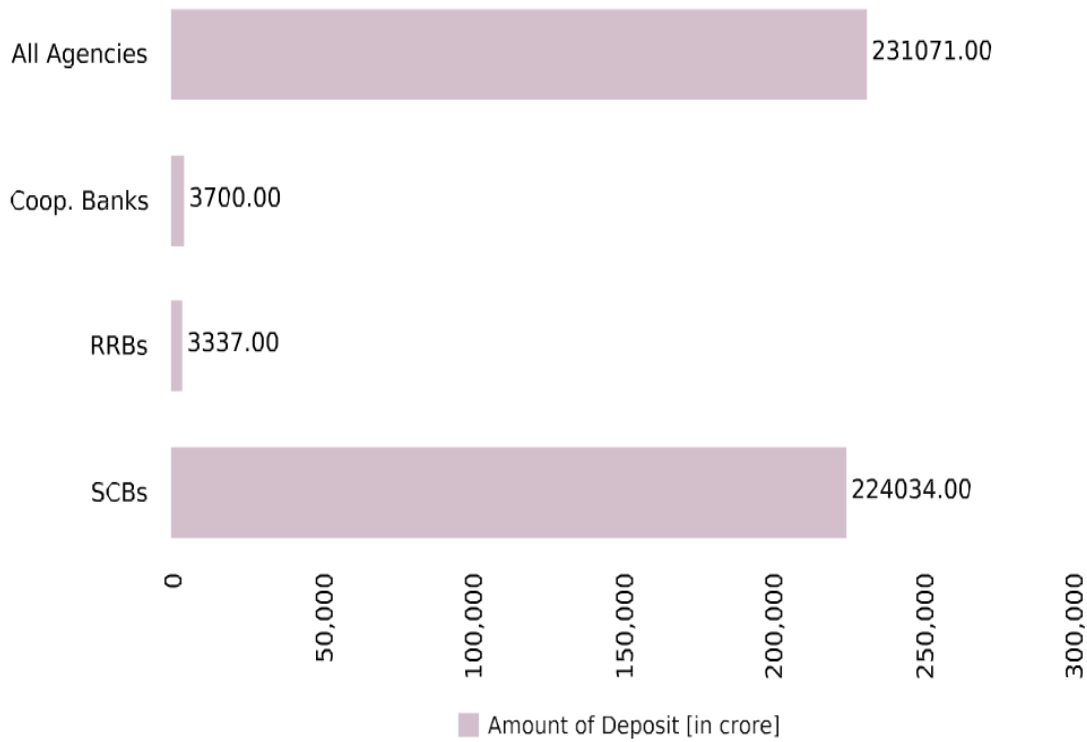
1. Agency wise - Number of branches in the district



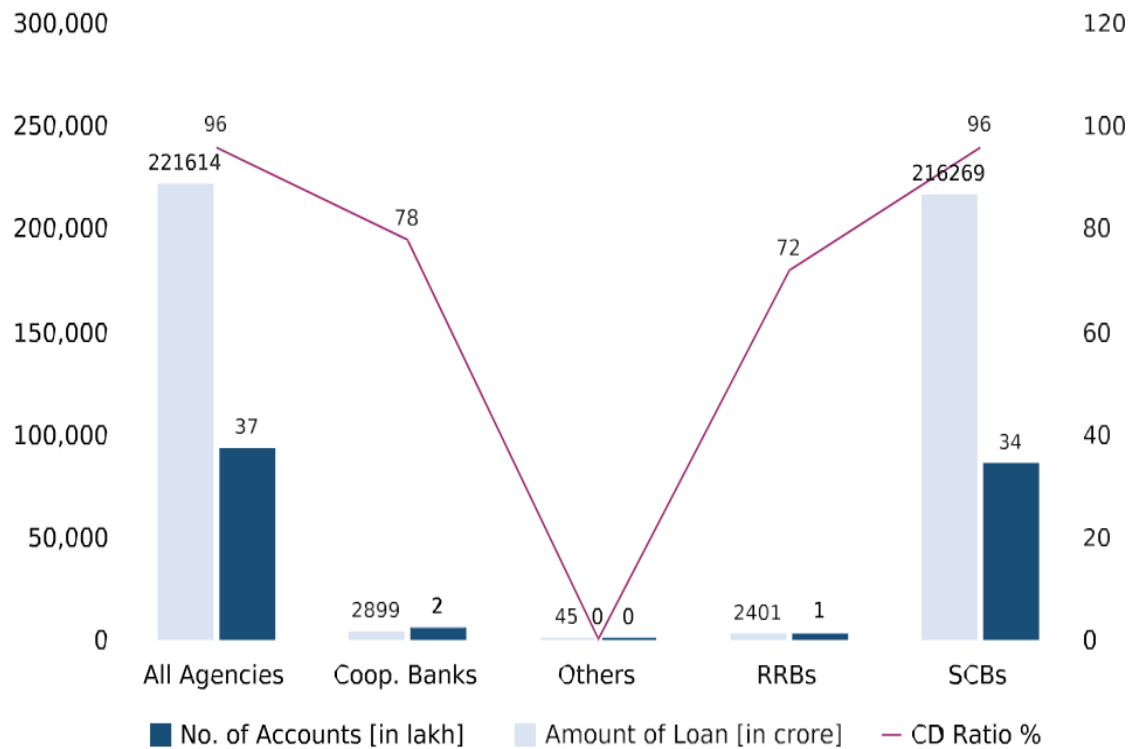
2. Branch Penetration



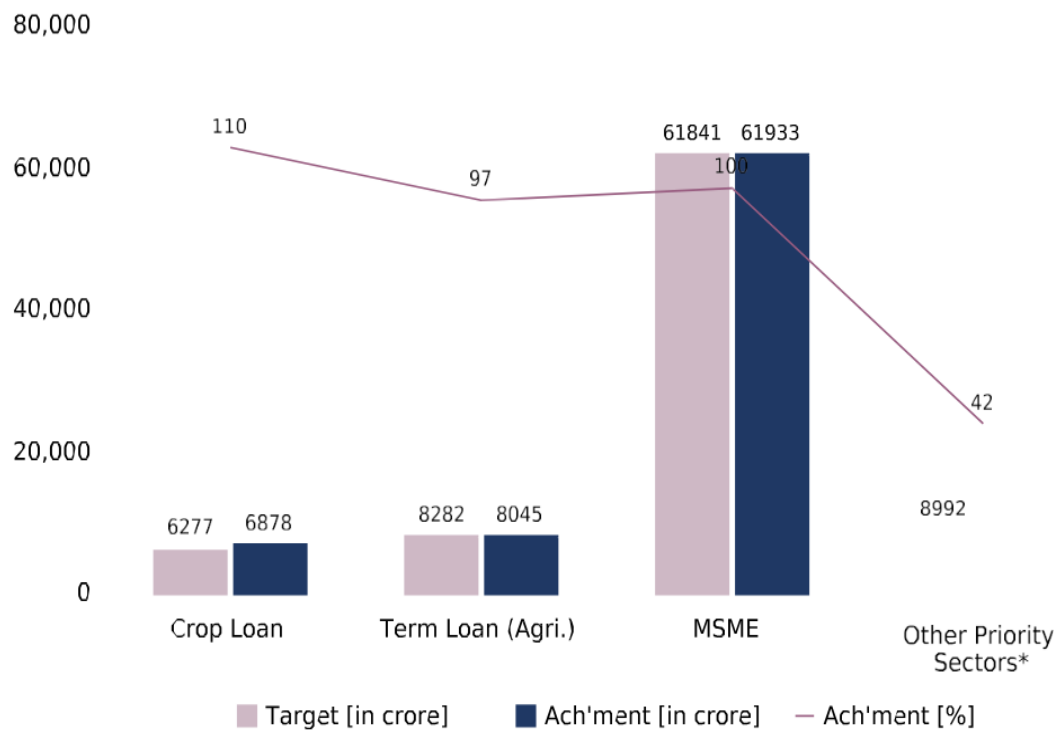
3. Agency wise - Deposit O/s



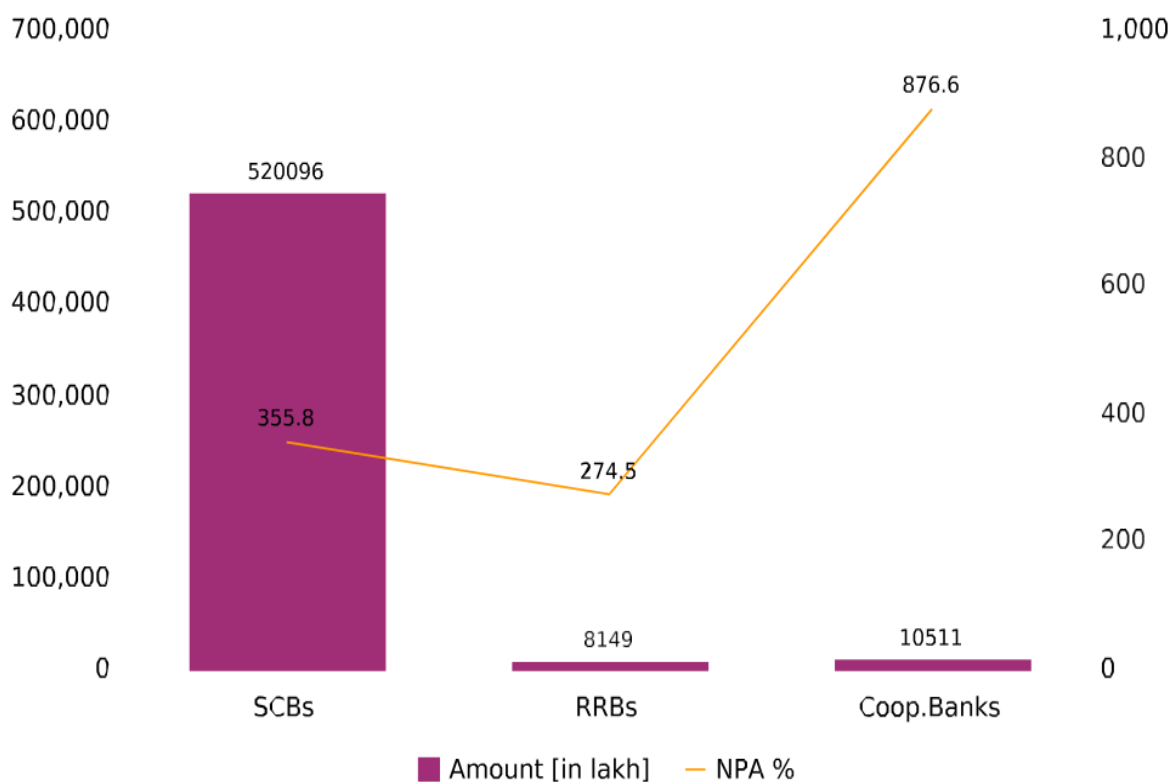
4. Agency wise - Loan O/s and CD ratio



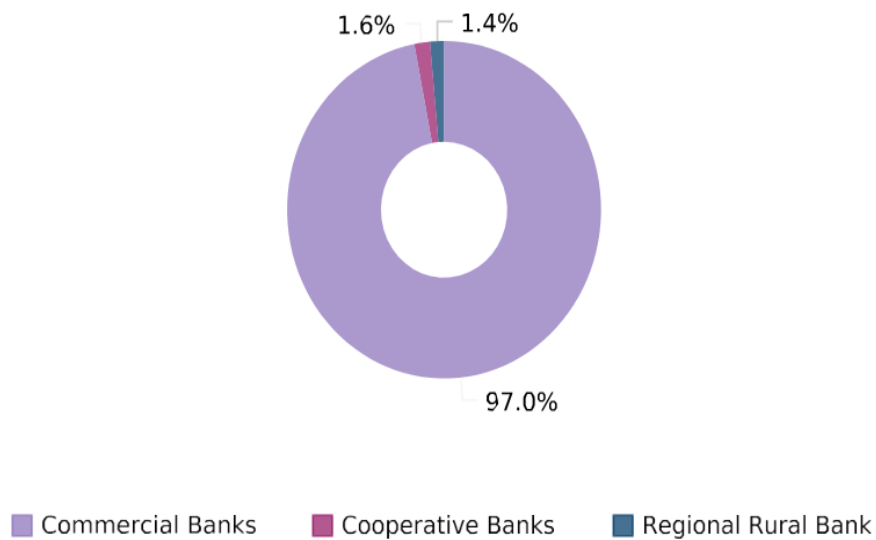
5. Sector-wise Performance under ACP



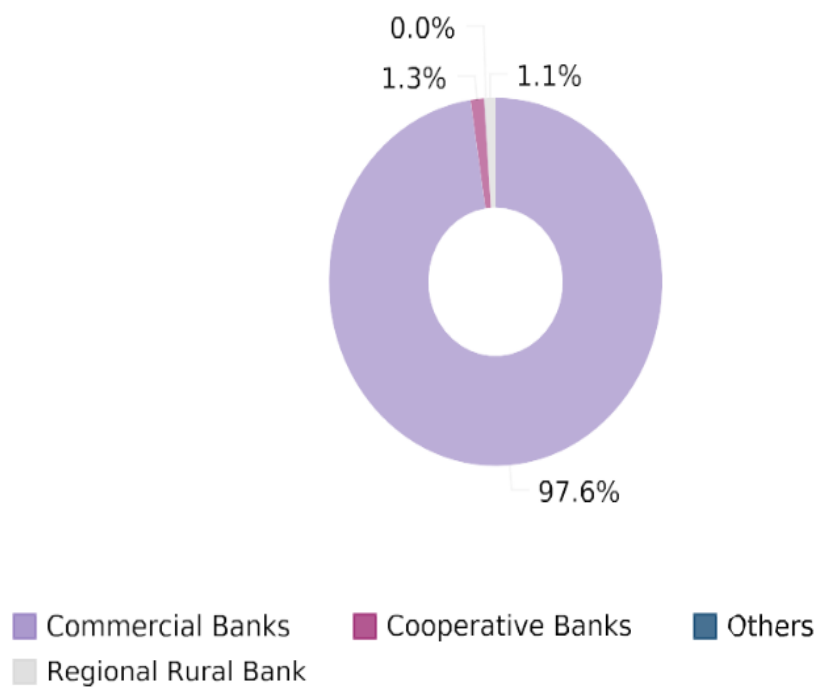
6. NPA position



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

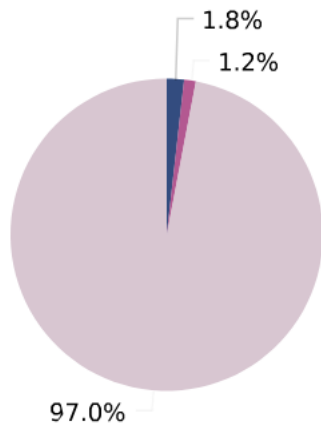


8. Agency wise - Share of Loan O/s Year 2024-25

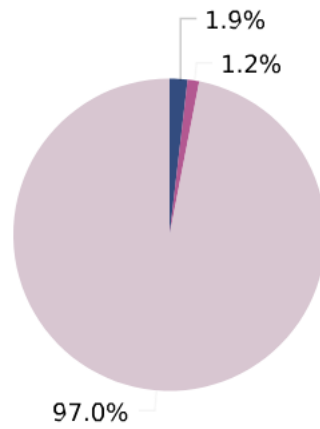


9. Agency wise - Share of NPA

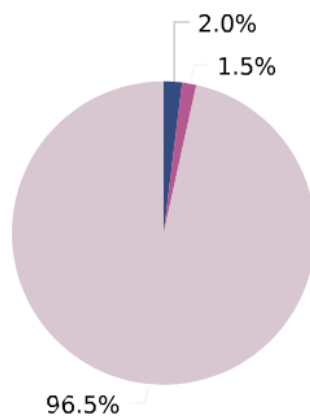
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ RRBs ■ SCBs



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	43	1255	186	165	904
Regional Rural Bank	1	101	70	17	14
District Central Coop. Bank	1	33	5	9	19
Coop. Agr. & Rural Dev. Bank		0			
Primary Agr. Coop. Society	1	5	4	1	0
Others		0			
All Agencies	46	1394	265	192	937

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	17990860.00	19907200.00	22403400.00	12.5	96.95
Regional Rural Bank				0	0	303484.00	267400.00	333700.00	24.8	1.44
Cooperative Banks				0	0	318734.00	346700.00	370000.00	6.7	1.60
Others				0	0				0.0	0.00
All Agencies	0	0	0	0	0	18613078.00	20521300.00	23107100.00	12.6	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	3538369	3644084	3720616	2.1	100.0	16802715.00	19620300.00	22161400.00	13.0	100.0
Commercial Banks	3268151	3358212	3432041	2.2	92.2	16329167.00	19179600.00	21626900.00	12.8	97.6
Cooperative Banks	215835	229664	232101	1.1	6.2	277214.00	255100.00	289900.00	13.6	1.3
Others	2248	2230	2232	0.1	0.1	6764.00	5800.00	4500.00	-22.4	0.0
Regional Rural Bank	52135	53978	54242	0.5	1.5	189570.00	179800.00	240100.00	33.5	1.1

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	90.8	96.3	96.5
Regional Rural Bank	62.5	67.2	72.0
Cooperative Banks	87.0	73.6	78.4
Others	0.0	0.0	0.0
All Agencies	90.3	95.6	95.9



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	2361124	1876728	728033	371230
Regional Rural Bank	356020	53258	33903	9447
Cooperative Banks	0	4253	1031	12085
Others	0	0	0	0
All Agencies	2717144	1934239	762967	392762

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	9778900.00	45.2	1634300.00	7.6	1211500.00	5.6	26212.00	0.1	2527648.00	11.7
Regional Rural Bank	164400.00	68.5	96400.00	40.1	73300.00	30.5	3788.00	1.6	54612.00	22.7
Cooperative Banks	102600.00	35.4	94200.00	32.5	58700.00	20.2	0.00	0.0	4860.00	1.7
Others	4500.00	100.0	4400.00	97.8	1500.00	33.3	0.00	0.0	180.00	4.0
All Agencies	10050400.00	45.4	1829300.00	8.3	1345000.00	6.1	30000.00	0.1	2587300.00	11.7



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	4729200.00	6776111.00	143.3	5934320.00	7109448.00	119.8	8539195.00	8059640.00	94.4	119.2
Commercial Banks	4400310.00	6481197.00	147.3	5686281.00	6864624.00	120.7	8214499.00	7749113.00	94.3	120.8
Cooperative Banks	164330.00	139471.00	84.9	112231.00	119135.00	106.2	139699.00	143673.00	102.8	98.0
Others	5530.00	1808.00	32.7	1000.00	349.00	34.9	2770.00	278.00	10.0	25.9
Regional Rural Bank	159030.00	153635.00	96.6	134808.00	125340.00	93.0	182227.00	166576.00	91.4	93.7

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	693325.00	696562.00	100.5	506338.00	518360.00	102.4	627703.00	687846.00	109.6	104.2
Term Loan (Agri.)	286825.00	755469.00	263.4	290880.00	765356.00	263.1	828169.00	804530.00	97.1	207.9
Total Agri. Credit	980150.00	1452031.00	148.1	797218.00	1283716.00	161.0	1455872.00	1492376.00	102.5	137.2
MSME	2762850.00	4063515.00	147.1	4099971.00	5462109.00	133.2	6184089.00	6193342.00	100.1	126.8
Other Priority Sectors*	986200.00	1260565.00	127.8	1037131.00	363623.00	35.1	899234.00	373922.00	41.6	68.2
Total Priority Sector	4729200.00	6776111.00	143.3	5934320.00	7109448.00	119.8	8539195.00	8059640.00	94.4	119.2

**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	16329167.00	583231.00	3.6	19179600.00	575160.00	3.0	146196.00	520096.00	355.8	120.8
Regional Rural Bank	189570.00	7270.00	3.8	179800.00	7120.00	4.0	2969.00	8149.00	274.5	94.1
Cooperative Banks	277214.00	10676.00	3.9	255100.00	10963.00	4.3	1199.00	10511.00	876.6	294.9
Others	6764.00	0.00	0.0	5800.00	0.00	0.0	0.01	0.00	0.0	0.0
All Agencies	16802715.00	601177.00	3.6	19620300.00	593243.00	3.0	150364.01	538756.00	358.3	121.6

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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



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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 2016/17 to fasttrack 99 irrigation projects

across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

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

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

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



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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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



Government of Rajasthan Schemes

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

Dr. Bhimrao Ambedkar Rajasthan Dalit 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

Urbanization in Jaipur district has led to a reduction in cultivable land. The Jaipur district is having total population of 60.26 lakh as per 2011 Census of India. The present population of Jaipur district is expected around 82 Lakhs. Average rainfall for Jaipur district is 54.82 cm against the 96.34 cm rainfall occurred during the year 2024. The major area is sandy loam in texture. The soil is nitrogen deficit but more or less normal in phosphorus & potash content. Fragmentation of small agricultural holdings over generations and unfavorable conditions have resulted in farmers gradually leaving the agricultural sector. The major crops sown in Jaipur district are Wheat, Barley, Mustard, Gram in Rabi and pulses, oil seeds and millets in Kharif season. Gross Cropped Area of Jaipur district is 8.94 Lakh Hectare.

Currently, about 30% of the gross sown area in the district is under irrigation, while the remaining 60% depends on rainfall. Major cultivated area in Jaipur district depends upon Ground Water. Farmers sell their produce through vendors and market committees within the district.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

1. The district is actively promoting sustainable and organic farming through initiatives under the National Agricultural Development Scheme and the ATMA Project, focusing on boosting agricultural production and productivity. Key strategies include expanding farmland, enhancing water management, improving soil health, and adopting modern technology.

2. To enhance food security, Jaipur has been selected for the National Food Security Mission on Pulses (NFSM Pulses) and the National Mission on Oil Seed Production (NMOOP), which aim to increase the production of pulses and oilseeds. 3. Electricity availability significantly aids irrigation, with groundwater remaining the primary source. There is a strong emphasis on promoting micro irrigation across all blocks. Major agricultural products include millet, wheat, and mustard. Developing more village level storage through the Village Service Committee and encouraging the NWR scheme are essential for better postharvest management. 4. Numerous markets facilitate product sales, and integrating these markets with the governments ENAM scheme is crucial for improved access. The district also has

Agriculture University located at Jobner, Rajasthan Agriculture Research Institutes (RARI) at Durgapura and one Krishi Vigyan Kendra (KVK) at Chomu to address local agricultural needs, while ongoing road renovations under the RIDF enhance accessibility for farmers and businesses alike.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventio nal	Ha	1.04	1	5145	5329.00	5329.00
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventio nal	Ha	1.26	1	4425	5572.80	5572.80
3	Annual Vegetables - Cabbage/ Patta Gobhi_Irrigated_Conventiona	Ha	1.45	1	4415	6391.64	6391.64
4	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventiona	Ha	1.45	1	4130	5979.03	5979.03
5	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Convention al	Ha	1.04	1	4130	4277.67	4277.67
6	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Convention	Ha	1.38	1	4130	5713.88	5713.88
7	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Convention	Ha	1.35	1	4130	5559.19	5559.19
8	Annual Vegetables - Pumpkin/ Kaddu/ Gummadi_Jaipur_Conventio nal	Ha	1.04	1	4130	4277.67	4277.67
9	Annual Vegetables - Ridge Gourd/ Torai_Irrigated_Conventional	Ha	1.04	1	4130	4277.67	4277.67
10	Annual Vegetables - Round Melon/ Indian Squash/ Tinda_Irrigated_Conventiona	Ha	1.04	1	4130	4277.67	4277.67
11	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional	Ha	1.26	1	4130	5218.95	5218.95
12	Cereals - Barley/ Jav_Irrigated_Conventional	Ha	0.57	1	58820	33734.48	33734.48
13	Cereals - Maize/ Makka_Irrigated_Convention al	Ha	0.50	1	2260	1126.87	1126.87
14	Cereals - Millets_Irrigated_Convention al	Ha	0.38	1	245745	93714.90	93714.90
15	Cereals - Sorghum/ Jowar_Irrigated_Conventiona	Ha	0.39	1	1450	567.83	567.83
16	Cereals - Wheat/ Gehu_Irrigated_Conventional	Ha	0.66	1	188545	124475.52	124475.52
17	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional _Kharif	Ha	0.69	1	31020	21486.37	21486.37
18	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventiona l_o	Ha	0.66	1	730	483.63	483.63
19	Fruits - Lemon/ Nimboo_Irrigated_Conventio nal_o	Ha	0.58	1	468	269.91	269.91
20	Fruits - Muskmelon/ Kharbooja/ Kharbuj_Irrigated_Conventio nal	Ha	1.04	1	4255	4407.15	4407.15
21	Fruits - Watermelon/ Tarbuj_unIrrigated_Conventi onal	Ha	1.04	1	4065	4210.35	4210.35

22	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conv entional	Ha	0.74	1	38420	28488.83	28488.83
23	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventio nal	Ha	0.50	1	43340	21579.02	21579.02
24	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conven tional	Ha	0.33	1	16561	5386.96	5386.96
25	Oil Seeds - Taramira_unIrrigated_Conve ntional	Ha	0.28	1	7159	2039.10	2039.10
26	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventio nal	Ha	0.52	1	24740	12780.70	12780.70
27	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional	Ha	1.10	1	23178	25569.30	25569.30
28	Pulses - Pulses_unIrrigated_Conventi onal	Ha	0.40	1	104435	41569.33	41569.33
29	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventi onal	Ha	1.33	1	33520	44743.50	44743.50
Sub Total					875736	523508.92	523508.92
Post Harvest							52350.89
Maintenance							104701.78
Total							680561.60
Grand Total					875736	523508.92	680561.60

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation continues to be a cornerstone of agricultural development in Jaipur district, which receives an average annual rainfall of 548 mm and lacks any perennial rivers. The district's irrigation system is predominantly ground water based, with traditional dug wells and tube wells accounting for the majority of irrigated land. According to the latest statistics, out of the total irrigated area of 2,25,315 hectares, approximately 1,80,283 hectares are irrigated through wells, and 43,561 hectares through tube wells/Canals and other sources contributes to 1,460 hectares, while ponds account for a minimal 11 hectares. Currently, about 30% of the gross sown area in the district is under irrigation, while the remaining 60% depends on rainfall, making agriculture highly sensitive to climatic fluctuations. To address this, the district has implemented various minor irrigation schemes, focusing on both groundwater exploitation and surface water utilization.

In recent years, there has been a growing emphasis on micro irrigation techniques such as drip and sprinkler systems, underground pipelines, and rainwater harvesting tanks. These are actively promoted under government schemes like PMKSY Per Drop More Crop, aiming to enhance water use efficiency and ensure sustainable agricultural practices. These efforts are crucial for improving crop productivity, conserving water, and building resilience against climate variability.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Where micro irrigation projects such as drip and sprinkler systems are not feasible, anicut based irrigation can be effectively utilized to raise groundwater levels in nearby wells, supporting sustainable agriculture. It is essential to sensitize field level officials about the



benefits and technical aspects of drip and sprinkler irrigation, enabling them to guide and educate farmers on adopting these efficient water saving technologies.

To further promote micro irrigation, maximum publicity should be given to the subsidies and grants offered by the Department of Agriculture and Horticulture, encouraging wider participation. Additionally, the involvement of NGOs, Farmer Producer Organizations (FPOs), and farmer clubs can foster a collaborative approach to awareness generation and capacity building. By improving accessibility and knowledge dissemination, these initiatives can significantly enhance water use efficiency, reduce dependency on rainfall, and boost agricultural productivity across the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--1.8m*0.6mlateral size16 mm-1ha model	ha	1.14	90	41500	47119.94	42407.95
2	Drip Irrigation--1m*0.3mlateral size16mm-1ha model	ha	1.93	90	36150	69756.49	62780.86
3	Electric Pump Sets--12.5 HP	No.	0.54	90	23220	12422.70	11180.44
4	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.55	90	4195	2302.64	2072.36
5	Solar PV Pump Sets (DC)--submersible pump set 15.0 HP	No.	0.85	90	21850	18680.24	16812.22
6	Solar PV Pump Sets (DC)--submersible pump set 17.5 HP	No.	0.98	90	14800	14458.29	13012.45
7	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 3ha	ha	0.02	90	22700	422.68	380.39
8	Sprinkler Irrigation --75 mm D *3m L (1.5ha model)	ha	0.01	90	23150	143.07	128.75
9	Sprinkler Irrigation --75 mm D *6m L (3ha model)	ha	0.36	90	23150	8404.40	7563.91
10	Sprinkler Irrigation --75 mm dia sprinkler coupler 3 ha	ha	0.07	90	22050	1636.55	1472.94
11	Sprinkler Irrigation --Bend with coupler 1.5ha	ha	0.01	90	22450	119.68	107.75
12	Sprinkler Irrigation --connecting nipple 1.5ha	ha	0.00	90	22650	96.95	87.23
13	Sprinkler Irrigation --End plug 75mm 1.5ha	ha	0.00	90	22550	77.13	69.41
14	Sprinkler Irrigation --sprinkler nozzles 3ha	ha	0.09	90	22850	1986.37	1787.70
15	Sprinkler Irrigation --Tee with coupler 1.5ha	ha	0.01	90	22450	144.14	129.71
Total					345715	177771.27	159994.07

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization is crucial for intensive farming development in the district. Rising costs and a shortage of manual labor create significant potential for farm mechanization. This enhances the utilization of available resources and boosts productivity. The district has a range of equipment, including tractors, tractor-driven crop cutters, threshers, rowers, and levelers. To improve production and optimize irrigation use, adopting mechanization is essential. Integrating modern machinery into farming practices will lead to greater efficiency and increased agricultural yields.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

1. The district possesses adequate irrigation facilities, fertilizers, and a sufficient number of tractors, along with maintenance support, to exploit the potential of farm mechanization effectively. Strong infrastructure for agricultural equipment is also in place.
2. Currently, loans for tractors are mainly provided by non-banking financial institutions, so credit dispensation should be strategically planned to maximize these opportunities. Banks should actively promote farm mechanization by encouraging farmers to invest in essential equipment for improved productivity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	283	1968.30	1771.46
2	Leveller-Laser Guided-45 HP laser	No.	3.53	90	18	63.54	57.24
3	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	3300	1589.01	1430.04
4	Other machinery-Other Machinery & Equipments- Rotavator- 7feet	No.	1.55	90	685	1062.81	956.49
5	Power Tiller--12-15 hp	No.	2.41	90	2795	6729.01	6056.10
6	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	5970	4152.16	3736.90
7	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	3245	15624.69	14062.25
8	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	4320	26116.60	23504.91
9	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	12190	114128.89	102716.02
Total					32806	171435.01	154291.41

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Jaipur districts climate and environment are highly conducive to horticulture, with key crops such as Amla, lemon, plum, and pomegranate. However, banks have shown limited interest in supporting the horticulture sector financially. Despite this challenge, farmers have successfully cultivated a variety of vegetables and fruits using their own resources, supplemented by assistance from the Horticulture Mission. This resilience underscores the potential for growth in the horticultural industry, particularly if financial support and resources are enhanced to empower local farmers further.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

1. The horticulture department and large private nurseries in Jaipur district supply plants to farmers, fostering growth in the sector. In recent years, many greenhouses have been established with support from the Horticulture Department, which also organizes training programs focused on greenhouse management. Additionally, greenhouses have been widely promoted through farmer clubs sponsored by NABARD, enabling many members to set up their own facilities.

2. The Krishi Vigyan Kendra plays a vital role by offering training programs related to horticulture, fruit orchards, beekeeping, and organic farming. These initiatives enhance the skills and knowledge of local farmers, contributing to the districts horticultural development

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	156	175.26	157.75
2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	272	186.29	167.61
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	1095	2706.52	2435.85
4	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	800	787.51	708.80
5	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	605	621.48	559.28
6	Floriculture-Gladiolus-0.4 ha	ha	2.17	90	112	243.28	218.91
7	Floriculture-Rose-1 ha	ha	1.58	90	118	186.87	168.21

9	High density plantation-Guava-3m*3m	ha	1.83	90	243	444.67	400.15
8	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	463	708.39	637.61
10	High density plantation-Mango-4m*4m	ha	2.17	90	490	1064.28	957.94
11	High density plantation-Papaya-1.8m*1.8m	ha	1.55	90	101	156.71	141.02
12	Medicinal & Aromatic Crops--Isabgol plant- 25 plants per square meter	ha	0.58	90	231	133.50	120.12
13	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	64	171.24	154.10
14	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	64	1554.84	1399.32
15	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	437	434.86	391.34
16	Nursery --Nursery raising	ha	17.44	90	104	1813.90	1632.46
18	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	310	4544.33	4089.89
19	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	36	1617.84	1456.08
17	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	19	569.24	512.24
Sub Total					5720	18121.01	16308.68
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	90	387.18	387.18
Sub Total					90	387.18	387.18
Total					5810	18508.19	16695.86

2.1.5 Forestry & Waste Land Development

2.1.5.2 Status of the Sector in the District

Developing forestry and barren lands is essential to conserve the existing flora and fauna in the district and enhance green cover. Jaipur district has only 5.48 percent forest area compared to the 33 percent forest area recommended in the National Forest Policy. The total geographical area of Jaipur district is 9844 sq. km, with 539.45 sq. km (5.48% of the geographical area) classified as forest area.

In response, the state government is implementing various schemes through the forest department in collaboration with Panchayati Raj institutions. The Forest Department has taken significant steps under the Greening of Rajasthan Project, planting lakhs of saplings across the district. This initiative has seen cooperation from local Gram Panchayats, District Councils, and other departments, aiming to enhance reforestation efforts and restore the ecological balance in the region. These collective efforts are crucial for improving forest cover and promoting environmental sustainability in Jaipur district.

2.1.5.3 Infrastructure and linkage support available, planned and gaps

1. The state government has implemented schemes to allocate fallow land to the private sector, individuals, or cooperative societies. However, the forest department has not yet taken significant initiatives in this area. To enhance reforestation and optimize land utilization, it is essential for the Forest Department to actively motivate farmers to engage in plantation activities.
2. Encouraging local farmers to use fallow land for tree planting can contribute to ecological restoration, improve forest cover, and promote sustainable land management practices. By providing training and necessary resources, the department can inspire greater community participation in afforestation efforts, ultimately leading to better environmental health and a more engaged local populace.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
4	Plantation-Bamboo-5m*5m	ha	0.65	90	385	248.41	223.57
1	Plantation--Khejdi plant-5m*5m	ha	1.11	90	340	376.48	338.91
2	Plantation--Neem-5m*5m	ha	0.45	90	89	39.69	35.76
3	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	943	414.70	373.24
5	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	709	787.79	709.00
Total					2466	1867.07	1680.48

2.1.6 Animal Husbandry - Dairy

2.1.6.2 Status of the Sector in the District

Livestock plays a crucial role in the states economy. According to the 20th Livestock Census, the state has a total of 33.21 lakh animals, comprising 28.13 lakh indigenous and 5.08 lakh foreign breeds. In the district, there are 376,000 crossbreed cows, 315,000 indigenous cows, and 1,214,000 buffaloes. To promote milk production, 2500 milk producer societies are active, supported by 510 veterinary institutions, 314 private breeding centres and 1961 artificial insemination centers. Infrastructure and support services available in the district include: 2 milk processing units (at Jaipur city and Govindgarh), with 3532 milk collection centres are operated by Saras dairy. In addition this private sector players are also undertaking milk collection and dairy processing activities in the district eg. Lotus dairy and Rutil dairy. The Dairy Development Department conducts training camps for aspiring dairy farmers at various locations. It also issues licenses for animal husbandry, organizes awareness camps, and provides subsidies on insurance costs.

Adequate dry fodder is available throughout the year in the district. Concentrate feed is supplied through Primary Agricultural Credit Societies (PACS) and dealers.

The SARAS Cooperative Society facilitates milk collection from milk societies. In addition to milk collection, farmers receive training on animal health and feed management. Farmers also have the option to sell milk to private entities if better price are offered by them.

2.1.6.3 Infrastructure and linkage support available, planned and gaps

The dairy sector offers an additional source of income to the rural population, particularly small and marginal farmers and agricultural laborers.

- Fodder for animals is cultivated across 71,000 hectares in the district. Annually, the district consumes 60.64 lakh metric tons of dry fodder, while only 24.24 metric tons are locally available; a substantial amount is imported from neighboring states like Haryana and Punjab.
- The state government distributes free medicines to veterinary hospitals.
- The Jaipur District Cooperative Milk Producers Union, registered locally, provides essential technical guidance and supports milk conservation and marketing efforts.
- Bassi hosts foreign nucleus farms and semen banks, while Kaladera houses an animal fodder bank. Public and private sector insurance companies offer coverage for animal herders through animal insurance.
- Improving the breed of milch animals is necessary, as milk producers lack knowledge about scientific dairy management.
- Considering the substantial milk production in the district, there is a critical need to establish processing units to add value to dairy products. Additionally, bank financing should be made accessible for setting up milking plants and small processing units. Introducing mobile milk collection units could further improve efficiency and ensure better market access for farmers, ultimately strengthening the dairy sector in Jaipur district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Breed Multiplication Farm-- Breeding bull-01	200	1.07	90	58	62.06	55.89
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	24310	87295.24	78565.72
3	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.06	90	9000	27570.71	24813.59
4	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	5135	15226.19	13703.59

5	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	19050	52002.32	46802.04
6	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	340	3638.00	3274.20
Sub Total					57893	185794.52	167215.03
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	24980	4517.15	4517.15
2	Cross bred Farming_Others	Per Anim	0.14	1	21250	2955.88	2955.88
Sub Total					46230	7473.03	7473.03
Total					104123	193267.55	174688.06

2.1.7 Animal Husbandry - Poultry

2.1.7.2 Status of the Sector in the District

Eggs and poultry meat has emerged next to milk as a contributor to the output from livestock sector in recent years. The poultry sector offers significant employment potential, particularly beneficial for increasing the income of small farmers. Chicken and eggs are essential food items that cater to the nutritional needs of a growing population. The districts climate is conducive to poultry farming, and there is sufficient market demand. However, the expected growth in the poultry business has been hindered by inadequate market linkages.

Proximity to Delhi provides better market opportunities for poultry products. Many farmers in Jaipur district aspire to establish poultry farming businesses but face challenges in securing adequate financial assistance from banks.

Some commercial banks in the district have provided financial support to small and large poultry farmers. Approximately 40% of broilers and 44% of eggs are produced by small-scale units, where farmers typically maintain flocks of 25 to 250 birds.

2.1.7.3 Infrastructure and linkage support available, planned and gaps

1. To effectively promote animal husbandry in Jaipur district, a cluster approach should be adopted. This strategy will centralize vital information for entrepreneurs, making resources easily accessible in one location. Improved coordination between the Animal Husbandry Department and financial institutions is essential for streamlining processes for securing loans and grants, enabling farmers to access the necessary financial support.
2. However, the sector faces significant challenges, notably the lack of insurance for animal husbandry units. This absence of coverage poses substantial risks, discouraging farmers from investing in their operations. Additionally, high investment costs for cattle feed production impact profitability, making it difficult for farmers to maintain healthy livestock.
3. Addressing these issues is crucial for fostering a sustainable and profitable animal husbandry industry in the district. By promoting a cluster approach and enhancing collaboration among stakeholders, Jaipur can unlock the potential of its animal husbandry sector, improving livelihoods and contributing to the regions economic growth.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	2535	7798.32	7018.45
Sub Total					2535	7798.32	7018.45
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	1660	3108.37	3108.37
2	Layer Farming_Others	1000	0.75	1	1535	1149.72	1149.72
Sub Total					3195	4258.09	4258.09
Total					5730	12056.41	11276.54

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.2 Status of the Sector in the District

According to the 2019 animal census, Jaipur district is home to approximately 7.87 Lakh goats primarily raised for milk and meat. The sheep population stands at 2.53 Lakh, with sheep rearing focused mainly on wool and meat. However, sheep farming is not a traditional business in the district; it is often pursued as a supplementary occupation by landless individuals.

Additionally, pig rearing is practiced in the district, with around 16366 pigs primarily raised for meat. Notably, pig farming is a profitable venture in animal husbandry.

However, pig rearing is still not being taken up to due to social norms. To enhance employment opportunities in the district, promoting commercial pig farming could be a significant step forward. By modernizing this sector and encouraging investment, Jaipur can improve productivity, increase farmers incomes, and strengthen the overall economic viability of animal husbandry in the region, benefiting the local community.

2.1.8.3 Infrastructure and linkage support available, planned and gaps

1. The Animal Husbandry Department in Jaipur district provides crucial information regarding the vaccination and health of animals. However, the availability of basic facilities remains limited. Therefore, the state government should take appropriate measures to improve these resources and promote breed enhancement in the district.

2. To foster inclusive development in the sector, it is essential to implement all schemes for sheep, goat, and pig rearing in area wise clusters. This approach will facilitate better resource allocation, encourage collaboration among farmers, and ultimately enhance the productivity and sustainability of animal husbandry in the region.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	2655	4687.44	4218.62
2	Pig Breeding Unit-New Shed-05 breeder female+1 male piglet (with shed)	20+2	4.27	90	179	764.55	688.06
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	2145	14229.93	12806.94
Sub Total					4979	19681.92	17713.62
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	2175	32.61	32.61
2	Pig Farming_Others	10+1	0.10	1	2050	201.16	201.16
3	Sheep Farming_Others	Per Anim	0.01	1	2000	29.99	29.99
Sub Total					6225	263.76	263.76
Total					11204	19945.68	17977.38

2.1.9 Fisheries

2.1.9.2 Status of the Sector in the District

Fisheries in Jaipur district is dependent on 07 water reservoirs (01 medium and 06 small) covering total area of 1460 Hectare. The average rainfall in the area ranges from 500 to 700 mm, significantly impacting water levels in these reservoirs.

In most of the reservoirs, water remains available for about 6 to 7 months each year, providing a suitable environment for fish farming and natural fish habitats. This seasonal availability presents opportunities for enhancing fisheries through sustainable practices and effective management of the water resources. By focusing on the development of aquaculture and improving infrastructure, the district can boost its fisheries sector and contribute to the livelihoods of local communities.

2.1.9.3 Infrastructure and linkage support available, planned and gaps

1. The Fisheries Development Agency is actively working in Jaipur district to support local fish farming initiatives. The agency provides grant assistance, offering resources such as seeds, fodder, fertilizers, and pesticides to enhance fish farming operations.
2. To further develop this sector, establishing mutual coordination between the Fisheries

Department and banks can facilitate the distribution of loans to farmers. This financial support can help turn fisheries into a viable additional source of income for local farmers.

3. Moreover, promoting fish farming requires a long term commitment, including the allocation of ponds for sustained use. By investing in these initiatives, Jaipur can strengthen its fisheries sector, improving livelihoods and contributing to the local economy.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture-Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	94	704.06	633.66
2	Fish Culture --Brackish water shrimp culture-01 ha	ha	23.54	90	17	400.18	360.22
3	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	24	83.94	75.54
4	Pond construction-Pond Renovation & Desilting-Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	545	2245.18	2020.64
Sub Total					680	3433.36	3090.06
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hectare	4.28	1	7	29.96	0.30
2	Prawn Culture - Scampi_JHINGA FISH	Hectare	6.42	1	1	6.42	0.06
Sub Total					8	36.38	0.36
Total					688	3469.74	3090.42

2.1.10 Farm Credit - Others

2.1.10.2 Status of the Sector in the District

In the flat areas of Jaipur district, practice of utilizing bulls for agricultural work is not popular now a days. Although Good breeds of bulls, along with buffaloes and camels, are well-suited for the summer season, to support various farming activities.

To facilitate the transport of fodder for small farmers animals, a reliable vehicle is needed that can pull a cart with wooden and rubber tires. This vehicle would also be useful for transporting essential goods within the community.

Additionally, banks could include loans for two-wheelers as part of this initiative, providing

farmers with greater mobility and improving their access to markets and resources. By enhancing transportation options, the district can support agricultural productivity and the livelihoods of local farmers.

2.1.10.3 Infrastructure and linkage support available, planned and gaps

1. In some regions, small and marginal farmers heavily rely on bullock carts and camel carts for their agricultural activities. Since, these traditional modes of transport are essential for carrying goods, transporting fodder, and facilitating access to markets.

2. It is crucial for the government to enhance support for these farmers by providing targeted resources and assistance. This may include improving infrastructure for transportation, offering subsidies for vehicles that can better meet their needs, and ensuring access to formal credit for purchase of the same. By doing so, the district can empower small and marginal farmers, helping them to increase productivity and improve their livelihoods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	1020	8731.20	6984.96
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	18	192.60	154.08
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.19	90	460	547.40	492.58
4	Integrated Farming--1.75 ha model	No.	9.10	90	95	864.12	777.67
5	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	37	219.78	197.76
6	Jewel Loans-Jewel Loans/ Gold Loans	No.	4.28	70	4750	20330.00	14231.00
7	Soil Testing Lab	No.	5.35	80	36	192.60	154.08
8	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.73	90	465	1271.28	1144.12
9	Solar Energy-Solarisation of Grid Connected Agri. Pump- upto 1 KW	No.	0.55	90	23	12.59	11.28
10	Two Wheeler Loans	No.	1.07	90	10000	10700.00	9630.00
Total					16904	43061.57	33777.53

2.1.11 Sustainable Agricultural Practices

2.1.11.2 Status of the Sector in the District

Farmers currently rely heavily on crop production, leading to income instability and employment challenges. Integrating various agricultural industries can enhance farmers incomes and create new job opportunities for their families. The Integrated Farming System (IFS) combines two or more components based on minimum competition and maximum complementarity, emphasizing sustainable development and ecosystem services.

Key benefits of IFS include increased income through ancillary activities and co-products, improved soil health by recycling organic waste from livestock, and meeting energy needs via biogas and vermiculture. Additionally, intercropping can provide fodder for livestock.

IFS involves a variety of crops, livestock, and plants, including monocrop and mixed systems. It can encompass multi-tier cropping of cereals, pulses, and oilseeds, alongside dairy cattle, goats, and poultry. The design should consider irrigation methods and farmer classifications (small, marginal, medium, and large), as well as soil type and climate.

2.1.11.3 Infrastructure and linkage support available, planned and gaps

The district has an Agricultural University, 01 KVKs and an Rajasthan Agriculture Research Institute, Durgapura, where IFS is taught theoretically and demonstrated practically to farmers. By leveraging the expertise of Agriculture institutes and the collective strength of FPOs, farmers can maximize the benefits of IFS. This integration not only boosts income and productivity but also fosters sustainable agricultural practices that contribute to the overall resilience of the farming community. Through targeted support and collaboration, Jaipur district can pave the way for a more prosperous agricultural future.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Marketing of agriculture products has gained momentum over the last several years. Now agriculture has become a commercial activity rather than just a mere livelihood activity. The yield has increased due to technological advancement in the farm sector. Considering the production and demand, there is a need to expand marketing facilities for farmers and traders to get fair prices for their produce. With the aim of increasing the basic facilities based on agriculture, the agriculture Marketing Infrastructure (AMI) scheme of the Ministry of Agriculture and Farmers Welfare, Government of India has contributed a lot in this, under which there is a provision of capital grant.

Growth of 6.60% was observed in Jaipur District's Gross District Domestic Product (GDDP) at base price of 2011-12. (2022-23). Further, Agriculture and allied sectors contributed to 11.26% in Gross District Domestic Product. The major crops sown in Jaipur district are Wheat, Barley, Mustard, Gram in winter and pulses, oil seeds and millets in summer and rainy season. Apart from this, there was production of 21935 metric ton of vegetables and cash crop (Tobacco) during FY 2022-23 in Jaipur district. There is a need to build warehouses/cold storages in the districts. The warehouses available in private sector are based on business consideration rather than farmer's needs.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

All backward and forward linkages required to develop storage capacity are available in the district. In Jaipur district, there are 8 agricultural produce market committees for trading of Agri produce including Fruits and vegetable at 02 APMC. Necessary facilities for selling crops through e-NAM portal are available these APC, through which farmers can get the quality of their crops tested in the laboratory, know their fair price and can sell the produce online to distant traders.

In the district, 03 warehouse of RSWC at Jaipur city, Chomu and Narena are available with storage of capacity of 36330 MT.

As per the policy of the State Government, simplifying the process of land conversion for converting agriculture land into Godown for storage purposes will give impetus to the development of this sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	535.00	80	1209	141775.00	113420.00
2	Godown	No.	107.00	80	2095	173340.00	138672.00
3	Market Yard	No.	10.70	80	157	1679.90	1343.92
Total					3461	316794.90	253435.92

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development and reclamation are vital for enhancing agricultural production and preventing soil erosion in Jaipur district. Effective soil conservation strategies include leveling, soiling, constructing farm ponds, promoting organic farming, and utilizing biocompost. Additionally, integrated soil development practices are essential to prevent soil acidity and provide loans to Farmer Producer Organizations.

The over-reliance on chemical fertilizers, combined with crop rotation and intercropping, has resulted in the depletion of trace elements in the soil. To address this issue, soil testing is crucial for determining nutrient levels and ensuring the appropriate use of compost and chemical fertilizers. By implementing these practices, farmers can strengthen soil health, optimize crop yields, and promote sustainable agricultural practices in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

1. Excessive fertilizer use by farmers is compromising the soils water absorption capacity, leading to significant challenges in agricultural sustainability. With much of the area dependent on rainfall, effective water management is crucial.

2. To address this, the Rajasthan Government has implemented the Farm Pond (Talai Khet) scheme aimed at helping farmers in dry districts collect rainwater. Under this scheme, 60% of the costs are subsidized, with an additional 10% grant available to all categories of farmers under the National Agriculture Development Scheme. The maximum grant amounts to Rs. 73500/ for raw stone work and Rs. 135000/ for pond construction with plastic lining, adhering to 300micron BIS norms.

3. This initiative is vital for enhancing water conservation, improving soil health, and supporting farmers in managing water resources more effectively.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing-2.0ha	No.	3.63	90	520	1886.17	1697.53
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	510	3012.26	2710.97
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.0ha	No.	10.92	90	550	6008.62	5407.79
4	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	19800	34151.83	30736.69
5	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	9150	25905.67	23315.10
Total					30530	70964.55	63868.08

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In Jaipur district, the major crops include wheat, millet, mustard, onions, pulses, guar, maize, barley, cotton, sesame, and various vegetables. A significant challenge for farmers is the non availability of improved and quality seeds for these crops. Although the Agriculture and Horticulture Department supplies improved seeds annually, this only meets a small percentage of the districts total seed requirements. The remainder is sourced from local markets, where quality often falls short. To enhance this situation, banks need to provide loans for expanding seed availability, and there is also potential for establishing tissue culture units in the district.

The ENAM (Electronic National Agriculture Market) platform, developed by the

Government of India, facilitates electronic trading for agricultural products. It allows any market utility in the state to integrate with its system, ensuring that all wings of the district are registered and can access this platform. Tissue culture technology enables the production of high quality, disease free plants efficiently. By taking tissue from a good tree, thousands of plants can be produced quickly, maintaining consistent quality. Additionally, there is growing awareness among farmers about organic fertilizers and biopesticides, with a considerable area under organic farming. The Department of Agriculture promotes the use of zinc, biomethylates, green manures like dhancha, and other organic inputs at subsidized rates.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

In recent years, banks in the district have largely overlooked providing loans for self-compost units, which is crucial for promoting organic farming. There's significant potential to encourage the establishment of bio-fertilizer and bio-pesticide units as well. For the overall development of the agricultural sector, it is essential to ensure that adequate financing is accessible to farmers for these initiatives through bank loans. This financial support would not only enhance organic farming practices but also improve soil health and crop yields, fostering a more sustainable agricultural environment in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	2925	31297.50	28167.75
2	Tissue Culture	No.	16.05	90	410	6580.50	5922.48
Total					3335	37878.00	34090.23

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agriculture and allied sectors contributed to 11.26% in Jaipur Gross District Domestic Product (GDDP) at fixed price (2011 12). Further, Rajasthan ranks 1st in production of Moth Beans, Mustard, Pearl Millet (Bajra), Guar Gum, Oilseeds, Fenugreek, Isabgol, medicinal & aromatic crops, and coarse wool and Jaipur district also have a significant role in production of Major cereals, vegetables and other agricultural produce. Postharvest technology and management are crucial for adding value to agricultural products. Given the regions significant production of various vegetable commodities, there are ample opportunities for processing, including the establishment of waxing plants, packing houses, and cool chambers for fruits and vegetables. Additionally, units for drying fruits and vegetables, dehydration, and canned juice production, as well as marmalade and squash

processing, can greatly benefit local farmers and boost the agricultural economy. Rajasthan has one approved Mega Food Park in Bikaner and one operational GreenTech Mega Food Park in Ajmer with 3 agro processing cluster in Jaipur, Jodhpur and Tonk. The State has 415+ well developed industrial areas with 51,500 hectares of industrial land available (No. 4 in India).

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Raw food processing units can be established in various industrial areas of the district, taking advantage of the existing facilities for other industries. NGOs can play a crucial role by providing training on fruit processing to women from self help groups, empowering them and enhancing their income opportunities. Additionally, the Rajasthan Government operates agricultural processing schemes through the Horticulture Department. To maximize the potential of these schemes, it is essential to foster better coordination between the Industries Department, RIICO, and the Horticulture Department. This collaboration can facilitate the establishment of processing units, thereby promoting economic growth and creating new job opportunities for local communities. Overall, these initiatives can significantly contribute to the development of the agricultural sector and improve the livelihoods of farmers and local residents.

Further, all locations in the district are well connected to domestic and export markets through multiple modes. Jaipur airport have flights to and from key Indian cities and international destinations.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	107.00	80	515	55105.00	44084.00
2	Cotton processing	No.	53.50	80	72	3852.00	3081.60
3	Dairy Processing Unit	No.	107.00	80	3580	383060.00	306448.00
4	Dal/ Pulses Mill	No.	53.50	80	216	11556.00	9244.80
5	Fruit Processing	No.	107.00	80	730	78110.00	62488.00
6	Honey & Honey Products	No.	5.35	80	21	112.35	89.88
7	Meat & Poultry Processing	No.	26.75	80	367	9817.25	7853.80
8	Oil Extraction	No.	26.75	80	580	15515.00	12412.00
9	Packaging Unit	No.	26.75	80	1950	52162.50	41730.00
10	Spice Processing	No.	107.00	80	55	5885.00	4708.00
11	Vegetable Processing	No.	53.50	80	95	5082.50	4066.00
Total					8181	620257.60	496206.08

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The five elements of a labor economy are: (1) effective management of labor costs, (2) technology transfer, (3) easy access to institutional finance, (4) minimization of crop risk through secondary activities, and (5) balanced and holistic crop development achieved through coordinated use of improved breeding methods. Implementing these elements can significantly enhance agricultural productivity. Key institutions facilitating this include PACS, agri clinics, agri businesses, microfinance institutions, and farmer producer organizations. Strengthening microfinance institutions is essential to provide artisans with micro loans for their upliftment. In the district, numerous cooperative institute (RAJFED, Rajasthan State Cooperative Consumer Federation Ltd CONFED, District level District Cooperative Marketing Societies, PACS) procure farmer's produce for processing and sale.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Detailed guidelines for the Agri Clinic and Agri Business Scheme can be found on the NABARD website (www.NABARD.org). Banks are encouraged to play a vital role in the districts industrial development by providing loans aligned with project costs to eligible beneficiaries. For the year 202425, a loan estimate of 1377.00 lakh is projected for establishing Agri Clinics and Agri Business Centers (ACABC). Currently, labor services in the district are limited to government departments and institutions. The establishment of ACABCs will enhance the visibility of government schemes and ensure that expert services are readily accessible to farmers at the local level. The credit potential for setting up ACABCs has been assessed to offer expert advice to farmers and support craft and allied activities. This ambitious scheme by the Government of India aims to provide agriculture related services in rural areas through young graduates in agriculture and related fields while creating employment opportunities for trained youth. Assistance is available for diploma and graduate youth in areas such as dairy, pisciculture, beekeeping, animal husbandry, horticulture, forestry, biotechnology, food technology, environmental science, and veterinary engineering.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	37	791.80	712.62
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	186	3980.40	3184.32
6	Loans to Agri. Start-ups	No.	53.50	80	38	2033.00	1626.40
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	4	856.00	684.80
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	535.00	80	2	1070.00	856.00
5	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	38	2033.00	1626.40
Total					305	10764.20	8690.54

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Government of India has notified revised criteria for classifying enterprises as micro, small, and medium enterprises through a gazette notification dated March 21, 2025, effective from April 1, 2025. An enterprise will be classified as a micro, small, or medium enterprise based on the following criteria:

A micro enterprise is one where the investment in plant and machinery or equipment does not exceed ₹2.5 crore and the turnover does not exceed ₹10 crore;

A small enterprise is one where the investment does not exceed ₹25 crore and the turnover does not exceed ₹100 crore;

A medium enterprise is one where the investment does not exceed ₹125 crore and the turnover does not exceed ₹500 crore.

There is no distinction between manufacturing and service sector units for classification purposes, and exports are excluded from the turnover limit, thereby encouraging global competitiveness among MSMEs..

There are 20201 industrial units (including MSMEs) functioning in the Jaipur city and, majority of which are categorised micro category. Total income of these industries were Rs. 106858.00 Lakh. Similarly, there are 17389 industrial units functioning in the rural area having total income of Rs. 46153.25 lakh. Total units functioning in Jaipur (city and rural) have employed 123728 individuals.

3.2 Infrastructure and linkage support available, planned and gaps

Being the state capital Jaipur has Legislative Assembly, Secretariat, State level offices of maximum Government departments with divisional and district level offices. All the basic facilities for industrial development are available here which gives this district its own distinct identity. In many respects the district is above the state average in terms of basic facilities.

(a) Organizational structure

For the industrial development of the district, offices of important district functionaries like District Industries Centre, Rajasthan Khadi Gramodyog Sansthan, RIICO, Rajasthan Finance Board and Head office/ regional offices of major banks are in place.

(b) Physical facilities

i) Industrial Area: over 30 industrial areas have been developed in the district by the State Government through RIICO, with additional industrial parks being promoted by private developers in select regions. Recent developments include the establishment of the Bichoon Industrial Area over 190.21 hectares (470.015 acres) in Mozamabad Tehsil, Dudu.

ii) Electricity and Water Supply infrastructure is available in district.

iii) Connectivity Jaipur district is well connected through Road, Air and Train mode.

iv) A variety of mineral deposits are found in the district. A few major of them are China Clay, Copper, Dolomite, Iron, Lime Stone, Silica Sand, Soap Stone.

v) About 7.5% of the total area of the district is under forest. The timber obtained from the forest is utilized for the manufacture of agriculture implements besides being used for roofing as well as for fuel purpose. vi) Important sector of MSME having export potential: Ball Bearing, Electronic Energy Meter, Paper, Cement, Transmission Line & Tower, Synthetic & Organic Color, HR Steel/Cold Rolled Strips etc

vi) There is a strong marketing system for the products made by rural artisans in the

district. Blue pottery, Hand block printing and Handloom clusters are developed 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. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	31	185000.00	148000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	43920	3484000.00	2787200.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	49	33000.00	26400.00
Sub Total					44000	3702000.00	2961600.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	2500.00	80	545	957500.00	766000.00
2	Manufacturing Sector - Working Capital-Micro	No.	35.00	80	61080	3369800.00	2695840.00
3	Manufacturing Sector - Working Capital-Small	No.	200.00	80	369	48800.00	39040.00
Sub Total					61994	4376100.00	3500880.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	450	4500.00	3600.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	42800	42800.00	42800.00
3	Loans to MSME Start-ups	No.	2500.00	80	32	80000.00	64000.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	198000	19800.00	19800.00
Sub Total					241282	147100.00	130200.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	7500.00	80	29	282500.00	226000.00
2	Service Sector - Term Loan-Micro	No.	80.00	80	3324	287100.00	229680.00
3	Trading Units - Term Loan-Micro	No.	250.00	80	277	25250.00	20200.00
Sub Total					3630	594850.00	475880.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	1000.00	80	7	11500.00	9200.00
2	Service Sector - Working Capital-Micro	No.	5.00	80	10420	172075.00	137660.00
3	Service Sector - Working Capital-Small	No.	300.00	80	1855	310500.00	248400.00
Sub Total					12282	494075.00	395260.00
Total					363188	9314125.00	7463820.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports are crucial to a country's economy, driving growth and influencing the industrial landscape. For sustained export growth, a high growth rate, a favorable balance of trade, and robust foreign exchange reserves are essential. Competing on the international stage requires high quality products, competitive pricing, and effective packaging. Recognizing this, the government prioritizes export growth alongside various exporting agencies. Heavy reliance on imports can harm the economy, making initiatives like the Make in India campaign vital for fostering self reliance and promoting the Indian brand.

The Reserve Bank of India introduced the export financing scheme in 1967, designed to provide short term working capital to exporters at international interest rates. This scheme includes Pre shipment/Packing Credit and Post shipment Credit, facilitating smoother export operations. To streamline the export process, the government has simplified documentation requirements; exporters now need only three documents: the Bill of Lading or Airway Bill, the Commercial Invoice cum Packing List, and the Shipping Bill/Export Bill.

Additionally, Foreign Trade Policy (FTP) 2023 launched, with a vision to make India a globally competitive export hub and achieve exports of USD 2 trillion by 2030. The policy is dynamic and open ended, designed to adapt to emerging global trade trends. Key features include:

- i. A shift from incentive based schemes to remission based support, such as RoDTEP and RoSCTL, ensuring WTO compliance;
- ii. Promotion of exports through collaborative efforts involving exporters, states, districts, and Indian missions abroad;
- iii. Emphasis on ease of doing business through digitization, reduction in transaction costs, and 24x7 online services;
- iv. Focus on emerging areas like ecommerce exports, districts as export hubs, and streamlining SCOMET policy for dual use items.

4.1.2 Infrastructure and linkage support available, planned and gaps

It should be ensured that pre shipment loans are settled or converted into post shipment loans within the stipulated time after departure of the vehicle.

Few foreign exchange branches in the district and operations outside the district make availability of credit difficult for exporters.

Appropriate precautions should be taken in case of export of agriculture products, especially in the context of domestic and international demand and supply situation, price competition, quality concerns, hygiene requirements and relevant rules and regulations of the importing countries. Sometimes, due to noncompliance of any of these standards, temporary restrictions are imposed by the importing countries, which leads to disruption of the concerned units.

Exporters may be encouraged to avail export credit insurance facilities offered by ECGC. Small, medium and medium exporters should be given proper training by SSE/exporting organizations so that they can fill the form correctly. Technical assistance can be taken from banks in this regard.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	100.00	75	307	30700.00	23025.00
2	Export Credit -Pre Shipment Export Credit	No.	100.00	75	145	14500.00	10875.00
Total					452	45200.00	33900.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the key to any persons standard of living, which impacts a persons daily life and is also a powerful tool for progress in the future. The Government of India has also emphasized on Education through its various programs. In the last few years, with the increasing awareness towards the importance of education, the cost of quality education has also increased significantly. Common people are also committed to provide education to their children but they do not have enough money. In such a situation, education loan is a powerful instrument for all those deserving students.

The objective of the Education Loan Scheme is to provide financial assistance from the Bank to deserving/bright students for pursuing higher education in India and abroad. The main emphasis here is to provide financial assistance at affordable rates to every bright student so that he can get the opportunity to study further.

Today almost all banks are providing education loans. Keeping in mind the need of education loan for the large number of students who are pursuing or want to pursue higher education either abroad or at home, most of the banks offer loans for higher education, professional courses and other educational purposes. Single person gets loans up to Rs 20 lakh which are eligible to be included in priority sector lending.

4.2.2 Infrastructure and linkage support available, planned and gaps

Necessary infrastructure facilities are available for education loan. The demand for professional education loan is also increasing in the district.

Banks insist on third party guarantee in education loans. Whereas as per the norms of Reserve Bank of India Third party guarantee is not required on education loans up to Rs 4 lakh. There is a need to provide adequate credit in this sector by banks. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	6170	83600.00	75240.00
Total					6170	83600.00	75240.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic human need. In a welfare state, it is the responsibility of the government to provide housing at government rates to its citizens who cannot arrange housing for themselves. Investing in public housing not only improves public welfare, it also acts as a catalyst for economic development at the local level.

Department of Planning, School of Planning and Architecture projected that houseless families in urban areas are 1.14 per cent of the rural population and 2.37 per cent in Urban Areas. In Urban areas total demand of 4,83,775 units where as in rural areas it comes 7,73,243. Gross demand in the State is about 12,57,018 units. In rural areas, about 66% of the houses are constructed through self resources, 27% through non institutional resources like cooperative loans, loans taken from relatives or family members and only 9% through banks.

4.3.2 Infrastructure and linkage support available, planned and gaps

The district is undergoing rapid urbanization where there is considerable progress in the field of housing construction due to which the demand for housing loans is increasing rapidly.

The major problems in the housing sector are increase in the cost of land and construction, lack of microfinance measures and limited reach of existing measures, inadequacy of financial assistance given for purchase of housing site. Some of the processes in this sector need to be simplified, such as long gestation period of to 8 years for housing projects, need to obtain multiple approvals from multiple authorities during a period of two to three years, etc.

- Necessary basic facilities for housing loan are available.
- There is a need to provide adequate credit in this sector by banks.
- The rising cost of living and accommodation on one hand and the availability of adequate credit by banks on the other hand are hindering the development of this sector.

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

Keeping in view of the available infrastructure support and prevailing practices, the



exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Metropolitan Centre	No.	35.00	90	16050	561750.00	505575.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	No.	25.00	90	17855	328875.00	295987.50
3	Repair of Dwelling Units-Metropolitan Centre	No.	10.00	90	5000	50000.00	45000.00
4	Repair of Dwelling Units-Other Centre	No.	6.00	90	6550	39300.00	35370.00
Total					45455	979925.00	881932.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Good infrastructure is essential to increase the productivity of critical factors of production such as land, capital and labor in the rural economy. Generally, on a large scale, big projects like highways, railways, energy, airports, ports, dams etc. are considered factors of infrastructure, but in rural areas, infrastructure includes rural transportation (roads/rails), irrigation (dams and canals, Tube wells, ponds etc.), drinking water, electricity supply, communication system, health services (including veterinary), agriculture and other processing activities, education facilities etc. which have important contribution in the development of agriculture and allied sectors.

Jaipur district is having 6774 Km of roads with 28 Km under National Highway, 596.48 Km under State Highway, 383 Km under Major District Roads, 46 Km under Other District Roads and 5720 km classified as Rural Roads. As on date, 102 villages are yet to be connected by road network.

The major rivers passing through the Jaipur district are Banas, Banganga, Mashi, Dhond and Sabi. Ground water resources to the extent of about 28.65 mcm are available in the district. In Jaipur district (prior to bifurcation), there are three Major Irrigation dams, Four Medium Irrigation dams and Twenty Four Minor Irrigation dams. Total surface water availability is 401.315975 MCM annually.

5.1.2 Infrastructure and linkage support available, planned and gaps

The infrastructure sector in Jaipur district presents significant credit potential, driven by rapid urbanization, industrial expansion, and rural connectivity initiatives. Key components such as roads, urban transport, water supply, sanitation, and renewable energy are witnessing increased investment under the Master Development Plan 2025 and the National Infrastructure Pipeline (NIP). Jaipur's strategic location as a tourism and logistics hub further enhances the demand for robust infrastructure. Financial institutions can tap into this potential by financing public private partnerships (PPPs), contractor finance, and equipment leasing.

Jaipur District falls under the Delhi Mumbai Freight Corridor which is to enhance development of Industries (DMIC). The corridor is expected to have an influence zone of 150 Kms on either side, resulting in more than 70% of Jaipur district getting covered by the same. Railways have proposed 6 Freight Logistics park along DMIC, one in Jaipur. Which is Phulera junction / station. Further, Rail linked Inland Container Depot and Container Freight Station is also proposed in Jaipur. Jaipur district is beneficiary of drinking water supply and irrigation water supply from the Eastern Rajasthan Canal Project, interlinking rivers in Chambal basin for optimum utilization of water within basin.

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

A comprehensive summary has been provided categorically for projects sanctioned in the district for construction of Veterinary Hospitals sub-centres for animal health improvement of education infrastructure construction and upgradation of PHC and CHC for human health services etc.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Jaipur district has a well developed and expanding social infrastructure that supports its growing population and urbanization. The district is home to a wide network of educational institutions, including universities, engineering and medical colleges, and numerous government and private schools, making it a regional hub for higher education. In terms of healthcare, Jaipur has a mix of public and private hospitals, primary health centers (PHCs), and dispensaries, with major facilities like SMS Hospital serving as tertiary care centers. Considering the importance of social infrastructure for the development of rural and urban areas, Tier II to Tier VI centers for social infrastructure facilities like schools, health care facilities, drinking water facilities and sanitary shelter facilities, bank loans up to the limit of 5 crore per borrower for creation of infrastructure will be considered as priority sector loans as per the new instructions. Therefore, assessment of credit for these activities has been done in this chapter.

Drinking water, sanitation, education and the indices of health define the quality of life of an individual and the status of development of the society. These services have a long term impact on peoples day to day life and their longevity and earning capacity, thus better availability of social facilities is necessary. Considering the importance of social facilities, State Government in collaboration with the Government of India has implemented programs like National Drinking Water Scheme, Sarva Shiksha Abhiyan, Swachh Bharat Abhiyan, etc. Through these programs, the Government of India strives to provide Education, Water, Toilet for All.

5.2.2 Infrastructure and linkage support available, planned and gaps

Intervention and proactive action are needed in the following areas:

1. Bankers are required to prioritize fulfilling the obligations through financing of infrastructure activities.
2. The participation of beneficiaries, particularly women, in drinking water and sanitation, and water supply schemes can be ensured.
3. Village water and sanitation committees can be established and efforts can be made to build and enhance their capacity.
4. The schemes success depends on ensuring the involvement of all rural families in various Government of India initiatives like Samagra Shiksha Abhiyan, Swachh Bharat Mission, and National Rural Drinking Water Programme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	5.00	80	205	1025.00	820.00

2	Education-Coaching Centres	No.	50.00	80	86	4300.00	3440.00
3	Education-Hostels	No.	100.00	80	51	5100.00	4080.00
4	Education-Schools	No.	100.00	80	143	14300.00	11440.00
5	Healthcare-Hospital	No.	100.00	80	57	5700.00	4560.00
6	Healthcare-Pathological Lab	No.	20.00	80	50	1000.00	800.00
7	Healthcare-Veterinary Clinic	No.	50.00	80	18	900.00	720.00
8	Loans to MFIs for Onlending	No.	1000.00	90	39	39000.00	35100.00
9	Sanitation-Pay & Use Toilets	No.	5.00	80	25	125.00	100.00
10	Sanitation-Toilets	No.	1.00	80	1920	1920.00	1536.00
Total					2594	73370.00	62596.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Amidst the current energy crisis the imperative lies in harnessing unconventional and renewable sources of energy. Nature provides abundant resources such as solar energy wind energy and other known and undiscovered sources. The key is to utilize these resources effectively. These unconventional and renewable energy sources not only meet our energy requirements but also mitigate the risk of environmental pollution.

The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like solar energy is gaining popularity in the district due to its sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. The Government of India has aimed to establish 40000 MW of Rooftop Solar Projects (RTPs) including installations on residential rooftops by 2026.

According to assessments by the National Institute of Wind Energy (NIWE) and the Ministry of New and Renewable Energy (MNRE) Government of India the states wind energy potential is estimated to be approximately 18770 MW at a hub height of 100 meters.

5.3.2 Infrastructure and linkage support available, planned and gaps

Solar powered pump sets and lights are available for sale at the dealers of all the major companies in the district. The district has abundant sunlight throughout the year, hence solar energy can be exploited domestically and commercially. There is a need to give wide publicity to PM Suryaghar Yojana. Provision for installation of solar equipment should be available at the district level. There is a need to set up large capacity solar power plants in the private sector.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	15.00	90	24	360.00	324.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	2340	23400.00	21060.00
3	Solar Energy-Solar Pump Sets	No.	6.00	90	3155	18930.00	17037.00
Total					5519	42690.00	38421.00

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	2292	1406.46	889.10
B	Ongoing tranches	615	623.54	417.33
	Total (A + B)	2907	2030.00	1306.43

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	586	159.86	162.59
B	Rural roads & bridges	1836	700.32	780.10
C	Social Sector	436	610.99	847.92
	Total (A + B + C)	2858	1471.19	1790.61

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

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture - Animal Husbandry	73	Improvement in infrastructure for Animal healthcare	73	3314
2	Agriculture - Forest	1	Increase in Forest Area	1	11
3	Social Sector- Infrastructure for Rural Education Institute	139	Enrollment of more no. of students in schools	139	5028
4	Social Sector- Public Health Institutions	26	Improvement in Health infrastructure for Public	26	3699

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

A study titled An Empirical Analysis of the Factors Contributing to Farmer Indebtedness in Rajasthan (2025) reveals that a significant portion of farmers in Jaipur district still rely on informal credit sources, such as moneylenders, relatives, and traders. Key findings include that over 60% of rural households in Rajasthan, including Jaipur district, depend on informal credit sources due to limited access to institutional finance, high interest rates, often exceeding 24% annually, are common in informal lending. The lack of collateral, complex loan procedures, and delays in disbursement from formal institutions push farmers toward informal lenders. Informal credit is often used for urgent needs like health emergencies, social obligations, or crop failure recovery, where formal credit is either unavailable or too slow.

Despite the extensive presence of banks in rural areas many vulnerable groups such as small and marginal farmers agricultural labourers rural artisans small traders and individuals from scheduled castes and tribes still rely on informal credit sources for their consumption and production needs.

6.2 Infrastructure and linkage support available, planned and gaps

NABARDs Development Initiatives i.e.

LEDP (Livelihood and Enterprise Development Programme): Helps rural women and SHGs build sustainable livelihoods through skill development and credit linkage and

MEDP (Micro Enterprise Development Programme): Provides training in income generating activities like dairy, goat rearing, and poultry, enabling farmers to access formal finance for microenterprises, can be leveraged to tackle the issue.

Further, regularly conduct of Financial Literacy and Awareness Campaigns to educate rural communities about formal credit options, interest rates, repayment norms, and government schemes should be encouraged.

Strengthen SHGs and JLGs (Joint Liability Groups):

These groups help build credit history and trust with banks, making it easier for members to access loans without collateral.

Doorstep Banking and Mobile Units:

Expanding the reach of banks through mobile banking vans and BC (Business Correspondent) models can bring formal credit closer to remote villages.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	0.60	100	19000	11400.00	11400.00
2	Individuals/ Individual members of SHGs	No.	1.00	100	720	720.00	720.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	19000	19000.00	19000.00
4	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	500.00	100	47	23500.00	23500.00
5	SHGs/ JLGs-Others	No.	1.00	100	465	465.00	465.00
6	SHGs/ JLGs-Social Needs	No.	0.50	100	790	395.00	395.00
7	Start-ups-Other than Agri. & MSME	No.	100.00	90	45	4500.00	4050.00
Total					40067	59980.00	59530.00



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Excessive use of chemical fertilizers and medicines is adversely affecting the fertility of the land. It is necessary to increase the rate of seed replacement in various crops.
2. Ensuring the timely availability of quality seeds in adequate quantity at reasonable rates so that productivity can be increased
3. There is a lack of arrangements for safe storage of fertilizers, seeds and produced crops at the village level, due to which farmers have to sell the crop at low prices as soon as it is produced, due to which they do not get a fair price for their produce. Banks should provide loans to as many farmers as possible to build warehouses under the Agricultural Marketing Infrastructure scheme of the Government of India.
4. Small and marginal, landless farmers play an important role in crop production, but many small and marginal, landless farmers are deprived of crop loan facilities. There is a need to increase agricultural production and productivity by providing crop loans to such farmers through joint liability group.
5. Banks should promote loan schemes on warehouse receipt, so that farmers can get fair price for their production.
6. Promote climate friendly smart agriculture system.
7. Efforts should be increased by agricultural universities, KVKs and farmer producer organizations to promote integrated agriculture system.
8. Fully promote FPO to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).
9. The concept of Seed Village should be replicated through various means in the state.
10. There is a need to promote crop diversification.
11. Banks can explore the possibility of cluster mode for financing IFS model.

2. Water Resources

1. Exploration of potential sites for groundwater withdrawal should be conducted using advanced techniques such as radar sensing, satellite imagery, and resistivity surveys. These studies will provide valuable data on groundwater availability and quality, enabling informed decision making for sustainable water management in the district.
2. Sprinkler and drip irrigation, along with underground pipeline systems, are emerging trends in micro irrigation projects in the district. To boost their adoption, it is essential to focus on popularizing these systems through awareness campaigns and the establishment of demonstration farms. This hands-on approach will effectively showcase the benefits and efficiencies of sprinkler and drip irrigation, encouraging more farmers to adopt these advanced techniques in their agricultural practices.
3. The Pradhan Mantri Krishi Sinchai Yojana has been implemented with the guiding

principles of "per drop, more crop" and ensuring "water to every field." This initiative focuses on medium and long-term planning for irrigation development. The irrigation scheme for Jaipur district has been prepared by the Agriculture Department and is currently awaiting approval from the Labor Department.

3. Farm Mechanisation

1. Power tillers are more useful and economical for medium and small farmers and by attaching trolley to it, agricultural produce can be transported, which is necessary to promote.
2. There is a need to establish agri clinics and agribusiness centers to repair agricultural equipment.
3. There is a need to promote improved seeds, rotavators, crop, grading, solar dryers, drills etc. among farmers.
4. Banks should provide loans to farmers in hassle free manner and on priority basis so that farmers do not have to borrow money at higher interest rates from money lenders.
5. Banks should also provide loans to farmers easily on old tractors.
6. To solve the problem of small holdings, agricultural machinery should be managed through cooperatives and farmers producer organizations.

4. Plantation and Horticulture

1. Organize workshops and training programs for farmers on best practices in horticulture, pest management, and organic farming techniques to improve yields and quality.
2. Promote organic farming practices and assist farmers in obtaining organic certification to tap into the growing market for organic produce.

5. Forestry/ Waste Land Development

1. Some suitable sectors for banking support include farm forestry, agroforestry, and commercial forestry. With the introduction of clone culture technology, there is significant potential to leverage high-tech clonal agronomic plantations, which can yield better returns for investors and farmers alike. This innovative approach can enhance and profitability in these sectors.
2. Bamboo can be effectively cultivated through agroforestry and farm forestry productivity practices on the wastelands and fallow lands available in the district. This sustainable approach not only enhances land productivity but also provides additional income sources for farmers, promoting environmental conservation and biodiversity

6. Animal Husbandry - Dairy

1. Promote artificial insemination using high yielding breeds to enhance milk production and improve the overall genetics of the herd.
2. Establish local milk processing units to add value to raw milk, enabling farmers to earn higher incomes through products like cheese, yogurt, and butter.



7. Animal Husbandry - Poultry



1. Introduce high yielding poultry breeds that are well suited to local conditions to maximize egg and meat production.
2. Promote balanced and quality feed formulations tailored to different growth stages to enhance growth rates and egg production.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Improved Insurance Schemes: Address the lack of insurance availability for goat and pig rearing by collaborating with insurance companies to develop tailored insurance products that specifically cover small units. This will encourage farmers to engage in these activities without the fear of financial loss.
2. KCC Saturation Campaign: Implement the KCC Saturation Campaign to encourage all farmers in the district to secure loans through the house to house KCC Scheme. This initiative will facilitate easier access to credit and promote financial inclusion among livestock farmers.

9. Fisheries

1. Organize training programs for local fishermen and farmers to promote sustainable aquaculture practices, improving yields and fish quality.
2. Facilitate easier access to credit through tailored loan schemes for fish farming, encouraging investments in infrastructure like ponds and equipment.

10. Construction of Storage and Marketing Infrastructure

1. Financing for various components of aggregation of agricultural produce is not received simultaneously and in parallel. Also, small farmers have less amount of marketable surplus produce and aggregation is required for this.
2. A directory of all the warehouses available in the district should be made and this directory should be made available to the farmers. Extensive awareness programmes should be run at the block level on the importance of scientific storage and the benefits of primary processing.
3. Banks should finance individual entrepreneurs, small farmers for building warehouses in the cooperative sector.
4. The government should build sufficient market yards and warehouses in the district so that farmers can store their produce and get a fair price by selling their crops at the right time.
5. Farmers should be sensitised towards pledge finance and warehouse receipt system.
6. Agricultural Marketing Infrastructure, a sub scheme of Integrated Agricultural Marketing Scheme of Government of India, has been restarted till 31.03.2026. There is a provision of 25% / 33.33% subsidy (maximum Rs. 100.00 lakh) as per the category of entrepreneur. Banks should promote lending in this sector.

11. Land Development, Soil Conservation and Watershed Development

1. The district faces irrigation and drinking water shortages due to low rainfall. To address

this issue, the state government should propose projects to NABARD for funding under the Rural Infrastructure Development Fund (RIDF). This funding could be utilized to install irrigation systems and improve water supply through taps and pipelines in villages, ensuring better access to essential water resources for the community.

12. Agriculture Infrastructure: Others

1. Encourage farmers to register on the eNAM platform to access a wider market for their produce.
2. Promote vermicomposting units to enhance soil fertility and reduce chemical fertilizer dependency

13. Food and Agro. Processing

1. Promote the establishment of small scale food processing units for local crops, such as pulses, fruits, and vegetables, to enhance value addition and reduce postharvest losses
2. Encourage the formation of cooperatives to pool resources and expertise for setting up processing facilities.

14. Agri. Ancillary Activities: Others

1. Banks should finance Custom Hiring Centres , Farm equipments, Earth moving equipments, Co-operative societies and Start-ups.

15. Micro, Small and Medium Enterprises (MSME)

1. The District Industries Center supports the non farm sector by identifying potential activities and offering training programs to enhance skills, along with extension services for implementing best practices.

It also ensures a steady supply of raw materials and provides marketing support through promotional activities and collaborations, aiming to promote sustainable economic growth and diversification in the region.

2. Banks should maximize loan distribution under schemes like Mudra and Stand-up India to foster entrepreneurship among women, minorities, and SC/ST individuals, thereby creating new employment opportunities in the district.

16. Export Credit

1. Organize workshops to train local exporters on available credit schemes and simplify the loan application process. Strengthen partnerships between banks and exporters, promoting government backed guarantees like those from the Export Credit Guarantee Corporation (ECGC) to reduce risks and encourage lending.
2. Promote the establishment of export clusters in key sectors and incentivize banks that increase lending to exporters. Develop necessary infrastructure for logistics and storage, ensuring a streamlined process that addresses the needs of small and medium enterprises.

17. Education

1. The private sector can significantly invest in the education sector, addressing funding gaps and enhancing personal finance loan availability, while also improving industry, institute linkages, research initiatives, and faculty recruitment.



2. There is considerable potential to liberalize private participation, attracting quality investors and diversifying course offerings. Efforts must focus on reviving higher education infrastructure and raising awareness about available schemes. Bankers can play a key role by identifying needy students in schools and colleges

18. Housing

1. Reduce the long gestation period of six to eight years for housing projects by streamlining the approval process, minimizing the need for multiple approvals from various authorities.
2. Simplify the sanctioning process for housing loans and waive processing fees for priority sector borrowers to encourage greater access to financing.

19. Social Infrastructure

1. Bank should finance entrepreneurs in setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc
2. Banks should finance health care facilities including private clinics, paramedical and healthcare activities.
3. Banks financing to Micro Finance Institutions (MFI) for on lending to individuals/ members of SHGs shall limit the interest rates for on lending by MFIs.

20. Renewable Energy

1. Promote the installation of solar panels on rooftops and community buildings to harness the districts abundant sunlight. Encourage farmers to adopt solar water pumps for irrigation, reducing dependency on conventional energy sources
2. Identify suitable sites for wind energy projects and facilitate investments in wind turbines. Provide incentives for local entrepreneurs to engage in renewable energy ventures, enhancing job opportunities while contributing to sustainable energy production.

21. Informal Credit Delivery System

1. Banks in the district, particularly commercial banks, must enhance their cooperation in providing loans to Self Help Groups (SHGs) and Joint Liability Groups (JLGs). Its essential to adhere to the Reserve Bank of India' s guidelines for loans under schemes like Pradhan Mantri Jan Dhan Yojana and develop a targeted action plan for branch wise loan distribution.
2. Regular training and orientation programs should be implemented for bank employees to improve their understanding of SHG and JLG lending. This will equip them to better serve these groups and ensure effective loan processing

Chapter 8

Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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



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

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

1. The cooperative sector in Rajasthan comprises a total of 37487 cooperatives covering about 27490 Non Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 9997 rural credit cooperatives (PACS LAMPs FSS etc.). These primary societies have nearly 111.85 lakh members. Likewise long term rural cooperative credit institutions cover 1 State Cooperative Agriculture and Rural Development Banks (SCARDB) and 36 PCARDBs. Further there are 73 MSCS having their registered office in the state. Besides there are about 3 district level federations 18 state level federations and 19 national level federations operating in the state. Source: National Cooperative Database (NCD) of MoC GoI

2. 4.2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives.

4.2.1 Rajasthan Cooperative Gopal Credit Card Loan Scheme

As per the Budget declaration of 202425 Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card.

In the first phase of this scheme loans will be provided to about 5 lakh gopalak families.

3. 4.2.2 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.

To protect farmers from forced sale of agricultural commodities.

To increase the loan business of PACS/LAMPs and ensure capacity utilization of available warehouses.

Under the scheme District Central Cooperative Banks have disbursed loan amounting to Rs 276.21 lakh to 100 farmers in the year 2023-24.

4. 4.2.3 Interest free loans for nonfarming sectors

The Government of Rajasthan has introduced a scheme namely Interest free loans for nonfarming sectors in budget 202324 to distribute interest free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for nonfarming activities like handicrafts small scale industries spinning/ weaving /dyeing /printing and shops etc. through cooperative banks.

The major features of the scheme are as follow:

Eligible families residing in rural areas of Rajasthan for 5 years.

Under the scheme the amount as loan credit limit ranges from Rs 25000/ to Rs 2.00 lakh.

The credit limit can be renewed by repaying the loan within 1 year. No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.

Provision of a loan of Rs 5.00 lakh per group to the self help groups of Rajivika to a maximum of 10 members per group.

Under the scheme during financial year 202324 an amount of Rs. 240.61 Crore has been sanctioned to the Rajeevika Dairy and other beneficiaries by the Central Cooperative Banks.

5. Status of Cooperatives in the District

1. The cooperative sector in Jaipur district comprises of 454 Primary Agriculture Credit Society, 2500 Dairy cooperatives (affiliated with Jaipur Milk Cooperative Union), 178 Handloom/ Weavers cooperatives, 96 women welfare cooperative society, 94 consumer cooperative society, 164 credit/ thrift society, 12 marketing cooperative society, 03 wholesale bhandar society and 86 other cooperative society. The 454 primary societies have nearly 5.62 lakh members, spread across all gram panchayats except 39 gram panchayats and entire villages of Jaipur District. Further, 17 State level Federation operational across entire state are having Head office at Jaipur.

2. Out of 454 Primary Agriculture Credit Societies (PACS) of Jaipur district and affiliated with Jaipur District Central Cooperative Bank Ltd., 377 PACS are covered under Centrally Sponsored Scheme for Computerisation of PACS. Long term rural cooperative credit institutions through 01 SCARDB and 01 PCARDB with 5 branches are covering all villages of Jaipur district. PCARDB has a membership of nearly 0.85 lakh members.

3. 319 PACS of Jaipur district are registered as Common Service Centre and are extending facilities to the members. Further, out of 05 PACS identified for undertaking Pradhan Mantri Jan Aushadhi Kendra, 04 PACS have obtained license and store code for running Jan Aushadhi Kendra.

4. 02 PACS i.e. Chandmakalan and Kalwar are identified under World's Largest Grain Storage Scheme and 02 godowns each of 500 MT have been constructed under the scheme.

6. Potential for formation of cooperatives

1. There is fair potential for formation of cooperatives societies particularly PACS in 39 uncovered Gram panchayat. Multipurpose PACS (M-PACS) can be formed in these uncovered Gram Panchayats. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

2. PACS may be encouraged for obtaining membership of Bhartiya Beej Sahkari Samiti Ltd., National Co-operative Export Society and National Co-operative Organic Society and may expand their business in collaboration with these national level co-operatives.

Centrally sponsored project for computerization of PACS

The PACS Computerisation Project by the Government of India, with active support from NABARD, is transforming Primary Agricultural Credit Societies (PACS) by bringing greater transparency, efficiency, and accountability to rural credit systems. 377 PACS affiliated with Jaipur CCB are identified for PACS computerisation project. By digitizing operations such as loan disbursement, member records, and financial transactions, PACS can now offer faster and more reliable services to farmers.

NABARD plays a crucial role by providing technical guidance, financial support, and capacity building to ensure smooth implementation of the project.

**Chapter 9****NABARD's Projects and Interventions in the District**

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	33 Projects of Animal Husbandry, 84 Projects of Infrastructure creation in schools, Various villages of jaipur district, 01 projects for greening of rajasthan by forest department, 17 projects of Medical and Health, 05 Rural Drinking water supply projects, 333 Projects of Rural Roads and 02 projects of Water resource department	In various village and blocks of Jaipur district	Financing of the projects under Rural Infrastructure Development Fund, Monitoring of the projects	Nil		Improvement in Social infrastructure through construction of class rooms, library, Community Health centre, Primary Health Centre, Veterinary Hospitals, Sub-centre, Rural Roads, Drinking water supply projects and increase in irrigation facilities.



2	Women Empowerment	Livelihood and Enterprise Development Programme - Training for SHG members on Bagru Hand Block Print	25 villages of Bagru, Jaipur	Grant Support of Rs. 07.155 lakh for capacity building, credit linkage, refresher training, demo unit establishment and exposure visits activities.	Nil	90	Livelihood generation for SHG women through enterprise establishment. Enhanced access to marketing facilities.
3	Women Empowerment	Micro Enterprise Development Programme - Training for Blue Pottery Artisans	Mauzamabad, Dudu	Grant Support of Rs.1.50 lakh for capacity building and exposure visit activities.	Nil	30	Enterprise development.
4	Women Empowerment	Micro Enterprise Development Programme - Training for SHG women on Gota Patti Hand Embroidery	Bassi, Jaipur	Grant Support of Rs. 1.50 lakh for capacity building and exposure visit activities.	Nil	30	Enterprise development.
5	Skill Training	Training for SHG/ JLG/ Entrepreneurs on marketing on e-commerce and digital platforms	Jaipur	Grant support of Rs.08.00 Lakh for capacity building	Nil	100	Enhanced market access for the beneficiaries through e-commerce and digital platforms. Improved price realization to the beneficiaries.



6	Financial Inclusion	Centre for Financial Literacy	Chaksu, Govindgarh, Jobner, Jamwa Ramgarh, Sanganer	Grant support for operation of CFL centres with sufficient staff through AROH Foundation.			<p>CFLs have been started with an aim to encourage people to make a household budget and record financial transactions</p> <p>Promote the use of savings bank accounts and other deposit accounts</p> <p>Protect people from fraud mis-selling and Ponzi schemes</p> <p>Promote awareness of social security schemes</p> <p>Encourage people to borrow from formal financial institutions</p> <p>Promote the use of electronic payment systems.</p> <p>Encourage people for social security schemes.</p>
7	Institution Development	PACS Computerisation	Jaipur	Grant (funded 90% by central govt. and 10% by NABARD) of Rs. 3.91 lakh to each PACS for computerization of its operations.	Nil		<p>Post computerisation, more transparency will be observed in the operations of PACS. This will ensure timely delivery of the various services available at the PACS level to members and also help in, timely conduct of audit of the PACS.</p>

Success Stories

Success Story 1



Beneficiary	Veterinary hospitals in rural areas play a vital role in supporting livestock health and improving farmers' livelihoods. These facilities offer a range of services including diagnosis and treatment of animal diseases, vaccination programs, artificial insemination, and awareness creation.
1. No. of beneficiaries	4200
2. Community	All communities at village level
3. State	Rajasthan
4. District	Jaipur
5. Block	Kotkhawda
6. Village	Devgaon
Title	Veterinary Hospital at Devgaon, Tunga Gram Panchayat
Scheme	Rural Infrastructure Development Fund
Project Implementing Agency	Animal Husbandry Department, Govt. of Rajasthan
Duration of the project	03 years

1.1 Support provided

Project financed by NABARD under Rural Infrastructure Development Fund Tranche XXVI

1.2 Pre-implementation status

1.3 Challenges faced

Before the availability of veterinary hospitals in rural areas, timely medical care for livestock was often unavailable, leading to high mortality rates during disease outbreaks.



Farmers had to rely on traditional or untrained local healers, which often resulted in ineffective or harmful treatments.

1.4 Impact

After the establishment of veterinary hospitals in rural areas, cattle rearers have experienced significant improvements in livestock care and overall productivity. The hospital provides timely and professional medical treatment, reducing animal mortality and improving recovery rates during diseases

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 arid to semiarid climate effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions particularly in the northeastern and central parts of the state is essential

b The cement industry being a major source of CO₂ emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Climate change poses a significant threat to agriculture and rural livelihoods, particularly in regions dependent on climate sensitive farming practices. Rising temperatures, erratic rainfall, prolonged droughts, and increased frequency of extreme weather events disrupt crop cycles, reduce yields, and degrade soil health. These impacts are especially severe in rural areas, where communities rely heavily on agriculture for income and sustenance.

b To address these challenges, institutions like NABARD play a crucial role by financing climate resilient infrastructure, promoting sustainable farming practices, and supporting watershed development. Krishi Vigyan Kendras (KVKs) serve as grass roots level extension centers that disseminate climate smart technologies, conduct farmer training, and facilitate adaptive strategies. Additionally, agricultural universities contribute through research on climate resilient crops, precision farming, and policy advocacy. The collaborative efforts of these agencies are vital in building resilience among rural communities and ensuring food security in the face of climate change.

3.2 Any specific Climate Change initiative in the District by

a Sri Karan Narendra Agriculture University (SKNAU), Jobner,, through its Directorate of Research and affiliated research stations like the Rajasthan Agricultural Research Institute (RARI) at Durgapura, has focused on breeding and evaluating crop varieties that are tolerant to drought, heat stress, and other abiotic challenges. These include improved varieties of wheat, barley, pearl millet, groundnut, pulses, and seed spices suited to the agroclimatic zones of Jaipur and nearby districts. SKNAU conducts specialized training programs under the ICAR Centre of Advanced Faculty Training (CAFT) to educate agricultural professionals and farmers on climate resilient practices. These include techniques to enhance crop production under climate stress, such as zero budget natural farming and conservation agriculture.

a Mukhya Mantri Jal Swavlamban Abhiyan (MJSA) Launched as a flagship program by state government, is a climate change adaptation model for dry tropical regions like Rajasthan. It focuses on achieving water self reliance by converging efforts of multiple departments to construct water harvesting structures, recharge groundwater, and restore

traditional water bodies. In Jaipur, this has led to, construction of farm ponds, check dams, and percolation tanks, revival of traditional water systems like baolis and johads and also led to improved irrigation and crop productivity in water scarce areas. Under MJSA 2.0, Rajasthan plans to build 5 lakh water harvesting structures across 20,000 villages by 2030. Jaipur is also a key beneficiary under this project.

NABARD has significantly contributed to water resource management by financing largescale and micro irrigation projects under the Rural Infrastructure Development Fund (RIDF) and Long Term Irrigation Fund (LTIF). These projects help reduce dependency on erratic monsoons and improve water use efficiency, especially in drought prone regions like Rajasthan. NABARD has also promoted drip and sprinkler irrigation systems, which conserve water and enhance crop productivity under Micro Irrigation Fund (MIF). NABARD supports the construction and modernization of veterinary hospitals and dispensaries under RIDF. These facilities provide essential animal healthcare services, disease prevention, and breeding support, which are vital for sustaining livestock based livelihoods in rural areas.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. In Jaipur district four iconic handicrafts have already received GI registration: Bagru Print Sanganeri Print Blue Pottery and Katputli. These products reflect the rich artistic legacy and craftsmanship of the region. To strengthen the ecosystem around these GI products NABARD has played a pivotal role by supporting the registration of 250 artisans each as authorized users under these four GI categories. This initiative empowers artisans by giving them legal rights to use the GI tag thereby improving their market access and income opportunities.
4. Furthering its commitment to preserving and promoting traditional crafts NABARD has also facilitated the application for GI registration of Jaipur Kundan Meena jewellery a renowned art form known for its intricate design and cultural significance. The application has been submitted to the GI registration authority with NABARD's support.
5. Additionally two more products — Ghewar a traditional sweet delicacy and Jaipuri Rajai the famous lightweight quilt — are currently under process for GI registration again with NABARD's active involvement. These efforts aim to bring more local products under the GI umbrella ensuring their authenticity and boosting the livelihoods of artisans and producers.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Outline publication Jaipur statistical dept
Soil & Climate	KVK Jaipur
Land Utilisation [Ha]	District Outline publication Jaipur statistical dept
Ground Water Scenario (No. of blocks)	CGWB
Distribution of Land Holding	https://agcensus1.da.gov.in/
Workers Profile [In 000]	District Outline publication Jaipur statistical dept
Demographic Profile [In 000]	District Outline publication Jaipur statistical dept
Households [In 000]	District Outline publication Jaipur statistical dept
Village-Level Infrastructure [Nos.]	District Outline publication Jaipur statistical dept
Infrastructure Relating To Health & Sanitation [Nos.]	District Outline 24-25 Jaipur district by Statistics Department
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture statistical publication 22-23
Irrigation Coverage [000 Ha]	District Outline 24-25 Jaipur district by Statistics Department
Animal Population as per Census [Nos.]	Livestock census report
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Outline 24-25 Jaipur district by Statistics Department
Major Crops, Area, Production, Productivity	District statistical outline 24 25 booklet
Irrigated Area, Cropping Intensity	District statistical outline 24 25 booklet
Input Use Pattern	Agriculture statistical publication 23-24
KCC Coverage	LDM office jaipur
Soil testing facilities	Agriculture statistical publication 23-24
Irrigated Area & Potential	District Outline 24-25 Jaipur district by Statistics Department
Block level water exploitation status	Central Ground Water Board- Ingres Portal
Mechanisation in District	District Outline 24-25 Jaipur district by Statistics Department
Area under Forest Cover & Waste Land	District Outlines 2024-25 Jaipur district
Processing Infrastructure	District statistical publication 24-25
Poultry	Animal Husbandry Dept Annual report
Agri Storage Infrastructure	District statistical publication 24-25 and Agri statistics 2022-23
Fertilizer Consumption	District statistical outline publication
MSME units - Cumulative	Udyam portal Rajcluster portal by Industries Department
Traditional activities	Co-operative department jaipur
Status of SHGs	Rajeevika progress report January 24
Details of non-credit cooperative societies	Co-operative department jaipur



Details of credit cooperative societies	Co-operative department jaipur
Status/ progress under various schemes of MoC in the district	Co-operative department jaipur

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

Sources	
1	LDM Office SBI Jaipur (Details of branches are as per latest position)

Name and address of DDM

Name	Arvind Chahar
Designation	DDM(R), NABARD
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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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| <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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NABFINS LIMITED | A Subsidiary of NABARD

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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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OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
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- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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N A B FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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