



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Jaisalmer 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: Jaisalmer

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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Regional Office

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

Foreword

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

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

For the year 2026–27, the PLP for District Jaisalmer has projected a credit potential of ₹ 519880.40 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 Jaisalmer district of Rajasthan.

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

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Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	latitudes 26°4' to 28°23' north and longitudes 69°20' to 72°42' east
Type of soil	Sandy Alluvial
Primary occupation	Tourism and Animal Husbandry
Land holding structure	Large and Medium size

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

₹ 253440.15 Lakh

2. Investment credit in agriculture

₹189774.89 Lakh

3. Credit flow to MSMEs

₹63304.68 Lakh

4. Other significant credit flow, if any

₹360.58 Lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

₹ 519880.40 Lakh

2. Projection for agriculture and its components

₹ 394726.15 Lakh

3. Projection for MSMEs

₹ 107730.00 Lakh

4. Projection for other purposes

₹ 17424.25 Lakh

5. Developmental Initiatives

The district has been categorized as an Aspirational District by NITI Aayog. To enhance financial inclusion and literacy, Jaisalmer DCCB has been allocated funds to install 6 ATMs, 85 Micro ATMs, establish 3 Financial Literacy Centers, and provide KCC Debit Cards to all KCC account holders.

6. Thrust Areas

Jaisalmer, a district in the state, boasts a substantial production of cumin across approximately 80 thousand hectares, indicating significant potential for related processing units. Additionally, dates are cultivated in the district.

7. Major Constraints and Suggested Action Points

Jaisalmer in the state produces a significant amount of cumin, cultivated across approximately 80 thousand hectares. However, due to the absence of a developed local market, farmers often travel to Gujarat to sell their produce.

8. Way Forward

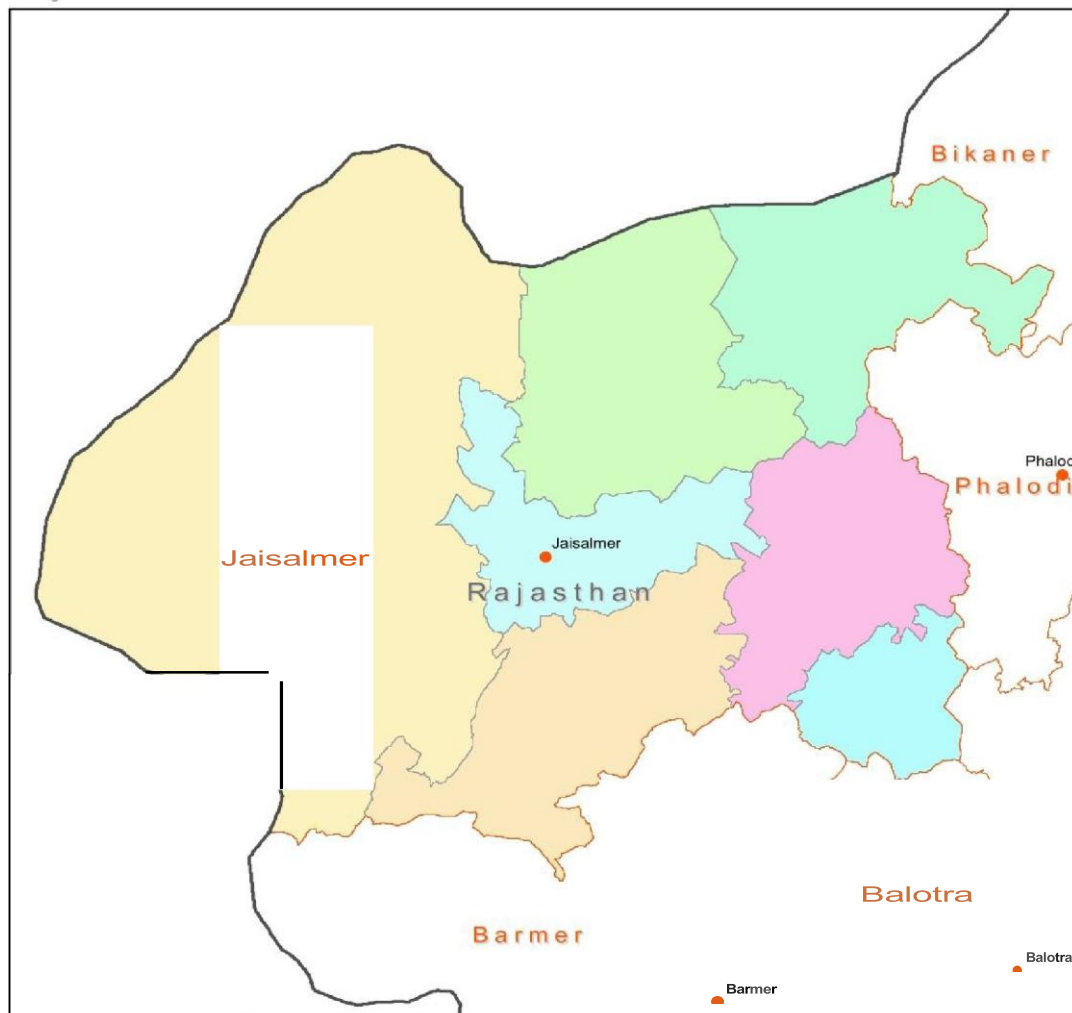
The PLP outlines the necessary collaboration needed from various agencies across different aspects of rural development. A coordinated effort involving government departments, banks, farmers, entrepreneurs, and NGOs is crucial to achieving the targets set in the potential loan plan.

Part A

District Map



Block Map - Jaisalmer



105.0 10 20 30

HH_EL . km

..... i:Rant

--- National Informatics
= , , ,
--- Centre



Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	389931.15
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	331128.71
2	Term Loan for agriculture and allied activities	58802.440
B	Agriculture Infrastructure	2682.82
C	Ancillary activities	2112.18
I	Credit Potential for Agriculture A+B+C)	394726.15
II	Micro, Small and Medium Enterprises	107730.00
III	Export Credit	2700.00
IV	Education	15.75
V	Housing	5859.00
VI	Social Infrastructure	4816.00
VII	Renewable energy	3771.00
VIII	Others	262.50
	Total Priority Sector	519880.40

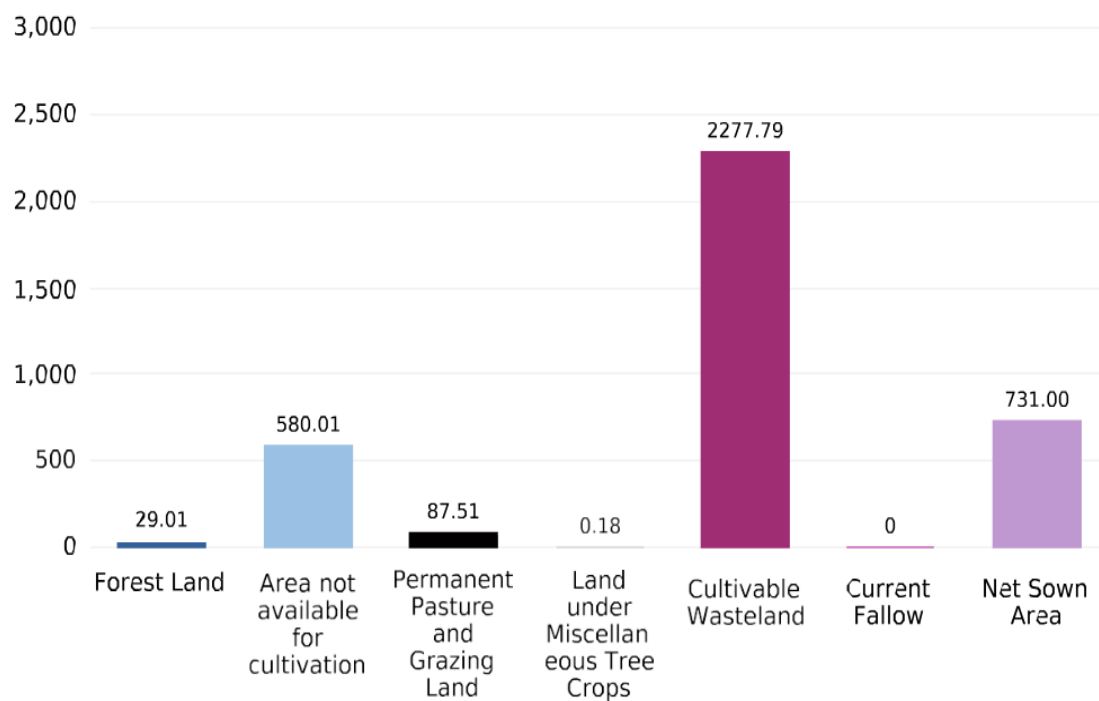
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	331128.71
2	Water Resources	9359.73
3	Farm Mechanisation	15339.10
4	Plantation & Horticulture with Sericulture	12753.65
5	Forestry & Waste Land Development	1812.49
6	Animal Husbandry - Dairy	5362.72
7	Animal Husbandry - Poultry	0.00
8	Animal Husbandry - Sheep, Goat, Piggery	10172.89
9	Fisheries	38.25
10	Farm Credit- Others	3963.61
	Sub total	389931.15
B	Agriculture Infrastructure	
1	Construction of storage	1408.12
2	Land development, Soil conservation, Wasteland development	1207.29
3	Agriculture Infrastructure - Others	67.41
	Sub total	2682.82
C	Ancillary activities	
1	Food & Agro. Processing	479.36
2	Ancillary activities - Others	1632.82
	Sub Total	2112.18
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	51128.00
II	B Service Sector - Term Loan	3024.00
II	C Manufacturing Sector - WC	50148.00
II	D Service Sector - WC	3360.00
II	E MSME - Others	70.00
	Total MSME	107730.00
III	Export Credit	2700.00
IV	Education	15.75
V	Housing	5859.00
VI	Social Infrastructure	4816.00
VII	Renewable energy	3771.00
VIII	Others	262.50
	Total Priority Sector	519880.40

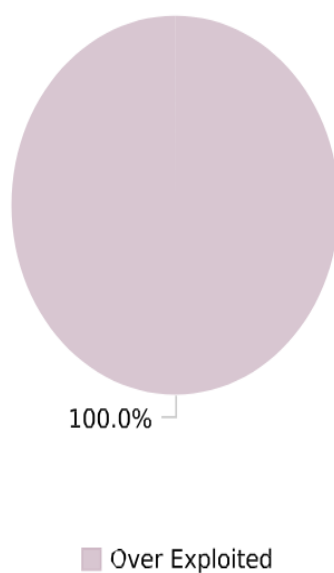
District Profile

1. Land Utilisation ('000 hectares)



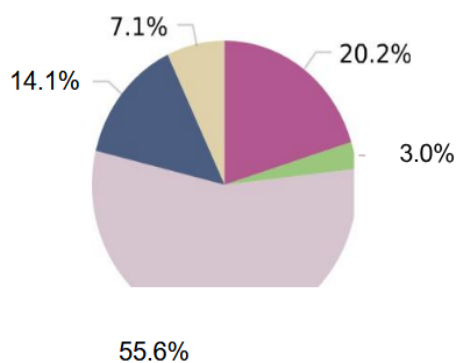
Statistics Department Jaisalmer

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



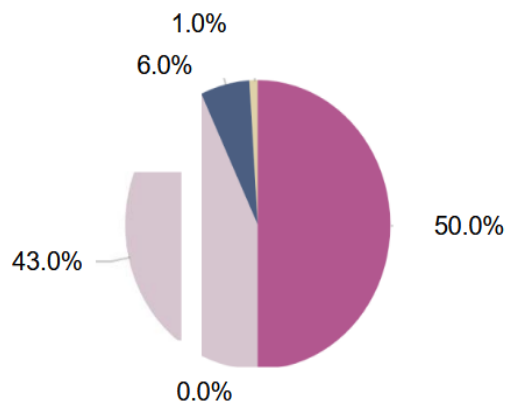
Central Water Commission

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)

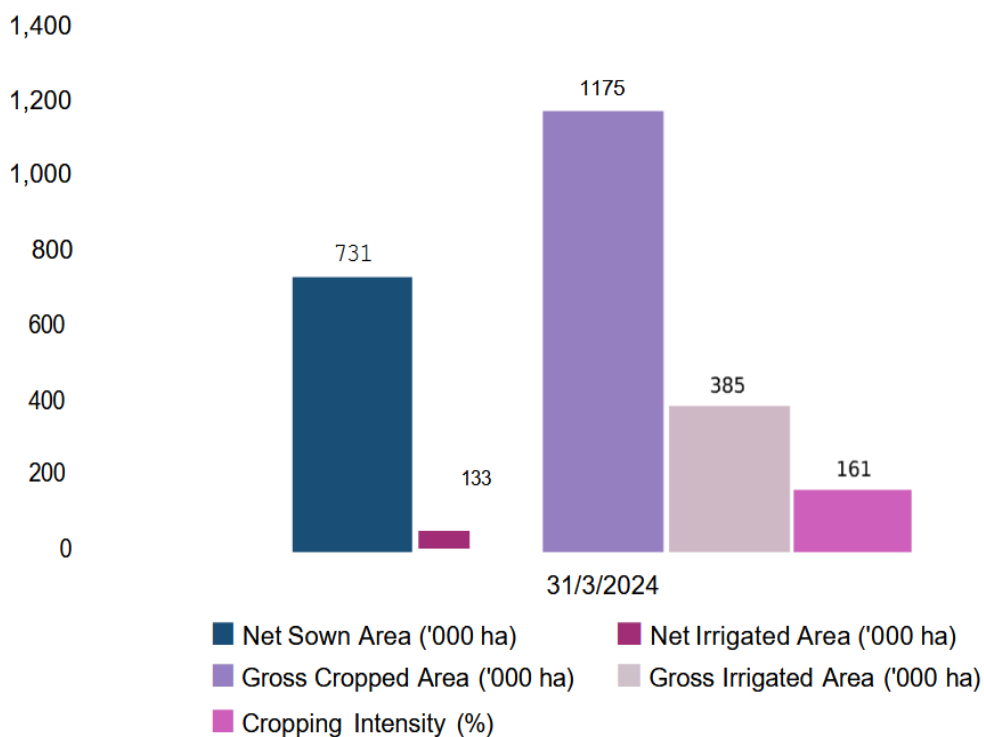
Landholding - Area (%)



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

Ministry ;of Agriculture & Farmers' Welfare

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



District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	No. of Sub-Divisions	4
2	No. of Blocks	7
3	Total Geographical Area (sq.km)	37170.00
4	No. of revenue villages	853
5	No. of Gram Panchayats	199

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Rajasthan
2	District	Jaisalmer
3	Agro-climatic Zone 1	PAZ14 - Western Dry Region
4	Agro-climatic Zone 2	PAZ14 - Western Dry Region
5	Agro-climatic Zone 3	PAZ14 - Western Dry Region
6	Agro-climatic Zone 4	PAZ14 - Western Dry Region
7	Agro-climatic Zone 5	PAZ14 - Western Dry Region
8	Climate	Arid Desert
9	Soil Type	Sandy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	3717.00
2	Forest Land	29.01
3	Area not available for cultivation	580.01
4	Barren and Unculturable land	2277.79

5	Permanent Pasture and Grazing Land	87.51
6	Land under Miscellaneous Tree Crops	0.18
7	Cultivable Wasteland	2277.79

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Over Exploited	4
	Total	4

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	4.36	3.45	2.86	0.29
2	>1 to <=2 ha	8.42	6.67	13.00	1.30
3	>2 to <=4 ha	18.27	14.47	55.22	5.54
4	>4 to <=10 ha	69.80	55.27	426.38	42.79
5	>10 ha	25.44	20.14	499.06	50.08
6	Total	126.29	100.00	996.52	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Of the above, Small/ Marginal Farmers	12.00
2	Workers engaged in Allied agro activities	0.00
3	Workers engaged in Household Industries	13.49
4	Other workers	105.00
5	Cultivators	132.00
6	Agricultural Labourers	43.00

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	649.00	351.00	299.00	560.00	89.00
2	Scheduled Caste	99.00	53.00	46.00	-	-
3	Scheduled Tribe	42.00	23.00	20.00	-	-
4	Literate	371.53	267.61	147.53	-	-

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	116.00
2	Rural Households	100.00
3	BPL Households	25.00

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	769
2	Villages having Agriculture Power Supply	769

Health, Sanitation, Livestock and Agricultural Infrastructure

10. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	808
2	Primary Health Centres	31
3	Primary Health Sub-Centres	215
4	Dispensaries	3
5	Hospitals	6
6	Hospital Beds	897

11. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Registered FPOs	9
2	Agro Service Centres	1
3	Soil Testing Centres	1
4	Approved nurseries	1
5	Pumpsets Energised	21
6	Krishi Vigyan Kendras	2

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	802.30
2	Irrigation Potential Created	390.00
3	Net Irrigated Area (Total area irrigated at least once)	132.57
4	Area irrigated by Canals/ Channels	240.40
5	Area irrigated by Wells	142.53
6	Area irrigated by Tanks	0.38
7	Area irrigated by Other Sources	1.92
8	Irrigation Potential Utilized (Gross Irrigated area)	384.89

13. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	8978
2	Railway Line [km]	312

14. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Indigenous	396240.00
2	Buffaloes	4541.00
3	Sheep - Indigenous	837181.00
4	Goat	1097416.00
5	Pig - Cross bred	686.00
6	Horse/Donkey/Camel	40459.00

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)	116	116
Rainfall - Actual (mm)	697	697

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1175.00	1175.00
Net sown area ('000 ha)	731.00	731.00
Cropping intensity (%)	16074.00	160.74

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	-	83624	74753
GLC through KCC (Rs. lakh)	-	163939.00	157141.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	1
Soil Health Cards Issued (No.)	-	4755

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)
Pearl Millet	66.53	82.56	1240.94	95.57	112.37	1175.79
Moth Beans	17.05	96.56	5663.34	33.81	16.80	496.86
Mungbean	27.62	70.02	2535.12	48.61	39.74	817.53
Sesame	1.97	1.33	675.13	1.25	0.86	688.00
Groundnut	51.05	102.10	2000.00	57.85	115.70	2000.00
Sorghum	297.00	161.25	542.93	4028.27	482.00	119.65
Wheat	7.15	4.20	587.41	7.32	4.32	590.16
Horse Gram	148.12	72.91	492.24	117.32	57.77	492.41
Taramira	0.44	0.22	500.00	23.57	7.14	302.93
Indian Mustard	49.42	29.64	599.76	55.90	33.50	599.28
Rayda	33.21	20.00	602.23	22.63	13.52	597.44
Cumin	88.28	44.14	500.00	143.97	72.00	500.10

Castor	8.00	12.06	1507.50	5.12	7.89	1541.00
Isabgol	47.32	18.93	400.04	77.62	31.00	399.38

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	120	120
Net Irrigated Area (000 ha)	133	133
Gross Irrigated Area (000 ha)	385	385

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Jaisalmer	Jaisalmer	Over Exploited
2	Rajasthan	Jaisalmer	Sam	Over Exploited
3	Rajasthan	Jaisalmer	Sankra	Over Exploited

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	2	2

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Date Palm	0.25	13.32	0.25	13.32
Pomegranate	0.45	5.12	0.45	5.12

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	29	29
Waste Land (000 ha)	2277	2277
Degraded Land (000 ha)	580	580

District Profile

Key Insights into Livestock, Fisheries and Land Development

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	20.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Storage Godowns (No.)	6.00
Storage Godowns (Capacity - 000 MT)	69.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4.00
Market Yards [Nos] / Wholesale Market (No.)	8.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2024
Fertilizer Consumption (000 kg)	20447.00

MSME

Particulars	Status
Micro Units (No.)	11772
Small Units (No.)	120
Medium Units (No.)	4
Udyog Aadhar Registrations (No.)	11896

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	19	15
EDP for artisans/ entrepreneurs by DIC/NABARD (No.)	20	-

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Developed	5491	3767	-	-	-	9258
Under Development	17127	-	-	-	-	17127

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	132	132
No. of SHGs credit linked (including repeat finance)	38	38
Bank loan disbursed (Rs. lakh)	60.00	60.00
Average loan per SHG (Rs. lakh)	1.57	1.57

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	122	145
Consumer Stores (No.)	3	4
Housing Societies (No.)	17	17
Weavers (No.)	4	7
Marketing Societies (No.)	0	7
Industrial Societies (No.)	6	
Others (No.)	350	370
Total (No.)%	502	550

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	153	163
Multi state cooperative societies (No.)%	6	6

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

Sr. No.	State	District	Block	31.03.2025		
				Sector	No.of Societies	Spread
1	Rajasthan	Jaisalmer	Jaisalmer	Milk societies	26	Average
2	Rajasthan	Jaisalmer	Jaisalmer	Housing Societies	7	Average
3	Rajasthan	Jaisalmer	Jaisalmer	Labour Societies	1	Average
4	Rajasthan	Jaisalmer	Jaisalmer	Agro Processing Societies	17	Average
5	Rajasthan	Jaisalmer	Bhaniyana	Agro Processing Societies	28	Average
6	Rajasthan	Jaisalmer	Bhaniyana	Milk Societies	7	Average
7	Rajasthan	Jaisalmer	Bhaniyana	Weavers Societies	1	Average
8	Rajasthan	Jaisalmer	Bhaniyana	Labour Societies	1	Average
9	Rajasthan	Jaisalmer	Fatehgarh	Milk societies	10	Average
10	Rajasthan	Jaisalmer	Fatehgarh	Marketing Societies	1	Average
11	Rajasthan	Jaisalmer	Fatehgarh	Housing Societies	1	Average
12	Rajasthan	Jaisalmer	Fatehgarh	Agro Processing Societies	38	Average
13	Rajasthan	Jaisalmer	Mohangarh	Marketing Societies	2	Average
14	Rajasthan	Jaisalmer	Mohangarh	Milk Societies	20	Average

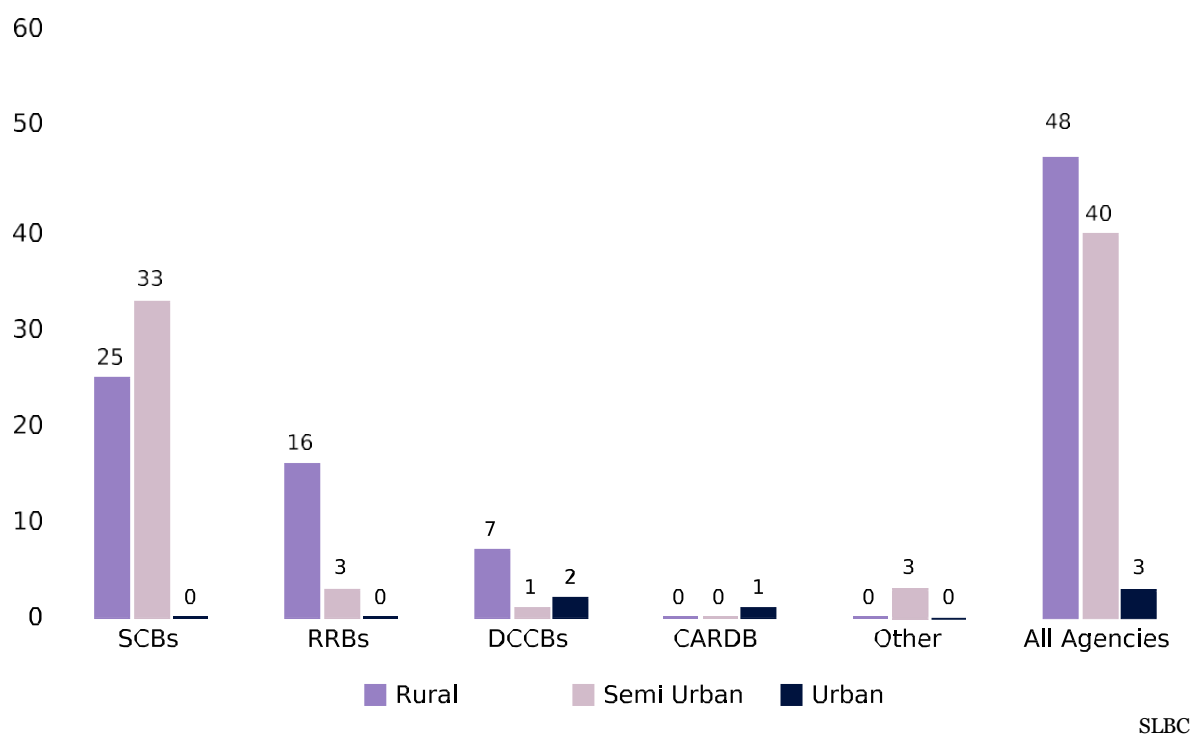
15	Rajasthan	Jaisalmer	Mohangarh	Housing Societies	1	Average
16	Rajasthan	Jaisalmer	Mohangarh	Agro Processing Societies	36	Average
17	Rajasthan	Jaisalmer	Mohangarh	Labour Societies	1	Average
18	Rajasthan	Jaisalmer	Sam	Marketing Societies	1	Average
19	Rajasthan	Jaisalmer	Sam	Labour Societies	19	Average
20	Rajasthan	Jaisalmer	Sam	Housing Societies	8	Average
21	Rajasthan	Jaisalmer	Sam	Weavers Societies	4	Average
22	Rajasthan	Jaisalmer	Sam	Milk Societies	33	Average
23	Rajasthan	Jaisalmer	Sam	Agro Processing Societies	24	Average
24	Rajasthan	Jaisalmer	Sankra	Labour Societies	4	Average
25	Rajasthan	Jaisalmer	Sankra	Housing Societies	6	Average
26	Rajasthan	Jaisalmer	Sankra	Weavers Societies	28	Average
27	Rajasthan	Jaisalmer	Sankra	Milk Societies	37	Average
28	Rajasthan	Jaisalmer	Sankra	Agro Processing Societies	23	Average
29	Rajasthan	Jaisalmer	Nachana	Labour Societies	2	Average
30	Rajasthan	Jaisalmer	Nachana	Housing Societies	1	Average
31	Rajasthan	Jaisalmer	Nachana	Weavers Societies	2	Average
32	Rajasthan	Jaisalmer	Nachana	Milk Societies	10	Average
33	Rajasthan	Jaisalmer	Nachana	Agro Processing Societies	16	Average

Status/ progress under various schemes of MoC in the district

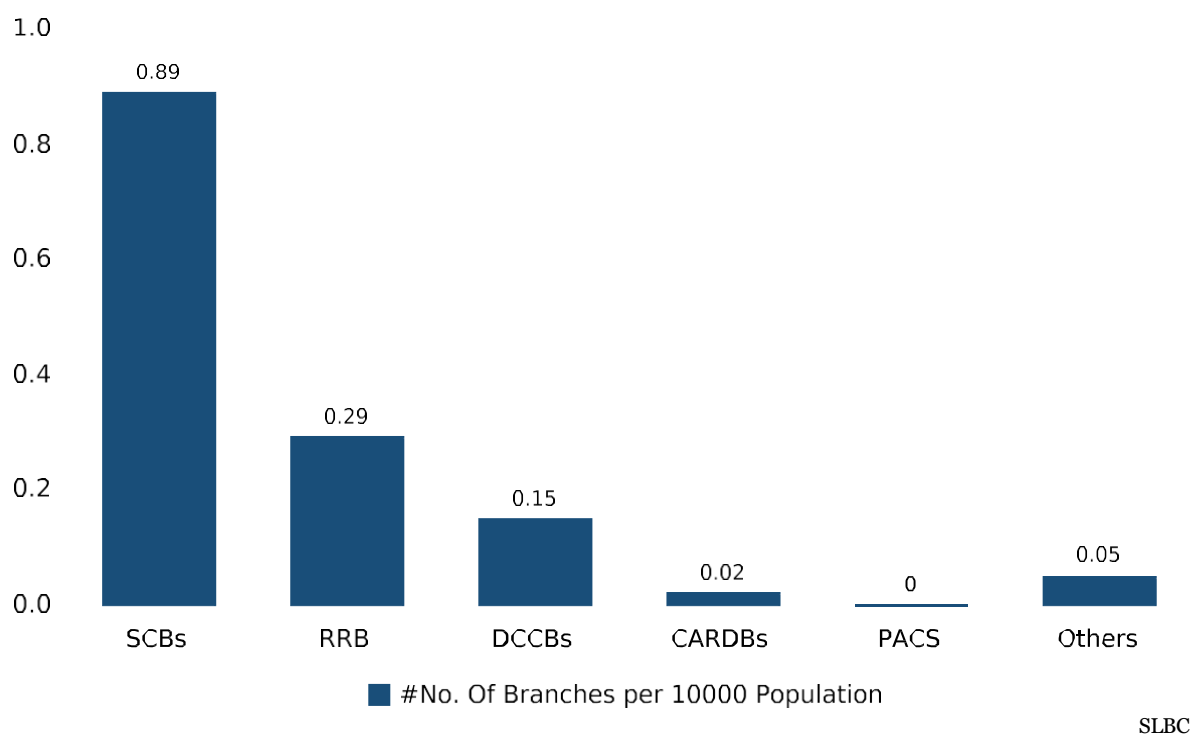
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	163
2	Potential for formation of new MPACS	77
3	PACS Computerisation	58

Banking Profile

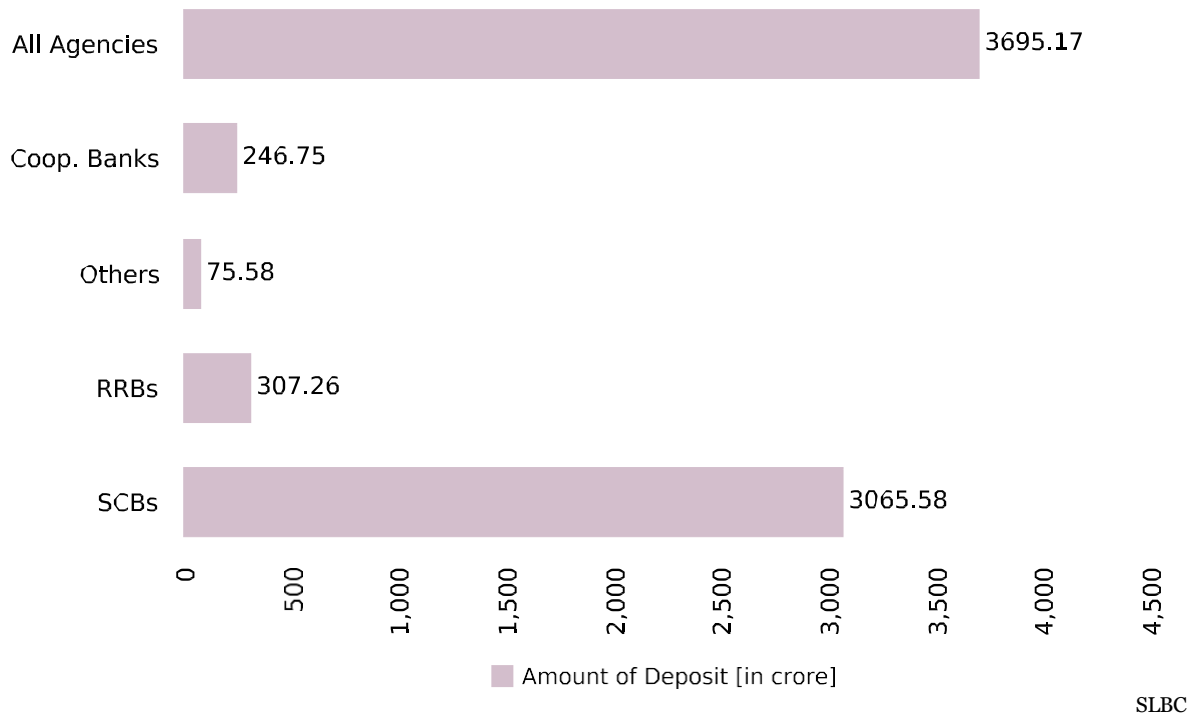
1. Agency wise - Number of branches in the district



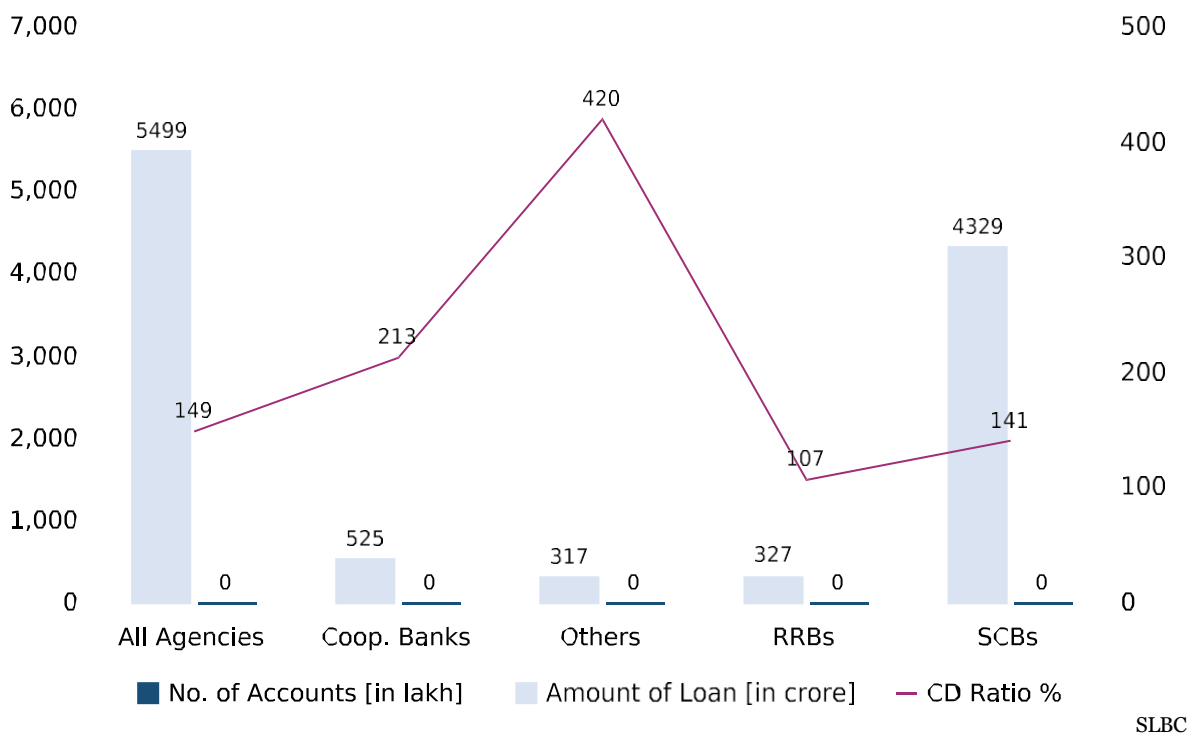
2. Branch Penetration



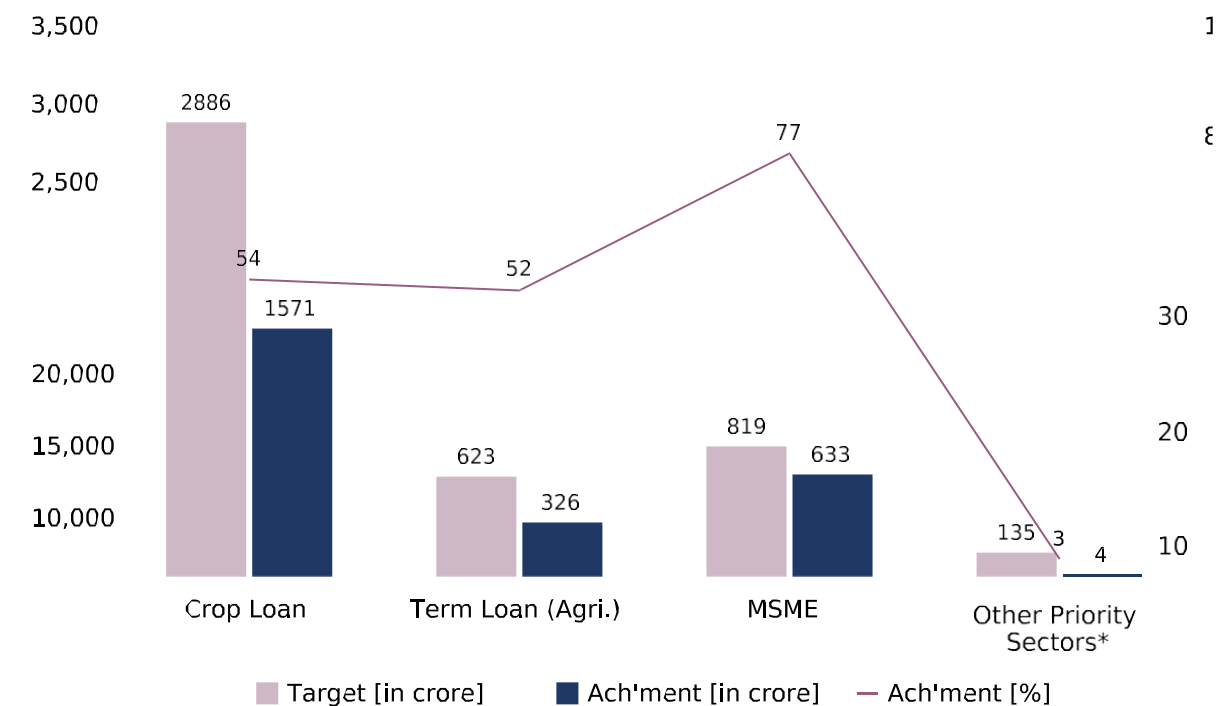
3. Agency wise - Deposit O/s



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

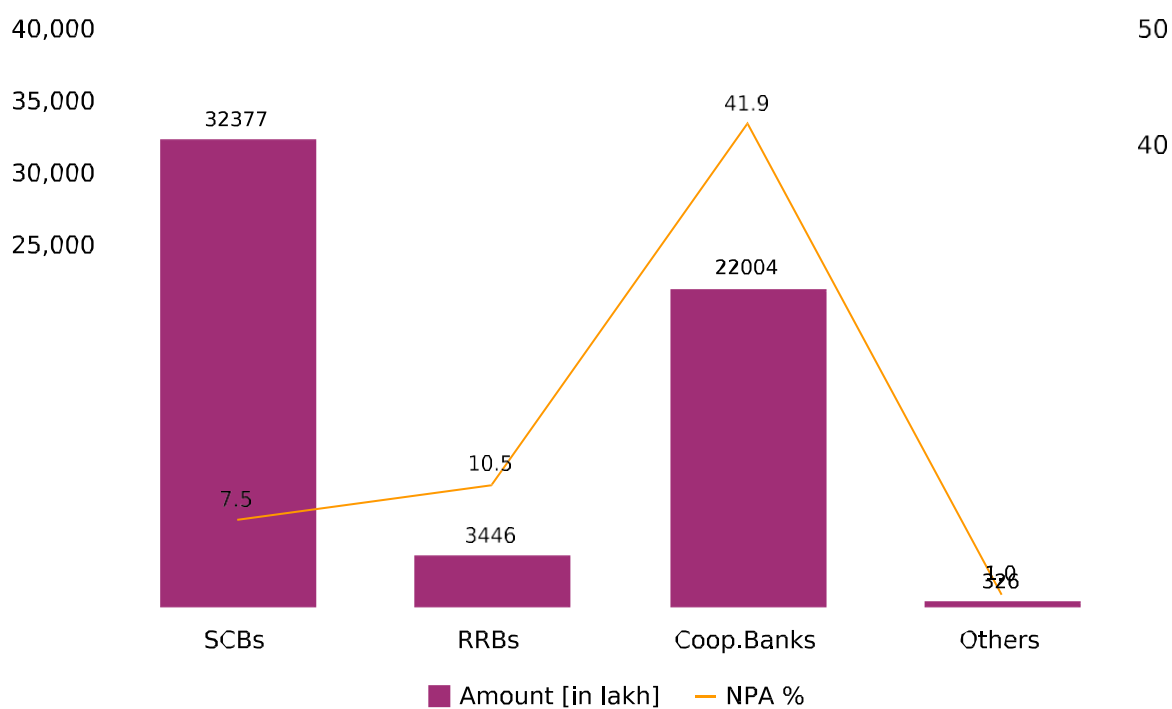


5. Sector-wise Performance under ACP



SLBC

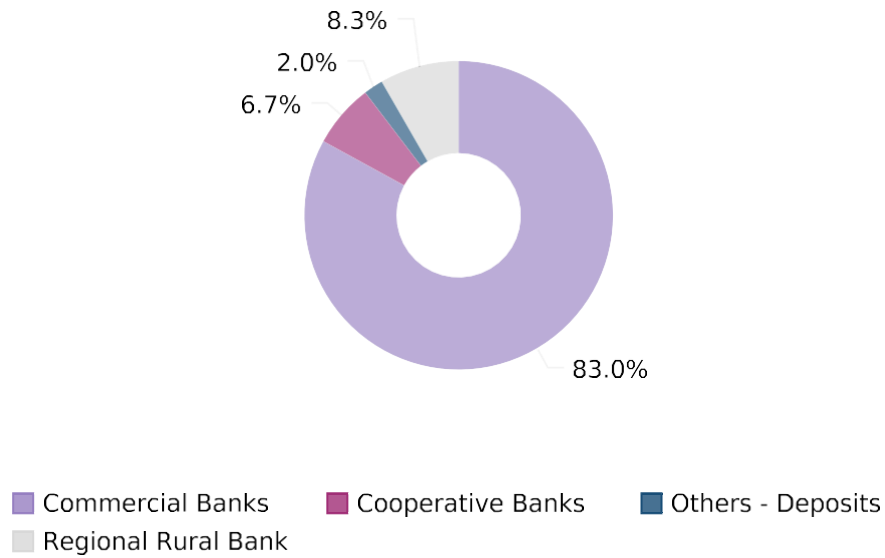
6. NPA position



SLBC

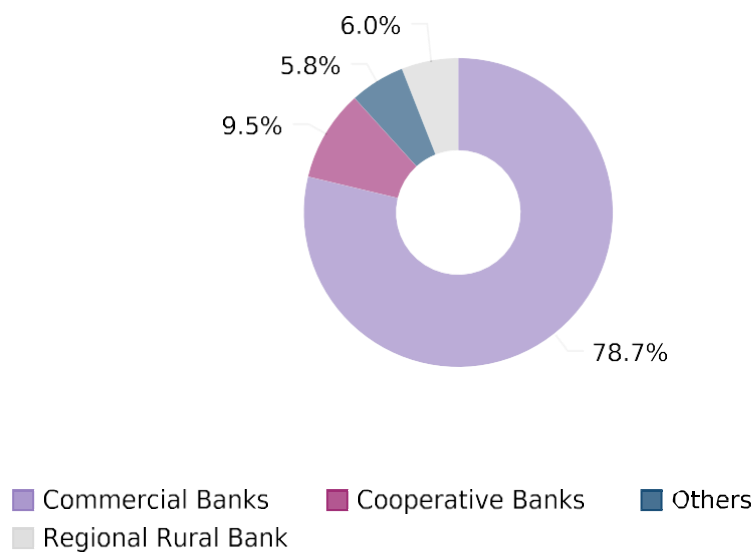


7. Agency wise - Share of Deposit O/s Year 2024-25



SLBC

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



SLBC



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	18	58	25	33	0
Regional Rural Bank	1	19	16	3	0
District Central Coop. Bank	1	10	7	1	2
Coop. Agr. & Rural Dev. Bank	1	1	0	0	1
Primary Agr. Coop. Society	163	0	0	0	0
Others	0	3	0	3	0
All Agencies	184	91	48	40	3

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	261247	286644	306558	6.9	82.96
Regional Rural Bank	26801	27426	30726	12	8.32
Cooperative Banks	23445	24953	24675	-1.1	6.68
Others	7417.3	0	7558.5	0	2.05
All Agencies	318910	339023	369517	9	100

**3. Loans & Advances Outstanding**

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	343670.65	399957.10	432927.76	8.2	78.7
Cooperative Banks	40834.74	47150.45	52494.85	11.3	9.6
Others	19183.26	0.00	31715.44	0.0	5.8
Regional Rural Bank	29594.16	31583.32	32749.14	3.7	6.0
All Agencies	433282.81	478690.87	549887.19	14.9	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	131.6	139.5	141.2
Regional Rural Bank	110.4	115.2	106.6
Cooperative Banks	174.2	189.0	212.7
Others	258.6	0.0	419.6
All Agencies	135.9	141.2	148.8

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	226127	287258	99552	16590
Regional Rural Bank	83259	45970	19356	4682



Cooperative Banks	0	15087	57	0
Others	637	1329	1030	0
All Agencies	310023	349644	119995	21272

6. Performance on National Goals

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		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
Commercial Bank	187901.66	43.4	132926.68	30.7	64843.71	15	697.12	0.2
Regional Rural Bank	21262.13	64.9	19722.73	60.2	6720.83	20.5	84.56	0.3
Cooperative Bank	31856.84	60.7	31856.84	60.7	3753.64	7.2	3155.76	6
Others	14492.4	45.7	5232.68	16.5	4702.82	14.8	0	0
All Agencies	255513.03	46.5	189738.93	34.5	80021	14.6	3937.44	0.7

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'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	212593.00	231098.06	108.7	282353.00	225518.25	79.9	305628.00	186629.38	61.1	83.2
Cooperative Banks	76912.00	33182.44	43.1	78445.00	40787.48	52.0	84718.00	31856.81	37.6	44.2
Others	4632.00	11292.00	243.8	8207.00	13124.92	159.9	8857.00	13714.40	154.8	186.2



Regional Rural Bank	40863.00	22912.30	56.1	43452.00	28180.92	64.9	47155.00	21239.56	45.0	55.3
All Agencies	335000.00	298484.80	89.1	412457.00	307611.57	74.6	446358.00	253440.15	56.8	73.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	232700.00	183521.96	78.9	265736.00	163939.11	61.7	288647.00	157141.00	54.4	65.0
Term Loan (Agri.)	48700.00	17347.45	35.6	58421.00	22772.26	39.0	62347.00	32633.89	52.3	42.3
Total Agri. Credit	281400.00	200869.41	71.4	324157.00	186711.37	57.6	350994.00	189774.89	54.1	61.0
MSME	28400.00	29217.80	102.9	75800.00	48110.34	63.5	81864.00	63304.68	77.3	81.2
Other Priority Sectors*	25200.00	68398.30	271.4	12500.00	72789.86	582.3	13500.00	360.58	2.7	285.5
Total Priority Sector	335000.00	298485.51	89.1	412457.00	307611.57	74.6	446358.00	253440.15	56.8	73.5



9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	253820.00	31002.00	12.2	399957.10	32779.44	8.2	432927.76	32376.79	7.5	9.3
Regional Rural Bank	26801.00	2185.00	8.2	31583.32	2281.86	7.2	32749.14	3446.42	10.5	8.6
Cooperative Banks	23445.00	8145.00	34.7	47150.45	13772.43	29.2	52494.85	22003.94	41.9	35.3
Others	7417.00	341.00	4.6	0.00	0.00	0.0	31715.44	325.53	1.0	1.9
All Agencies	311483.00	41673.00	13.4	478690.87	48833.73	10.2	549887.19	58152.68	10.6	11.4

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal 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

There is an imperative to offer scientific storage facilities to the farming community nationwide safeguarding their produce from degradation and spoilage. Additionally, providing them with access to necessary credit would prevent them from being compelled to sell their produce at disadvantageous market rates. The gross cropped area in the district was 12.04 lakh ha. and net sown area were 8.63 lakh ha. The crop intensity in the district was 160% during 2024-25. Agroclimatic zone is hyper arid partially irrigated western plain with sandy soil. The average actual rainfall is 697 mm and normal rainfall is 116 mm. In the district net irrigated area is 1.33 lakh ha. and irrigation potential area has been created 3.90 lakh ha. The major crops that are sown in the district is cumin, isabgol, pearl millet, groundnut. Farmers are using zero budgeting agriculture by way of creating khadin in their farms.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India offers interest subvention to farmers under the Interest Subsidy Scheme (ISS) enabling them to access short-term crop loans up to Rs 3 lakh at an effective interest rate of 4 per annum. Initially, crop loans are disbursed at 7% with a 3% rebate provided for timely repayment, thereby reducing the effective interest rate to 4%. The Rajasthan government also offers interest sub-vention to farmers through the Interest Subsidy Scheme (ISS) providing a 4% per annum interest subsidy on short-term crop loans up to Rs 1.50 lakh. Under the Central Sector Scheme (CSS), the Government of India aims to establish 10000 new Farmer Producer Organizations (FPOs) nationwide. These organizations will enhance farming infrastructure, improve farming standards and boost farmers' income. In Jaisalmer district efforts are underway to establish FPOs in four centers: Jaisalmer, Sankda, Mohangarh and Fatehgarh. Under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme small and marginal farmer families (SMFs) owning agricultural land up to 2 hectares receive annual assistance of Rs 6000.00. This assistance is disbursed into three equal installments directly into their bank accounts through DBT Mode. Agriculture in the district primarily relies on rainfall. The main sources of irrigation include the Indira Gandhi Canal tube wells and wells.

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 - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Irrigated_ Pre- Kharif Kharif Rabi	Ha	0.37	1	210000	78420.30	78420.30
2	Cereals - Barley/ Jav_Irrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.51	1	2100	1067.36	1067.36
3	Cereals - Millets_Irrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.30	1	126000	37884.42	37884.42
4	Cereals - Sorghum/ Jowar_Unirrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.30	1	4000	1198.40	1198.40
5	Cereals - Wheat/ Gehu_UnIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.59	1	3500	2048.55	2048.55
6	Fibre Crops - Cotton/ Kapaas_Irrigated_ Conventional_ Kharif	Ha	0.65	1	700	456.47	456.47
7	Medicinal And Aromatic Plants - Isabgol_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.36	1	70700	25191.11	25191.11
8	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated_ Pre- Kharif Kharif Rabi	Ha	0.44	1	3500	1522.99	1522.99
9	Oil Seeds - Groundnut/ Moongfali_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.72	1	31500	22803.83	22803.83
10	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.41	1	28000	11444.72	11444.72
11	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.28	1	4900	1389.43	1389.43
12	Oil Seeds - Taramira_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.25	1	1400	349.02	349.02
13	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/Gram_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.41	1	77000	31390.59	31390.59
14	Pulses - Moth Beans/ Moth Ki Dal/Mataki_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.32	1	7000	2232.02	2232.02
15	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.43	1	25200	10785.60	10785.60
16	Spices & Condiments - Cumin/ Jeera_unIrrigated_ Conventional_ Pre- Kharif Kharif Rabi	Ha	0.54	1	49000	26529.58	26529.58
Sub Total					644500	254714.39	254714.39
Post Harvest							25471.44
Maintenance							50942.88
Total							331128.71
Grand Total					644500	254714.39	331128.71

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Minor irrigation plays a crucial role in the district's agricultural development. This primarily involves groundwater exploitation and surface water utilization. Additionally, methods such as drip irrigation sprinklers and underground pipeline water harvesting also fall under minor irrigation practices. During the period of 2024-25, out of the total net sown area of 8.63 lakh hectares in the district the net irrigated area is 1.33 lakh hectares accounting for 11 per cent of the net sown area. The remaining 89 per cent of the total area relies on rain-fed farming, subject to the uncertainty of rainfall. Groundwater remains the sole reliable source for assured irrigation with wells and tube wells serving as the district's primary irrigation sources. There are no rivers or ponds available for irrigation purposes in the district. Among the districts seven blocks Jaisalmer (rural and urban) Sam and Sankara blocks are classified as over-exploited areas highlighting the necessity for promoting small and medium-sized irrigation schemes through increased loan facilitation.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Groundwater development in Jaisalmer is at 323.91 indicating severe overexploitation of groundwater resources in the district. Additionally, the area faces challenges with water quality particularly in blocks like Jaisalmer Sam and Sankara where groundwater is excessively saline rendering it unsuitable for drinking purposes. Among the seven blocks in Jaisalmer district Jaisalmer (both rural and urban) Sam and Sankara blocks have experienced significant groundwater exploitation. The district receives an average rainfall of 176 mm annually entirely dependent on the southwest monsoon. Promoting minor irrigation initiatives in the district should focus on investing in rainwater harvesting diggi (small ponds) tanka (underground reservoirs) khadin (rainwater harvesting structures) and ponds. A robust action plan is essential to secure funding for minor irrigation initiatives.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Diesel Pump Sets--6.5 HP	No.	0.40	90	350	138.60	124.74
2	Drip Irrigation-- 3m*3m lateral size12mm-1ha model	ha	0.54	90	3500	1895.39	1705.83
3	Dug-cum-Bore Well- Jaisalmer dia2mdepth 45m; Boring(Per.) Dia- 200mm depth 30m	No.	3.19	90	1400	4470.06	4023.04
4	Electric Pump Sets--10.0 HP	No.	0.45	90	350	157.64	141.89
5	Electric Pump Sets--3.0 HP	No.	0.28	90	400	112.96	101.68
6	Electric Pump Sets--5.0 HP	No.	0.32	90	400	128.40	115.60

7	Electric Pump Sets--7.5 HP	No.	0.39	90	400	155.76	140.24
8	Solar PV Pump Sets (DC)--without USPC 3.0 HP	No.	1.78	90	350	622.79	560.49
9	Solar PV Pump Sets (DC)--without USPC 5.0 HP	No.	2.51	90	350	878.64	790.79
10	Solar PV Pump Sets (DC)--without USPC 7.5 HP	No.	3.49	90	350	1221.15	1099.07
11	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	2100	618.17	556.36
Total					9950	10399.56	9359.73

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization plays a crucial role in increasing yield and productivity, optimizing irrigation resources and facilitating the adoption of multi-cropping patterns. It also contributes to cost reduction and income enhancement. At the national level farm power availability was estimated at 2.02 kW/ha in 2016-17 with a target to increase to 4.0 kW/ha by 2030 under the Sub Mission on Farm Mechanization. This initiative by the government holds significant potential for doubling farmers' incomes. In the state for the year 2016-17 farm power availability was reported at 1.373 kW/ha while in Jaisalmer district it was notably lower at 0.089 kW/ha (Source: Final Report on Monitoring Concurrent Evaluation and Impact Assessment of Sub Mission on Agriculture Mechanization). It's noteworthy that the average landholding size in the district is 7.89 hectares.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

To encourage agricultural mechanization in Jaisalmer district the Government of India initiated a targeted initiative known as the Sub-Mission on Agricultural Mechanization (SMAM) during the 2014-15 fiscal year. This scheme aims to enhance the accessibility and affordability of farm machinery for small and marginal farmers (SMEs). It achieves this by establishing Custom Hiring Centers (CHCs) and establishing hubs for advanced and high-value agricultural equipment and machinery banks. The goal is to ensure that these resources reach the intended beneficiaries effectively. In the district 89 per cent of farmers possess large land holdings while 11 per cent own small to medium-sized plots with an average land holding size of 15 hectares. Agriculture in the area primarily relies on rainwater supplemented by irrigation from the Indira Gandhi Canal tube wells and wells.

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	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	1050	730.31	657.23
2	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1400	6741.00	6066.90
3	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	1260	9572.22	8614.97
Total					3710	17043.53	15339.10

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The orchard area in Jaisalmer district spans 304.20 hectares. Despite the increasing demand for horticultural crops and changes in land use the progress in horticulture and orchard development has not met expectations. Consequently, a new commercially-oriented plan is being devised to address this situation. There is a pressing need to implement a comprehensive program. Pomegranate plum gooseberry and date horticulture has shown promising growth in the district offering potential milestones in boosting farmers income through scientific methods and value addition. In arid regions adopting drip irrigation can significantly enhance the productivity of horticultural crops. In 2009 the district initiated a date plantation scheme under the Rashtriya Krishi Vikas Yojana (RKVY) establishing a Center of Excellence for Date Palm Farm covering 98 hectares.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

In Sagara-Bhojka village of Jaisalmer district there exists a Center of Excellence dedicated to dates where 15000 saplings have been planted. These include 7 female varieties namely Barhi Khuneji Jamli Khadrawi Khalas Sagai Medjool and 2 male varieties namely Ghanami Male and Madsari Male. Under the Pradhan Mantri Krishi Sinchai Yojana (Micro Irrigation) the Horticulture Department offers a 35 percent subsidy to general farmers and a 45 percent subsidy to small and marginal farmers on water-saving equipment such as drip irrigation systems sprinklers etc. There is a requirement to standardize date processing units for farmer producer organizations in collaboration with the government. Additionally it is crucial to set up government nurseries to ensure high-quality saplings. Banks should extend maximum loans to support this sector utilizing simplified financing methods for these activities.

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	35	39.34	35.42
2	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	350	359.52	323.54
3	Nursery --Nursery raising	ha	17.44	90	7	122.08	109.90
4	Other Plantation Crops--Date Palm (Tissue culture)	ha	7.62	90	140	1066.59	959.91
5	Protection Structure-Poly/Green Housing-4000 per square meter	sq.m.	44.94	90	280	12583.20	11324.88
Sub Total					812	14170.73	12753.65
Total					812	14170.73	12753.65

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests constitute the Earth's largest terrestrial ecosystem crucially supporting a vast array of life forms including 80 percent of amphibian species 75 percent of bird species and 68 percent of mammal species (Source: Hilton-Taylor and Stuart 2009). Forestry encompasses the science and art of cultivating nurturing and managing forest resources for the benefit of both the environment and humanity. Forests play a critical role in preserving biodiversity by serving as gene pools for food and medicinal crops. The state's total recorded forest area spans 32869.69 square kilometers amounting to 9.60 percent of its geographical area. Under the Rajasthan Forest Act 1953 these forests are classified as reserved forest (37.05) protected forest (56.55) and unclassified forest (6.40) from a legal standpoint. According to the India Forest Status Report-2021 from the Indian Forest Survey Dehradun the state's forest cover measures 16654.96 square kilometers with an additional tree cover spanning 8733 square kilometers. Together this totals 25387.96 square kilometers of forest and tree cover representing 7.42 percent of the state's geographical area. In the Jaisalmer district total forest area covers 29015 hectares. The Juli- flora spice has covered the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are ample barren and fallow land in the district. Therefore, farmers should be encouraged and supported to plant economically beneficial forests. Efforts should focus on developing this land by addressing encroachments on Auran Gochar land and banks should facilitate loans for the forestry sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Khejdi plant-5m*5m	ha	1.11	90	700	775.25	697.69
2	Plantation--Neem-5m*5m	ha	0.45	90	800	356.96	321.28
3	Plantation--Rohida plant-8m*5m	ha	1.10	90	800	881.68	793.52
Total					2300	2013.89	1812.49

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming serves as a viable supplementary business that small and marginal farmers can easily adopt to boost their income. It has been integrated extensively into poverty alleviation programs. In the district milk production has shown robust growth increasing at a compound annual rate of 12.70 percent. From 98000 MT in 2001-02 milk production rose to 255000 MT by 2013-14. The district boasts the highest per capita availability of milk in the state, reaching 988. According to the Climate Change Atlas on Indian Agriculture by the Indian Agricultural Research Institute, Hyderabad the district ranks second in the country for sustainability. However, climate change in the region is leading to higher surface temperatures reduced rainfall altered cropping patterns and lower livestock milk productivity adversely impacting food fodder water and the livelihoods of local communities.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The National Programme on Dairy Development is actively implementing the Tharparkar Lineage Selection Project at 5 centers across the district. The scheme aims to promote and conserve Tharparkar cattle breed. Chandhan in Jaisalmer serves as the Livestock Research Station affiliated with the College of Veterinary and Animal Sciences Bikaner. Research focusing on the Tharparkar breed is conducted here and facilities are provided for the breeding of Tharparkar cows and bulls. To bolster dairy and meat processing industries nationwide the GoI has allocated Rs. 15000 cr. under the Animal Husbandry Infrastructure Development Fund. This fund offers an interest subsidy of up to 3 percent to eligible beneficiaries for a maximum duration of seven years. Several new schemes are being considered for implementation in the district including the establishment of milk product manufacturing units calf rearing initiatives development of grazing lands and cultivation of green fodder. Additionally plans include setting up Bulk Milk Chilling Units at village and Panchayat levels.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	350	1256.85	1131.13
2	Chaff Cutter--02 bullocks driven cart(5*4*6)-without animal	No.	0.56	90	490	272.65	245.35
3	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	350	173.74	156.38
4	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	700	2075.64	1868.09
5	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/ Gir/Sahiwa 1	1+1	2.73	90	700	1910.86	1719.76
Sub Total					2590	5689.74	5120.71
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	800	144.64	144.64
2	Cross bred Farming_Others	Per Anim	0.14	1	700	97.37	97.37
Sub Total					1500	242.01	242.01
Total					4090	5931.75	5362.72

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming offers significant employment opportunities and serves as a viable income source for small farmers. It is known for its profitability particularly with the rising demand for eggs as a nutritious food item amidst a growing population and food needs. Additionally poultry farming gains importance due to chicken meat production and the utilization of feathers in small-scale industries. Moreover, given Jaisalmer's status as a tourist destination and its proximity to an international border there is a continuous increase in demand for chicken meat.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district serves as a central hub for consuming poultry products focusing solely on consumption aspects due to extreme hot weather.

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goat rearing play a crucial role in Jaisalmer district. The primary sheep breeds include Marwari and Jaisalmeri while Marwari is the predominant goat breed. Beyond dairy farming rural residents in the district are actively involved in raising sheep and goats.

This practice is often referred to as the farmers' ATM due to its ability to provide immediate cash when required.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

As per the Livestock Census-2019 Jaisalmer district has recorded 10.97 lakh goats and 8.37 lakh sheep. Additionally, there are 88 institutions under the supervision of the Joint Director in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry – SGP							
1	Goat – Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	1680	4314.24	3882.76
2	Sheep – Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	1050	6965.70	6269.13
Sub Total					2730	11279.94	10151.89
A.12 Working Capital – AH – Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	700	10.50	10.50
2	Sheep Farming_Others	Per Anim	0.01	1	700	10.50	10.50
Sub Total					1400	21.00	21.00
Total					4130	11300.94	10172.89

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Areas with water availability under the Indira Gandhi Canal Project in the district are suitable for fish farming. Farmers can be encouraged to explore fisheries in these command areas

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fish farming is now started in Sankda Block. Some farmers do fishery in their farm pond.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture0.5ha	ha	3.75	90	5	18.73	16.85
Sub Total					5	18.73	16.85
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Ha	4.28	1	5	21.40	0.21
Sub Total					5	21.40	0.21
Total					10	40.13	17.06

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

With the expansion of infrastructure such as the road network in villages the use of two-wheelers is also on the rise.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Banks should inform farmers about various Gold Card (Indirect Agricultural Loan) schemes through multiple platforms and ensure maximum financing is provided.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	35	299.60	239.68
2	Jewel Loans-Jewel Loans/ Gold Loans	No.	5.35	70	50	267.50	187.25
3	Soil Testing Lab	No.	5.35	80	7	37.45	29.96

4	Solar Energy-SolarAgriculture Pump-3 HP Power (with USPC)	No.	2.33	90	350	813.82	732.41
5	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.28	90	350	1148.21	1033.41
6	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.37	90	350	1529.08	1376.20
7	Solar Energy-Solarisation of Grid Connected Agri. Pump->10 KW upto 15 KW-Individual	No.	0.44	90	70	30.73	27.65
8	Two-Wheeler Loans	No.	1.07	90	350	374.50	337.05
Total					1562	4500.89	3963.61

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently farmers primarily focus on crop production which leads to uncertainty in their income and employment. To address this, integrating various agriculture-related enterprises can not only boost farmers' income but also create new employment opportunities for their families. The integrated farming system can be defined as an approach that combines two or more components using the principles of minimal competition and maximum complementarity incorporating modern agricultural management practices. This system aims for the sustainable and environmentally friendly development of agricultural income family nutrition and ecosystem services. Estimates suggest that diversified agriculture involving more than two enterprises can generate double the income compared to farming with two or fewer enterprises. To meet the increasing food demand of the growing population by producing large quantities of food grains the integrated farming system (IFS) includes main components such as crops livestock poultry and plants. These crop systems may involve sub-systems like mixed or intercropping as well as multi-tier cropping. Livestock components can include dairy cattle goats and sheep while tree components may encompass fruits, timber, fuel and fodder. Key factors influencing the selection of an IFS model include soil type rainfall pattern distribution and duration of the cropping season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

In the district two agricultural science centers located in Jaisalmer and Pokaran are showcasing the integrated farming system model tailored for dry areas. Seven Farmer Producer Organizations in the district are actively engaged in various schemes benefiting numerous progressive farmers who have adopted the integrated farming system.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

It is widely recognized that small farmers often lack the financial capability to retain their products until market prices become favorable. There is an imperative to offer scientific storage facilities to the farming community nationwide safeguarding their produce from degradation and spoilage. Additionally, providing them with access to necessary credit would prevent them from being compelled to sell their produce at disadvantageous market

rates. There is one private market yard and two APMC operates in the district. Out of them, one is e-NAM.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The principal crops cultivated in the district include millet gram pulses guar cumin and isabgol. To facilitate grain storage the Rajasthan State Warehousing Corporation operates warehouses with capacities of 8550 MT in Jaisalmer and 74550 MT in Mohangarh as of the report dated 30 June 2024 (Source: RSWC). Due to insufficient warehouse facilities in the district farmers struggle to store their produce resulting in challenges to obtain fair prices. Therefore, banks are encouraged to finance individual warehouses ranging from 50 MT to 5000 MT under the Agriculture Marketing Infrastructure Scheme of NABARD. Adequate warehouse facilities help prevent forced selling by farmers, ensuring they receive fair market prices for their produce. Considering the extensive cultivation of cumin and the production pattern of guar in the district, a potential storage capacity of 255000 tons has been estimated. To support farmers in securing fair prices for their produce the district operates one primary agricultural produce market and three secondary produce markets in Nachna Mohangarh and Ramgarh. Additionally, there are 163 PACS in the district with 79 societies equipped with warehouses ranging from 50 to 100 MT. Furthermore, a private market yard operates in Sultana within the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	107.00	80	14	1498.00	1198.40
2	Godown	No.	37.45	80	7	262.15	209.72
Total					21	1760.15	1408.12

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Jaisalmer district situated in the Western Thar Desert comprises of 58 percent cultivable wasteland. To enhance soil quality various activities such as field embankments soil stabilization dune stabilization windbreaker development and pond construction are undertaken. Where irrigation facilities are available through wells special importance is given to the work of bunding of fields under which pipe lining is done inside the ground with AC/PVC pipes. Given the predominance of alkaline soil across much of the district there is significant potential for land reclamation vermicomposting and fencing activities due to its expansive area.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The total reported area in the district is 3717008 hectares with 580831 hectares classified as uncultivable land and 2277786 hectares as barren land. The gross sown area in the district has been 1204056 hectares, and the net sown area has been 863542 hectares. Sandbanks shifting due to storms in the district pose significant challenges to agriculture and transportation. The Indira Gandhi Canal Project is considered vital for Jaisalmer district facilitating irrigation across approximately 240402 hectares. Land development initiatives led by the District Agriculture Officer Soil Conservation and Watershed Development Officer include tree plantation construction of dams/ponds/banks and rainwater harvesting for agricultural purposes. These efforts also involve training local farmers in proper crop cultivation techniques and providing various types of plants and agricultural implements at subsidized rates or for free.

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- 3.0ha	No.	6.39	90	210	1341.48	1207.29
Total					210	1341.48	1207.29

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Infrastructure is fundamental for fostering development and agricultural infrastructure comprises a broad spectrum of services essential for supporting production procurement processing conservation and trade. This includes:

- Resource-based infrastructure such as water management and irrigation systems as well as agricultural power and energy.
- Physical infrastructure encompassing road networks transportation facilities storage capacities processing units and conservation measures.
- Institutional infrastructure supporting agricultural research extension services ICT-based solutions financial services and marketing initiatives.
- Input-based infrastructure providing facilities for quality seeds, fertilizers, pesticides and other essential inputs that strengthen the backward linkages within the agricultural

production system.

- The establishment of such comprehensive infrastructure not only enhances agricultural development but also creates new avenues for investment and facilitates the flow of credit towards the commercialization of agriculture.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Farmers should receive more soil testing cards and awareness campaigns should be intensified. There is a growing need to promote the increased use of vermicompost alongside advocating for organic pesticides over chemical alternatives. High-quality seeds vermicompost organic manure compost and bio-fertilizers should be readily accessible in the market. By promoting organic farming practices farmers can reduce expenses on fertilizers and pesticides while potentially earning higher incomes compared to conventional methods. Providing information on land fertility assessments ensuring timely availability of seeds and advocating proper fertilizer use not only enhances crop production but also improves crop quality. Consequently, farmers can achieve fair prices and profits when selling their produce.

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	7	74.90	67.41
Total					7	74.90	67.41

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management are crucial for enhancing the value of agricultural products.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India supports the sector through various initiatives including the Liberalized Foreign Direct Investment Policy National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural Exchange (Trade Portal by APEDA), Agricultural Infrastructure Fund and several other schemes. Key initiatives of GoI and GoR include:

PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of

modern infrastructure with efficient supply chain management from farm gate to retail outlet. The scheme will benefit the farmers by increasing their income, generate employment opportunities, stimulate the export of processed food and reduce food wastage. Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost.

Prime Minister Formalization of Micro Food Processing Enterprises (PM-FME) Scheme: Aligned with the Atmanirbhar Bharat Abhiyan and "Vocal for Local" campaign this scheme has a total outlay of Rs. 10000 cr. for the period 2020-21 to 2024-25. It aims to provide credit-linked subsidy. Individual micro food processing units can avail of a credit-linked capital subsidy of 35 of the eligible project cost up to a max. of Rs. 10 lakh per unit for upgradation. FPOs SHGs and cooperatives can access a credit-linked grant of 30 for capital investment. SHGs engaged in food processing can receive working capital and purchase small equipments along with a seed capital of Rs. 40000.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	26.75	80	7	187.25	149.80
2	Dairy Processing Unit	No.	5.35	80	7	37.45	29.96
3	Dal/ Pulses Mill	No.	26.75	80	7	187.25	149.80
4	Spice Processing	No.	26.75	80	7	187.25	149.80
Total					28	599.20	479.36

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

According to the NAFIS report 2021-22, the average credit taken by agricultural households indicates that 86 per cent of the credit requirement was met through institutional sources and 14 per cent from non-institutional sources. Further, due to lack of proper legal framework and lack of records related to their agricultural activity, tenant farmers/tenant farmers are facing a lot of problems. Sharecropper/ Oral Lessees Landless labourers face difficulty in getting institutional credit. According to PSA annual returns (2015-16), only 41 per cent of small and marginal farmers can be covered by public and private sector banks. Apart from these problems and challenges of access to credit, the share of credit for allied activities i.e. livestock, forestry and fisheries was sub-optimal compared to its contribution to agricultural production.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Assistance for setting up Agri-Clinic and Agri-Business Centre (ACABC) - This initiative

facilitates local farmers access to innovative and cost-effective agricultural technologies. Under this scheme ACABC are established leveraging the expertise of agriculture graduates to deliver professional extension services to farmers.

Loan of PACS - Primary Agricultural Credit Society is an integral component of India's long-standing cooperative banking system. To catalyze a transformative shift in the agricultural sector PACS must evolve beyond its current role as a credit society to become a Multi-Service Center and Multipurpose-PACS.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) - Prime Minister Shri Narendra Modi announced the PMJDY during its inauguration the Prime Minister described it as a "celebration of liberation from the vicious cycle" of poverty.

Prime Ministers Jeevan Jyoti Bima Yojana (PMJJBY) and Prime Ministers Suraksha Bima Yojana (PMSBI) - The rates of premium for these plans are Rs 436 Rs 20 p.a. respectively.

Self Help Groups (SHG) - SHG is a group of micro entrepreneurs, whether registered or unregistered with diverse social and economic backgrounds who come together voluntarily to save small amounts of money regularly and contribute to a common fund. They formally agree to meet their emergency needs through mutual assistance.

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	7	149.80	134.82
2	Custom Service Units/ Custom Hiring Centers	No.	53.50	80	35	1872.50	1498.00
Total					42	2022.30	1632.82

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The micro small and medium enterprises (MSME) sector has become a vibrant and dynamic part of the Indian economy. MSMEs play a crucial role in creating substantial employment opportunities with low capital costs and contribute to the industrialization of rural and backward areas. The district is known for producing Cotton Textiles Wood Products Paper Products & Printings Leather Products Chemical & Chemical Products Agro Based Wood & Wooden Products Salt Industries Stone Based Industries Gypsum Based industries. There are 11772 MSME units that are micro, 120 units are small in the district. 11896 Units have Udyog Aadhar Registration.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Center is dedicated to the industrial development of the district with a special focus on the growth of rural industries. Five industrial areas have been developed in the district. There are currently nine industrial areas in the district with plans for additional development.

Prime Minister Employment Generation Programme (PMEGP): This scheme aims to generate employment opportunities by promoting service and commercial activities in rural and urban areas of the State

Mukhyamantri Laghu Vanijyik Vahan Swarojgar Yojana : Mukhyamantri Laghu Vanijyik Vahan Swarojgar Yojana has been notified on 11 October th 2022 with the aim of creating self-employment opportunities in the State

A Rural Self-Employment Training Institute (RSETI) sponsored by the State Bank of India operates in the district offering training in various trades to unemployed youth. It is essential to organize training programs focused on agriculture animal husbandry and horticulture.

The Ministry of MSME runs the Credit Linked Capital Subsidy (CLCS) scheme which provides a 15 percent subsidy for additional investments by MSMEs for technology upgradation up to a maximum of Rs 1 crore. Additionally, entrepreneurs belonging to SC/ST are eligible for an extra 10 percent subsidy.

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.	2500.00	80	14	35000.00	28000.00
2	Manufacturing Sector - Term Loan-Micro	No.	20.00	80	315	18410.00	14728.00
3	Manufacturing Sector - Term Loan-Small	No.	300.00	80	35	10500.00	8400.00
Sub Total					364	63910.00	51128.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	105	52500.00	42000.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.00	80	210	3885.00	3108.00
3	Manufacturing Sector - Working Capital-Small	No.	60.00	80	105	6300.00	5040.00
Sub Total					420	62685.00	50148.00
II. MSME - Others							
1	Overdraft to PMJDY Account Holders	No.	0.10	100	700	70.00	70.00
Sub Total					700	70.00	70.00
II. Service Sector - Term Loan							
1	Trading Units - Term Loan-Micro	No.	24.00	80	210	3780.00	3024.00
Sub Total					210	3780.00	3024.00
II. Service Sector - WC							
1	Trading Units - Working Capital-Small	No.	60.00	80	70	4200.00	3360.00
Sub Total					70	4200.00	3360.00
Total					1764	134645.00	107730.00

Training on Assistant Electrician



Sixty rural youth were imparted training as Assistant Electrician in two batches by Shri Moolpuri Computer Education. This programme was sanctioned to Shri Moolpuri Computer Education by NABARD under Gramya Vikas Nidhi. Training was for a period of 60 days. After successful completion of training 40 youths have been placed for solar company in Rs. 12000 to Rs. 18000 p.m.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play a crucial role in bolstering a country's economy. Sustaining export growth requires a robust balance of trade and healthy foreign exchange reserves. Export performance significantly impacts a nation's industrial landscape. Product quality, competitive pricing, and effective packaging are critical factors for international competitiveness. Maintaining a high export growth rate is a national priority recognized by the government and export agencies alike. The import of finished goods and export of raw materials can negatively affect economic stability, particularly when there is heavy reliance on agriculture. The "Make in India" campaign seeks to foster self-reliance and promote the India brand globally. However, the export situation in the district currently faces challenges.

The Reserve Bank introduced the export financing scheme in 1967 to provide exporters with short-term working capital at international interest rates. This facility is offered through 'Pre-shipment/Packing Credit' and 'Post-shipment Credit'. The Government of India has simplified the documentation process to facilitate export business, now requiring only three documents for export credit: Bill of Lading/Airway Bill, Commercial Invoice cum Packing List, and Shipping Bill/Export Bill.

4.1.2 Infrastructure and linkage support available, planned and gaps

India's Foreign Trade Policy (FTP) 2023 has been initiated to boost exports and enhance the ease of doing business for exporters, focusing extensively on an "export control" regime. This policy is founded on principles of trust and partnership with exporters, structured around four key pillars: (i) incentives for rebates, (ii) collaborative export promotion, (iii) improving ease of doing business, and (iv) exploring emerging sectors. Emphasizing continuity with established schemes, the policy also remains adaptable to meet evolving requirements of the present era.

Another significant focus of FTP 2023 is to foster exports from the district level and enhance the development of local business ecosystems. The policy fosters collaborations with state governments and advances the Districts as Export Hub (DEH) initiative, aimed at identifying export-ready products and services and resolving issues at the district level. Additionally, the policy seeks to formulate district-specific export action plans outlining strategies tailored to promote identified products and services. FTP 2023 serves as a strategic roadmap to elevate India's exports to new heights and establish global leadership in the export sector.

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.	900.00	75	4	3600.00	2700.00
Total					4	3600.00	2700.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is one of the key factors to a productive, healthy, and equal society. The State is endeavoring to achieve the objective of total literacy and quality education through various programmes/ schemes like Samagra Shiksha Abhiyan, Continuing Education Programme and New India Literacy Programme. The objective of the Education Loan Scheme is to offer financial assistance to deserving and meritorious students from banks enabling them to pursue higher education both in India and abroad. The primary focus is on providing affordable financial support to every deserving student ensuring they have the opportunity to pursue further studies. Banks extend financial assistance for various courses within India and abroad with loans available up to Rs.25 lakh per individual for educational purposes including professional courses as per Reserve Bank norms. Loans up to Rs. 25 lakh fall under the priority sector category. Vocational education and training are pivotal sectors that directly contribute to the nations and states' progress. Educated citizens are crucial assets for the country. Therefore, there has been an increased emphasis on assessing credit potential in this sub-sector of the priority sector. Despite the significant benefits there are currently no ample vocational education centers in the district, resulting in minimal loans being disbursed in this area.

4.2.2 Infrastructure and linkage support available, planned and gaps

Efforts should be made to raise awareness about education loans utilizing various departments within the district for publicity. Banks should conduct financial literacy camps in all schools and colleges across the district to educate students about education loans. The education department should be informed about the financial services offered by banks to students. Higher education institutions are not available in the district. An effort may be made to develop higher education institutes in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	2.50	90	7	17.50	15.75
Total					7	17.50	15.75

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the NSSO, about 65 per cent financing of new construction in rural areas in 2010–11 was done by rural families with their own resources; about 26 per cent construction had some amount financed from non-institutional agencies such as moneylenders, family, and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes, banks and so on. Government of India has announced “Housing for All” by 2022. The Pradhan Mantri Awas Yojana targets women, economically weaker sections, SCs and STs and it is subsidized. In Rajasthan, total housing shortage in the urban sector was estimated to be 1.05 million by Technical Group on Housing Shortage, constituted by Govt. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutch and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.

4.3.2 Infrastructure and linkage support available, planned and gaps

Co-operative Housing Scheme Under this, individual long-term loans are being provided to members of housing societies/ Primary Agriculture Credit Societies (PACS) for construction of houses. A loan of Rs. 20.00 lakh for a period of 15 years is provided for construction/purchase /extension of houses.

A new housing loan scheme Grah Samridhi Housing Loan Scheme has been started for salaried people after taking undertaking by their employer/DDO. Under this scheme loan up to Rs.7.00 lakh is given for reconstruction and furnishing of house for the period of 7 years. Nirman Shramik Sulabhya Aawas Yojana: Under this scheme grant of a maximum of ₹1.5 lakh is being given for the beneficiaries to purchase a house or build a personal house under Schemes of Housing for all (Urban), Affordable Housing Scheme, Mukhyamantri Jan Aawas Yojana or any Central/State Housing Scheme. Loans up to Rs.45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	210	5250.00	4725.00
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	210	1260.00	1134.00
Total					420	6510.00	5859.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

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

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

Over the years, RIDF has emerged as a preferred source of funding for State Governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, Fisheries and Aquaculture Infrastructure Development Fund, NABARD Infrastructure Development Assistance, Rural Infrastructure Assistance to State Government etc. There is one irrigation project of Rs. 58.41 cr., 74 projects of Rural Road amounting to Rs. 166.49 cr and 19 projects of social sector for Rs. 27.31 cr. are going on in the district of Jaisalmer.

5.1.2 Infrastructure and linkage support available, planned and gaps

In developing countries like India infrastructure development primarily relies on public investment as the private sectors involvement is limited due to high initial costs significant risks and rising capital expenditures. Enhancing basic amenities is crucial for improving the living standards in rural areas. In alignment with this goal the action plan of NITI Aayog emphasizes adequate provisions for both rural and urban infrastructure facilities. To promote the development of these sectors the Central and State Governments have adopted policies aimed at boosting public and private investments. This approach aims to expand access to essential services such as roads, clean drinking water, healthcare, education energy and housing in rural areas.

Rajasthan state boasts an extensive road network covering a total length of 278813 km. The Public Works Department of the Government of Rajasthan is committed to the creation, development and maintenance of this network. According to the Basic Road Statistics of

India 2018-19 published by MORTH New Delhi the road density in Rajasthan stands at 81.47 km per 100 sq km whereas the national average is 165.24 km per sq km

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

Classrooms have been constructed in many schools under RIDF in the district. The school administration has established science lab, computer lab etc., in these rooms so that students are able to gain knowledge about science and computers. In addition, PHC and Veterinary Hospitals were also constructed to create health infrastructure in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Loans up to a limit of ₹8 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level. Loans up to a limit of ₹12 crore per borrower for building health care facilities in Tier II to Tier VI centres. In case of UCBs, the equivalent centres are those in Category 'D. These services significantly influence daily life longevity and earning potential. Therefore, ensuring improved access to social amenities is essential.

In alignment with the importance of social infrastructure the Government of India has initiated programs like the National Rural Drinking Water, Programme Samagra Shiksha Abhiyan and Swachh Bharat Abhiyan. These efforts aim to provide universal access to education, housing, sanitation and drinking water. Assessment of private investment feasibility in these activities considers both national and state government policies and district-specific circumstances.

Rural road projects Rs. 16649.21 lakh., Veterinary Hospital projects Rs.287.06 lakh, Education projects Rs. 296.45 lakh, Irrigation projects Rs. 5841.72 lakh and Medical & Health projects Rs. 2148 lakh are ongoing under various tranches of RIDF in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

Bankers need to discharge obligations on priority basis for financing the Social Infrastructure activities. Drinking water and sanitation participation of beneficiaries especially women in water supply schemes can be ensured. Village water and sanitation committees can be formed, and their capacity can be built and enhanced. The scheme can be successful only if participation of all rural households is ensured under various schemes of the Government of India like Samagra Shiksha Abhiyan Swachh Bharat Abhiyan 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.	10.00	80	7	70.00	56.00
2	Healthcare-Hospital	No.	800.00	80	7	5600.00	4480.00
3	Healthcare-Veterinary Clinic	No.	50.00	80	7	350.00	280.00
Total					21	6020.00	4816.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The first wind power project in Rajasthan was established on 10 April 1999 at Amarsagar in Jaisalmer featuring 43 windmills. The second wind energy park of Rajasthan State was developed in Laudrava also in Jaisalmer district. Plans are underway to potentially install 233 wind power plants near Shiv in Barmer and Fatehgarh areas of Jaisalmer. Nationwide the total wind energy production amounts to 39691 MW with Jaisalmer alone contributing 3510 MW approximately 9 of the national totals. Rajasthan's cumulative wind energy production reaches 4338 MW of which Jaisalmer accounts for 81. The state's overall renewable energy capacity stands at 19116.80 MW dominated by solar power at 14454.70 MW followed by wind at 4537.02 MW and biomass-based plants at 125.08 MW. Under the Solar Energy Policy 2019 Rajasthan aims to achieve a solar energy generation target of 30 GW by 2024- 25 leading India with the highest installed solar capacity exceeding 8000 MW. Rajasthan is also ranked among the top five states in the country for installed wind energy capacity. The state benefits from the highest solar radiation levels in India (5.72 kWh/m²/day) over 325 clear sunny days annually and ample flat land available at competitive rates making it highly conducive for setting up solar power generation units.

5.3.2 Infrastructure and linkage support available, planned and gaps

In the district Rajasthan Akshay Urja Nigam Limited (a Rajasthan Government undertaking) and Rajasthan Electronics and Instruments Limited (a public sector undertaking) are engaged in initiatives aimed at providing electricity in remote and underdeveloped rural areas where it is currently unavailable. The establishment of biogas plants in the district is overseen by the District Rural Development Agency with the Deenbandhu model being particularly popular. Although loans have been disbursed in the district for developing natural energy sources and waste management banks have categorized these activities under different headings resulting in incomplete data at the lead bank office. Instructions have been issued to banks to accurately categorize and report this data moving forward. In the district temperatures soar to 49 degrees Celsius during summer while even in winter there is ample sunlight for storing energy in solar panels. Banks should actively promote the installation of solar equipment by informing their reliable customers about available schemes. Additionally, they should encourage solar system installations at their rural branches to raise awareness and interest among customers.

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	Solar Energy-Roof Top Solar PV System with Battery	No.	8.00	90	375	2300.00	2070.00
2	Solar Energy-Solar Pump Sets	No.	9.00	90	210	1890.00	1701.00
Total					585	4190.00	3771.00

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	296	1061.830000	606.5314
B	Ongoing tranches	94	25.220000	185.3677
	Total (A + B)	390	1087.060000	791.8991

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	1	58.417200	28.9412
B	Rural roads & bridges	74	166.492100	132.9329
C	Social Sector	19	27.315100	23.4936
	Total (A + B + C)	94	252.224400	185.3677

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG Bank Linkage Programme was launched in 1992 with the objective of providing low-cost banking services to the economically weaker sections in a sustained and easy manner, which has become the world's biggest micro-credit disbursement programme today. The programme was started in 1992 as a pilot project of 500 clusters which today culminates in a massive micro-credit disbursement programme and financial inclusion. As of 31st March 2024, 144.22 lakh groups have joined this program across India. The bank accounts of the groups have Rs. 6508915.27 Lakh deposits. The NPA quantum of bank loans disbursed to groups has reduced from 2.79 % as on 31st March 2023 to 2.00% as on 31st March 2024. The Self-Help Group Bank Linkage (SHGBLP) programme has evolved into a holistic programme over time and has developed rapidly in India. This program has undoubtedly become a program to play a role as an effective tool for micro credit delivery and financial inclusion in the world.

6.2 Infrastructure and linkage support available, planned and gaps

Livelihood Acquisition Programmes such as LEDP and MEDP are being implemented by NABARD, in which the details of grant amount available in the financial year 2023-24 are as under:

- i. LEDP – Farm Sector – 60-120 participants, minimum 30 women batches and Non-Farm Sector – 60-90 participants – minimum 30 members, Cluster Based Livelihood Linked Training Programme – Grant is available on project basis.
 - ii. MEDP – Entrepreneurship Programme for Mature Groups – Maximum grant amount Rs.1,50,000/- Training Period 15 days, Participant- Minimum 30
- The poor quality of Self-Help Groups, especially those promoted by institutions in the formal sector, needs to be addressed.
 - Low performing districts/districts during 2023-24 There is a need to give special emphasis on associating banks in the form of more new NGOs and SHPs in the regions as well as speed up the credit linkage.

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	SHGs/ JLGs-Social Needs	No.	1.50	100	175	262.50	262.50
Total					175	262.50	262.50

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. The overuse of chemical fertilizers and pesticides is negatively impacting soil fertility. There is a critical need to enhance the rate of seed replacement across various crops.
2. To ensure that high-quality seeds are available promptly in sufficient quantity and at affordable prices thereby enhancing productivity.
3. Small and marginal farmers, including landless ones, play a crucial role in crop production. However, many of them lack access to crop loans. Enhancing agricultural production and productivity requires extending crop loans to these farmers through joint liability groups.
4. Advocating on environmentally sustainable smart farming systems
5. FPOs being provided with financial assistance upto Rs.18.00 lakh per FPO for a period of 03 years. In addition to this, provision has been made for matching equity grant upto Rs. 2,000 per farmer member of FPO with a limit of Rs.15.00 lakh per FPO and a credit guarantee facility upto Rs.2 crore of project loan per FPO from eligible lending institution to ensure institutional credit accessibility to FPOs. FPO strategies for scaling up FPO promotion by various stakeholders should focus on mass awareness building, institution development, forging linkages with the ecosystem and digital monitoring.
6. The Government of India offers interest subvention to farmers under the Interest Subsidy Scheme (ISS), enabling them to access short-term crop loans up to Rs 3 lakh at an effective interest rate of 4% per annum. Initially, crop loans are disbursed at 7%, with a 3% rebate provided for timely repayment, thereby reducing the effective interest rate to 4%.
7. The Rajasthan government also offers interest subvention to farmers through the Interest Subsidy Scheme (ISS), providing a 4% per annum interest subsidy on short-term crop loans up to Rs 1.50 lakh.

2. Water Resources

1. Groundwater development in Jaisalmer is at 323.91%, indicating severe overexploitation of groundwater resources in the district. Additionally, the area faces challenges with water quality, particularly in blocks like Jaisalmer, Sam, and Sankara, where groundwater is excessively saline, rendering it unsuitable for drinking purposes. Encourage the adoption of drip and sprinkler irrigation systems.
2. The district receives an average rainfall of 116 mm annually, entirely dependent on the southwest monsoon. The only solution to save water that water should not waste it unnecessarily. If we save water, we will save life and save whole world on the earth. We should join our hands together and make a promise of using water according to need only without contaminating it. Fresh, clean water is a limited resource.
3. Irrigation efficiency can also be improved through altering farming practices, such as crop rotation (plant crops according to seasons and soil conditions) and conservation tillage (leaving a previous year's crop residue on the field to reduce soil erosion and runoff) that help improve soil moisture conservation.

4. Conservation of water mainly refers to protecting, preserving, and controlling the usage of water and its resources. It is the system introduced to manage freshwater, reduce the wastage and protect the water and its resources to reduce and to avoid scarcity.

5. Promoting minor irrigation initiatives in the district should focus on investing in rainwater harvesting, diggi (small ponds), tanka (underground reservoirs), khadin (rainwater harvesting structures), and ponds. A robust action plan is essential to secure funding for minor irrigation initiatives.

3. Farm Mechanisation

1. Agricultural mechanization plays a crucial role in increasing yield and productivity, optimizing irrigation resources, and facilitating the adoption of multi-cropping patterns. It also contributes to cost reduction and income enhancement. At the national level, farm power availability was estimated at 2.02 kW/ha in 2016-17, with a target to increase to 4.0 kW/ha by 2030 under the Sub Mission on Farm Mechanization. This initiative by the government holds significant potential for doubling farmers' incomes.

2. In the state for the year 2016-17, farm power availability was reported at 1.373 kW/ha, while in Jaisalmer district, it was notably lower at 0.089 kW/ha (Source: Final Report on Monitoring, Concurrent Evaluation, and Impact Assessment of Sub Mission on Agriculture Mechanization). It's noteworthy that the average landholding size in the district is 7.89 hectares.

3. To encourage agricultural mechanization in Jaisalmer district, the Government of India initiated a targeted initiative known as the Sub-Mission on Agricultural Mechanization (SMAM) during the 2014-15 fiscal year. This scheme aims to enhance the accessibility and affordability of farm machinery for small and marginal farmers (SMEs). It achieves this by establishing Custom Hiring Centers (CHCs) and establishing hubs for advanced and high-value agricultural equipment and machinery banks. The goal is to ensure that these resources reach the intended beneficiaries effectively.

4. In the district, 89% of farmers possess large land holdings, while 11% own small to medium-sized plots, with an average land holding size of 7.89 hectares. Agriculture in the area primarily relies on rainwater, supplemented by irrigation from the Indira Gandhi Canal, tube wells, and wells.

4. Plantation and Horticulture

1. The orchard area in Jaisalmer district spans 304.20 hectares. Despite the increasing demand for horticultural crops and changes in land use, the progress in horticulture and orchard development has not met expectations. Consequently, a new commercially-oriented plan is being devised to address this situation. There is a pressing need to implement a comprehensive program. Pomegranate, plum, gooseberry, and date horticulture have shown promising growth in the district, offering potential milestones in boosting farmers' income through scientific methods and value addition.

2. In arid regions, adopting drip irrigation can significantly enhance the productivity of horticultural crops. In 2009, the district initiated a date plantation scheme under the Rashtriya Krishi Vikas Yojana (RKVY), establishing a Center of Excellence for Date Palm Farm covering 98 hectares.

3. In Sagara-Bhojka village of Jaisalmer district, there exists a Center of Excellence dedicated to dates, where 15,000 saplings have been planted. These include 7 female varieties: Barhi, Khuneji, Jamli, Khadrawi, Khalas, Sagai, Medjool, and 2 male varieties:

Ghanami Mel and Madsari Mel.

4. There is a requirement to standardize date processing units for farmer producer organizations in collaboration with the government. Additionally, it is crucial to set up government nurseries to ensure high-quality saplings. Banks should extend maximum loans to support this sector, utilizing simplified financing methods for these activities.

5. Forestry/ Waste Land Development

1. Forests constitute the Earth's largest terrestrial ecosystem, crucially supporting a vast array of life forms, including 80 percent of amphibian species, 75 percent of bird species, and 68 percent of mammal species (Source: Hilton-Taylor and Stuart, 2009). Forestry encompasses the science and art of cultivating, nurturing, and managing forest resources for the benefit of both the environment and humanity. Forests play a critical role in preserving biodiversity by serving as gene pools for food and medicinal crops.

2. The state's total recorded forest area spans 32,869.69 square kilometers, amounting to 9.60 percent of its geographical area. Under the Rajasthan Forest Act 1953, these forests are classified as reserved forest (37.05%), protected forest (56.55%), and unclassified forest (6.40%) from a legal standpoint. According to the India Forest Status Report-2021 from the Indian Forest Survey, Dehradun, the state's forest cover measures 16,654.96 square kilometers,

3. with an additional tree cover spanning 8,733 square kilometers. Together, this totals 25,387.96 square kilometers of forest and tree cover, representing 7.42 percent of the state's geographical area. Forest in the Jaisalmer district spread in 290 sq km

4. Non-governmental organizations should collaborate with government departments and banks in their operational areas to contribute to national forest development efforts aligning with the National Forest Policy. Government should support by subsidy, special schemes etc.

5. There are 88 institutions supervised by the Joint Director in the district. The National Dairy Development Scheme is actively implementing the Tharparkar Lineage Selection Project at 5 centers across the district: Fatehgarh, Khuhdi, Mohangarh, Sultana, and Chandhan. The scheme aims to promote and conserve Tharparkar cattle breed.

6. Chandhan in Jaisalmer serves as the Livestock Research Station affiliated with the College of Veterinary and Animal Sciences, Bikaner. Research focusing on the Tharparkar breed is conducted here, and facilities are provided for the breeding of Tharparkar cows and bulls.

7. To bolster dairy and meat processing industries nationwide, the Government of India has allocated Rs. 15,000 crore under the Animal Husbandry Infrastructure Development Fund (AHIDF). This fund offers an interest subsidy of up to 3 percent to eligible beneficiaries for a maximum duration of seven years.

6. Animal Husbandry - Dairy

1. Dairy farming serves as a viable supplementary business that small and marginal farmers can easily adopt to boost their income. It has been integrated extensively into poverty alleviation programs. In the district, milk production has shown robust growth, increasing at a compound annual rate of 12.70 percent. From 98,000 MT in 2001-02, milk production rose to 255,000 MT by 2013-14. The district boasts the highest per capita availability of

milk in the state, reaching 988.

2. According to the Climate Change Atlas on Indian Agriculture by the Indian Agricultural Research Institute (CRIDA), Hyderabad, the district ranks second in the country for sustainability. However, climate change in the region is leading to higher surface temperatures, reduced rainfall, altered cropping patterns, and lower livestock milk productivity, adversely impacting food, fodder, water, and the livelihoods of local communities.

3. Dairy farming is anticipated to play a pivotal role in doubling farmers' income through animal husbandry. In arid and semi-arid regions many farmers derive their income from animal husbandry. Therefore, there is a necessity to adopt an integrated model of animal husbandry.

4. Climate change negatively impacts the productivity and reproductive health of animals. Therefore, to mitigate its effects there should be a focus on promoting indigenous breeds of animals known for their disease resistance and natural ability to tolerate adverse climate conditions.

5. Self-help groups and joint liability groups should be facilitated with bank loans for dairy activities.

6. Milk collection centers should be established at the block level with sufficient storage facilities along with the installation of bulk milk coolers.

7. Awareness about the National Livestock Mission Rashtriya Gokul Mission and dairy processing should be disseminated among farmers and bank employees in the district.

7. Animal Husbandry - Poultry

1. Poultry farming is the form of animal husbandry which raises domesticated birds such as chickens, ducks, turkeys and geese to produce meat or eggs for food. Poultry – mostly chickens – are farmed in great numbers. Eggs and poultry meat has emerged next to milk as a contributor to the output from livestock sector in recent years.

2. Maintaining the health and well-being of the birds is a constant challenge for poultry farms. Regular veterinary check-ups, vaccination programs, and proper biosecurity measures are essential to prevent and control diseases.

3. Poultry farming offers significant employment opportunities and serves as a viable income source for small farmers. It is known for its profitability, particularly with the rising demand for eggs as a nutritious food item amidst a growing population and food needs. Additionally, poultry farming gains importance due to chicken meat production and the utilization of feathers in small-scale industries. Moreover, given Jaisalmer's status as a tourist destination and its proximity to an international border, there is a continuous increase in demand for chicken meat.

4. The district serves as a central hub for consuming poultry products, focusing solely on consumption aspects.

8. Animal Husbandry - Sheep, Goat, Piggery

1. This sector plays a vital role in the socioeconomic development of rural households. Goat is rightly referred to as 'Poor man's Cow', 'ATM' owing to its multi-dimensional use as meat, milch and wool/fiber animal and instant market for a cash sell. Goat rearing is mainly

restricted to marginal and small farmers except for a few scattered STARTUPS as commercial goat farms. There is a need to promote the Sirohi breed of goats for goat and sheep rearing in the district. Establishing a breeding farm specifically for the Sirohi breed of goats is essential.

2. Commercial rearing of sheep and goat gaining importance among the young entrepreneurs venturing into Agriculture and allied sectors. Growing demand, increasing rate and assured marketing for sheep and goat meat is one of the main reasons for the rural youth for choosing the commercial rearing of sheep and goat. Marvadi breeds of sheep famous for wool and meat.

3. Sheep and goat rearing play a crucial role in Jaisalmer district. The primary sheep breeds include Marwari and Jaisalmeri, while Marwari is the predominant goat breed. Beyond dairy farming, rural residents in the district are actively involved in raising sheep and goats. This practice is often referred to as the farmer's ATM due to its ability to provide immediate cash when required.

4. As per the Livestock Census-2019, Jaisalmer district has recorded 10.97 lakh goats and 8.37 lakh sheep. Additionally, there are 88 institutions under the supervision of the Joint Director in the district.

9. Fisheries

1. There are 20 farmers are pond fishries. Banks are required to provide loan and working facilities to the farmers. A subsidy may also be provided for making ponds.

2. Areas with water availability under the Indira Gandhi Canal Project in the district are suitable for fish farming. Farmers can be encouraged to explore fisheries in these command areas. Additionally, the department has one reservoir available in the district.

10. Construction of Storage and Marketing Infrastructure

1. There is inadequate provision for safe storage of fertilizers seeds and harvested crops at the village level. As a result, farmers often have to sell their produce at lower prices immediately after harvesting, leading to unfair prices. Banks should extend loans to more farmers under the Government of India's Agriculture Marketing Infrastructure scheme to construct warehouses. For the purpose, government subsidy schemes such as AMI, AFI are there. Bankers need to popularise these schemes in their branch area.

2. It is widely recognized that small farmers often lack the financial capability to retain their products until market prices become favorable. There is an imperative to offer scientific storage facilities to the farming community nationwide, safeguarding their produce from degradation and spoilage. Additionally, providing them with access to necessary credit would prevent them from being compelled to sell their produce at disadvantageous market rates.

3. The principal crops cultivated in the district include millet, gram, pulses, guar, cumin, and Isabgol. To facilitate grain storage, the Rajasthan State Warehousing Corporation operates warehouses with capacities of 8,550 MT in Jaisalmer and 36,900 MT in Mohangarh as of the report dated June 30, 2023.

4. Considering the extensive cultivation of cumin and the production pattern of guar in the district, a potential storage capacity of 2,55,000 tonnes has been estimated.

5. To support farmers in securing fair prices for their produce, the district operates one primary agricultural produce market and three secondary produce markets in Nachna, Mohangarh, and Ramgarh. Additionally, there are 134 Gram Seva Cooperative Societies in the district, with 79 societies equipped with warehouses ranging from 50 to 100 MT. Furthermore, a private market yard operates in Sultana within the district.

11. Land Development, Soil Conservation and Watershed Development

1. Jaisalmer district, situated in the Western Thar Desert, comprises 58 percent cultivable wasteland. To enhance soil quality, various activities such as field embankments, soil stabilization, dune stabilization, windbreaker development, and pond construction are undertaken. Where irrigation facilities are available through wells, special importance is given to the work of bunding of fields, under which pipe lining is done inside the ground with AC/PVC pipes.

2. The predominance of alkaline soil across much of the district, there is significant potential for land reclamation, vermicomposting, and fencing activities due to its extensive area.

3. Land development initiatives led by the District Agriculture Officer, Soil Conservation, and Watershed Development Officer include tree plantation, construction of dams/ponds/banks, and rainwater harvesting for agricultural purposes. These efforts also involve training local farmers in proper crop cultivation techniques and provide various types of plants and agricultural implements at subsidized rates or for free.

4. Organic or ecological growing involves minimizing or eliminating the use of synthetic fertilizers and pesticides, and nurturing rich, long term balanced soil fertility through techniques such as crop rotation, conservation tillage and adding compost and manure to the soil. Full implementation of the Soil Health Card Scheme including comprehensive soil profiling.

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12. Agriculture Infrastructure: Others

1. The National Agriculture Market (e-NAM) is an electronic trading portal spanning across India, linking existing APMC mandis online to establish a unified national marketplace for agricultural products. Operated by the Small Farmers Agribusiness Consortium (SFAC) under the Ministry of Agriculture and Farmers Welfare, Government of India, e-NAM aims to achieve several objectives viz. Enhance consistency in agricultural marketing by streamlining processes within integrated markets, Reduce information disparities between buyers and sellers.

2. As per the Horticulture Department, KVK, and Agriculture Department in the district, agricultural experts can extract tissue from a superior tree and generate a substantial number of plants through training offered by these institutions. These plants maintain the same quality as the original tree. NABARD periodically extends financial support for conducting such training sessions and providing grants, including those for the non-agricultural sector.



3. Vermicompost, also known as earthworm manure, is a highly beneficial organic fertilizer that is nutrient rich. It is produced through the decomposition of plant matter, food waste, and other organic materials by earthworms. Vermicompost is odorless, prevents the growth of flies and mosquitoes, and does not pollute the environment. Controlled temperature conditions ensure that beneficial bacteria remain active throughout the composting process.

4. Farmers should receive more soil testing cards and awareness campaigns should be intensified. There is a growing need to promote the increased use of vermicompost, alongside advocating for organic pesticides over chemical alternatives. High-quality seeds, vermicompost, organic manure, compost, and bio-fertilizers should be readily accessible in the market. By promoting organic farming practices, farmers can reduce expenses on fertilizers and pesticides while potentially earning higher incomes compared to conventional methods.

5. The inclusion of solar water pumps and water tanks/diggis promoted by the Horticulture Department should be considered in the agricultural term loan targets set by banks.

6. Establishing Agri clinic and agribusiness centers for the repair of agricultural equipment is essential.

7. Farmers need to be provided with improved seeds, rotovators, crop varieties grading equipment solar dryers drills etc.

13. Food and Agro. Processing

1. Post-harvest technology and management are crucial for enhancing the value of agricultural products. Two agricultural export zones have been designated: one for coriander covering Kota, Bundi, Baran, Jhalawar, and Chittorgarh, and another for cumin covering Nagaur, Jodhpur, Barmer, Pali, Jaisalmer and Jalore. Contract Farming is permitted for fruits, vegetables, medicinal and aromatic plants, barley, and maize. E-commerce: Private sub-e-markets are allowed to be established.

2. Direct Procurement: All restrictions on direct procurement of agricultural and horticultural products produced in the State by agro-processing enterprises have been lifted. Market Fees: Fees on fruits and vegetables are exempted, and trading outside designated yards is unrestricted. Private Market Yard: The private sector can establish market yards to enhance supplies to industries. No conversion of land for agriculture and food processing is required for plots up to 10 hectares. MSMEs are exempt from regulatory licenses and approvals during their initial three years of operation.

3. The Government of India supports the sector through various initiatives including the Liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural Exchange (Trade Portal by APEDA), Agricultural Infrastructure Fund, and several other schemes.

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14. Agri. Ancillary Activities: Others

1. Agri Ancillary Activities contributed significantly to a 9.2% expansion in the real GDP of the Indian economy. Additionally, the agriculture and allied sectors, which comprise livestock, dairy, and fisheries, emerged as pivotal drivers of growth, with their combined contribution to gross value added (GVA) reaching 18.8% in 2021-22. These sectors have also become increasingly prominent as high-growth areas within the economy.

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3. ACABC Scheme : Government of India, in collaboration with NABARD and MANAGE, has launched a distinctive scheme aimed at enhancing public extension services. This initiative facilitates local farmers' access to innovative and cost-effective agricultural technologies. Under this scheme, Agri Clinics and Agri Business Centers are established, leveraging the expertise of agriculture graduates to deliver professional extension services to farmers. The scheme addresses the challenge of transforming agriculture graduates' mindset from job-seekers to job-creators.

4. PACS (Primary Agricultural Credit Society) is an integral component of India's long-standing cooperative banking system. Apart from its traditional role in providing credit to farmers, PACS plays a crucial role in post-harvest and marketing activities and serves as a linchpin in the physical and financial supply chains of commodities within upcoming Rural Agricultural Markets (GrAMs). To catalyze a transformative shift in the agricultural sector, PACS must evolve beyond its current role as a credit society to become a Multi-Service Center (MSC) and a comprehensive hub for goods and services.

5. Self Help Groups (SHG) is a group of micro entrepreneurs, whether registered or unregistered, with diverse social and economic backgrounds, who come together voluntarily to save small amounts of money regularly and contribute to a common fund. They formally agree to meet their emergency needs through mutual assistance.

6. Joint Liability Group (JLG) is an informal association comprising 4-10 individuals who unite to secure bank loans, either individually or collectively, based on mutual guarantees. Typically, JLG members engage in similar economic activities, although some groups may pursue diverse ventures. Members collectively guarantee loans to banks, supporting each other in business and social endeavors.

15. Micro, Small and Medium Enterprises (MSME)

1. Rajasthan hosts a total of 4,466 industrial parks, according to the India Industrial Land Bank (IILB). These parks are spread across the state and include a mix of public and private



sector developments, catering to various industries such as textiles, engineering, food processing, and logistics.

2. The state of Rajasthan is gradually transforming from an agrarian economy to an industrial economy. State has a very strong base of MSMEs in Gems and Jewellery, Handicrafts, Food Processing, Auto Components, Textiles, Leather and Dimensional Stones. (Rajasthan MSME Policy 2024)

3. As available in 2016 NSSO Survey (available in Annual Report of Ministry of MSME 2023-24) the total number of MSME in the state is 26.87 lakhs.

4. Based on Udyam registration data available on Udyam platform the total number of MSME in the state are 37,76,444, whereas in the district 11896. There are 11772 units.

5. Rajasthan Investment Promotion Scheme (RIPS) 2024 (i) Offers incentives like investment subsidy, capital subsidy, interest subvention, stamp duty exemption, employment generation subsidy, and more. (ii) Special incentives for green growth, export promotion, skilling, and IP creation.

Dr. Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojna (BRUPY): (i) Margin money subsidy up to ₹25 lakh (ii) Interest subsidy ranging from 6% to 9% (iii) Guarantee fee under CGTMSE covered by the state.

6. Prime Minister's Employment Generation Programme (PMEGP) (i) Margin money subsidy for micro enterprises (ii) Support for artisans and unemployed youth in rural and urban areas.

7. MSME Investment & Facilitation Centres (MIFC) (i) Established in all District Industries & Commerce Centres (DICC) (ii) Provide handholding support from inception to operation.

MSME Development & Facilitation Centres (MDFC) (i) Located at divisional headquarters (ii) Supported by a Programme Management Unit (PMU) in Jaipur

Micro & Small Enterprises Facilitation Council (MSEFC) (i) 17 councils (2 state-level, 15 divisional) to resolve payment disputes under MSMED Act 2006

8. Rajasthan MSME (Facilitation of Establishment and Operation) Act, 2019 (i) Exempts new MSMEs from approvals and inspections for 5 years. Single Window Clearance System (SWCS) (i) Integrated with 16 departments offering 135 services (ii) Uses Composite Application Form (CAF) for approvals and incentives

One Stop Shop (OSS) (i) Located at Bureau of Investment Promotion (BIP) (ii) Accelerated approvals via Board of Investment chaired by the Chief Minister.

16. Export Credit

1. Export performance significantly impacts a nation's industrial landscape. Product quality, competitive pricing, and effective packaging are critical factors for international competitiveness. Maintaining a high export growth rate is a national priority recognized by the government and export agencies alike. The import of finished goods and export of raw materials can negatively affect economic stability, particularly when there is heavy reliance on agriculture. The "Make in India" campaign seeks to foster self-reliance and promote the India brand globally.

17. Education

1. The objective of the Education Loan Scheme is to offer financial assistance to deserving and meritorious students from banks, enabling them to pursue higher education both in India and abroad. The primary focus is on providing affordable financial support to every deserving student, ensuring they have the opportunity to pursue further studies. Banks extend financial assistance for various courses within India and abroad, with loans available up to Rs. 25 lakh per individual for educational purposes, including professional courses as per Reserve Bank norms.

2. Loans up to Rs. 25 lakh falls under the priority sector category. Vocational education and training are pivotal sectors that directly contribute to the nations and states' progress. Educated citizens are crucial assets for the country. Therefore, there has been an increased emphasis on assessing credit potential in this sub-sector of the priority sector.

3. PM-Vidyalaxmi education loan scheme to offer concessional terms, interest subvention for funding higher studies. Students who secure admission in the top 860 quality higher educational institutions will be eligible for collateral-free loan on concessional terms, including interest subvention from banks and financial institutions to cover full amount of tuition fees and other expenses related to their higher studies. For the purpose, a portal has been launched where students apply for the scheme.

18. Housing

1. In addition to enhancing and uplifting the economic conditions of families, there is a critical need to augment the housing supply. According to estimates from the Ministry of Rural Development, there is a housing shortfall of 439.3 lakh units in rural areas of India during the Twelfth Five Year Plan period. In 2012, the urban areas required 187.8 lakh houses, with over 95% of this demand coming from economically poor or low-income groups. A visual overview prepared by the Ministry of Rural Development outlines the situation for rural housing.

2. The main challenges in the housing sector include rising land and construction costs, insufficient microfinance options, limited accessibility of existing measures, and inadequate financial assistance for purchasing housing sites. Attention should be given to challenges such as the difficulty farmers face in obtaining loans to build houses on agricultural land, as well as the lengthy process of changing land use from agricultural to non-agricultural for easier housing access for farming families.

3. Arrangements should be made for online application submissions to obtain approval for house maps, along with establishing fixed timelines for processing.

19. Social Infrastructure

1. Recognizing the critical role of social infrastructure in the development of rural and urban areas, loans of up to a limit of Rs. 8 cr. per borrower for setting up of infrastructure such as schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level. Loans up to a limit Rs. 12 cr. per borrower for building health care facilities in Tier-II to Tier-VI centres.

2. The indices of drinking water, sanitation, education, and healthcare are pivotal in determining both individual quality of life and societal development. These services significantly influence daily life, longevity, and earning potential. Therefore, ensuring

improved access to social amenities is essential.

3. The agricultural, agro-based industrial, and overall economic development of an area hinges upon the establishment of essential rural infrastructure. These structures are pivotal in providing fundamental amenities that enhance the quality of life. Basic facilities encompass vital infrastructure such as roads, clean drinking water, healthcare, education, energy sources, and housing, among others. These facilities are crucial in stimulating economic activities within the region.

4. In developing countries like India, infrastructure development primarily relies on public investment, as the private sector's involvement is limited due to high initial costs, significant risks, and rising capital expenditures. Enhancing basic amenities is crucial for improving the living standards in rural areas. In alignment with this goal, the action plan of NITI Aayog emphasizes adequate provisions for both rural and urban infrastructure facilities.

20. Renewable Energy

1. In the district, Rajasthan Akshay Urja Nigam Limited (a Rajasthan Government undertaking) and Rajasthan Electronics and Instruments Limited (a public sector undertaking) are engaged in initiatives aimed at providing electricity in remote and underdeveloped rural areas where it is currently unavailable. Temperatures soar to 49 degrees Celsius during summer, while even in winter, there is ample sunlight for storing energy in solar panels.

2. PM Solar Rooftop Yozna is a government scheme that aims to provide free electricity to households in India. The scheme was launched by Prime Minister Narendra Modi on February 15, 2024. Under the scheme, households will be provided with a subsidy to install solar panels on their roofs. The subsidy will cover up to 40% of the cost of the solar panels. The scheme is expected to benefit 1 crore households across India. It is estimated that the scheme will save the government Rs. 75,000 crore per year in electricity costs. The state Government has decided to install 3500 solar pump sets 3hp, 5hp and 7.5hp

21. Informal Credit Delivery System

1. The SHG Bank Linkage Program was initiated in 1992 with the aim of providing continuous and affordable banking services to economically weaker sections, evolving into the world's largest micro-credit distribution program today.

2. Over the time of period, the Self-Help Group Bank Linkage Program (SHGBLP) has evolved into a comprehensive initiative. The SHG-Bank linkage program has experienced rapid growth in India, gaining acclaim for fostering financial, economic, and social capital in rural areas nationwide. Undoubtedly, it has emerged as a globally recognized model for effective micro-credit distribution and financial inclusion.

3. In our country, 86 percent of land holdings are classified as small or marginal. Additionally, a significant number of villagers earn their livelihoods as tenants, sharecroppers, and oral tenants. These farmers lack land ownership rights, making it difficult for them to provide collateral and secure loans from banks, thereby remaining excluded from formal banking channels.

4. Consequently, small and marginal cultivators, sharecroppers, and oral tenants often resort to borrowing from moneylenders at high interest rates, leading to a cycle of debt and hindering their adoption of modern farming practices. This situation adversely affects

agricultural production and productivity. Recognizing this challenge, there is an urgent need for banks to extend loan facilities to such farmers. However, banks face constraints in providing small loans due to high transaction costs, despite their interest in expanding credit and customer base.

5. In response to these circumstances, the Joint Liability Group (JLG) Scheme was launched by NABARD in 2006-07 for the farm sector and in 2009-10 for the non-farm sector. The aim of this scheme is to enable farmers to access loans from banks at lower interest rates, thereby promoting financial inclusion and supporting their agricultural and non-agricultural activities.

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.

1. 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".

2. 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 strengthening the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

1. Cooperative Crop Loan Online Registration and Registration: Farmers who repay crop loans up to Rs 1.50 lakh on time or ahead of schedule through Gram Seva Cooperative Societies linked to District Central Cooperative Banks receive a 4 percent interest subsidy from the State Government and an additional 3 percent interest subsidy from the Government of India. Consequently, crop loans up to Rs 1.50 lakh are accessible to farmers at zero interest rates.

2. Price Making in Village Service Cooperative Societies/Purchasing Cooperative Societies: The state government's budget announcement includes providing 100 percent funding for the construction of storage facilities for food seeds and medicines in village service cooperative societies and buying and selling cooperative societies under the National Agricultural Development Scheme with assistance from the state and central governments.

3. Establishment of Custom Hiring Centres: Setting up custom hiring centers in purchasing and selling cooperative societies or village service cooperative societies to lease farming equipment to farmers in the state.

4. Women Self Help Group Training Program: The Rajasthan Institute of Cooperative Education and Management is implementing the Women Self Help Group program to enhance women's active participation through practical training and cooperation among officials and members of women self-help groups.

5. Status of Cooperatives in the District

1. The cooperative sector in Jaisalmer District comprises a total of 502 cooperatives covering 501 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.). There are 161 rural credit co-operatives (PACS LAMPs FSS etc.) present in the district. These primary societies have nearly 60448 lakh members spread across 835 villages. Likewise long-term rural co-operative credit institutions cover one PCARDBs. It has a membership of nearly 8679 members. Further, there are 6 PACS as MSC having their registered office in the district.

6. Potential for formation of cooperatives

1. There is significant potential for cooperative activities in the district, as indicated by important policies and chapters focused on development and agricultural allied activities.

2. The distribution among Gram Panchayats (GPs) is uneven. These GPs are not covered by any cooperative society. Seventy-seven GPs are not covered by PACS. All these Gram Panchayats need to be made members of PACS.

3. There are 34 Primary Milk Cooperative Associations (PMCAs) operating in the district. Many farmers raise dairy animals. Therefore, the formation of PMCAs in all remaining



gram panchayats is essential. This could have a major impact in promoting economic activity in these areas.

4. The operational reach of cooperative societies varies across different blocks. Therefore, there is an opportunity to establish cooperative societies throughout the district. Forming committees will aid in promoting economic activities.

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	Likely Impact/ Outcome
1	Infrastructure Development	Warehouse	Mohangarh	Financial Support	Storage capacity enhanced in the district
2	Infrastructure Development	Electricity	Chatrail, Mohangarh, Parewar, Jhinhinyali	Financial Support	Improvement of electricity supply in rural areas
3	Infrastructure Development	drinking and Irrigation	Nachna	Financial Support	Providing drinking and irrigation facility
4	Financial Inclusion	Centre for Financial Literacy	Sankda, Bhaniyana, Fategarh	Financial Support	Improvement financial literacy
5	Institution Development	Training tools to RSETI	Jaisalmer	Financial Support	Entrepreneurship Development Training
6	Infrastructure Development	Rural Roads, Social Sector	Jaisalmer	Financial Support	Creation of basic infrastructure in rural areas
7	Skill Training	Training of Assistant Electrician	Jaisalmer	Financial Support	Provided training of assistant electrician to rural youths and offered placement

Success Stories

Success Story 1



Scheme	RIDF
Project Implementing Agency	Public Works Department
Duration of the project	8 Months
Beneficiary	Farmers
1. No. of beneficiaries	60
2. Community	Farmers
3. State	Rajasthan
4. District	Jaisalmer
5. Block	Mohangarh
6. Village	Janipura
Title	Village Road

1.1 Support provided

Construction of BT road for connecting Janipura to Nahar Minor RIDF Road 11 KM. For this purpose, NABARD has sanctioned Rs. 4.76 cr. to the state government as loan under RIDF

1.2 Pre-implementation status

Janipura is a hamlet in the desert home to two or three families. Farmers' fields are surrounded by this road. Before the road was built farmers used tractors to reach their fields and transport their produce to market.

Only 3-5 sacks could be loaded at a time because the sand prevented a fully loaded trolley from moving, and a single trip consumed approximately 15 liters of diesel, costing approximately ₹1,500.

Transporting their entire crop to the main road required multiple trips, which was time-

consuming and costly.

1.3 Challenges faced

Transporting road construction materials to this remote desert area was extremely difficult.

1.4 Impact

Now, with the road built, farmers also use motorcycles to reach their fields and, by attaching the trolley to a tractor, transport their entire crop directly to the market.

With the road, only 5 liters of diesel are used, costing ₹500. This has allowed farmers to save money and time, which they can use for their families.

Earlier, the women of Janipura Dhani used to bring drinking water from about a kilometer away by carrying a pot on their heads, but now they bring water by placing a plastic tank in a tractor trolley.

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 focuses 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 crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

a. Climate change is affecting every region on earth in multiple ways and Rajasthan is particularly prone to extreme climatic events such as erratic rainfall with frequent dry spells, occasional heavy downpours extreme temperatures, in both summer and winter sandstorms droughts famines and floods. The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socioeconomic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Addressing these sectors is essential for effectively planning climate action and achieving the United Nations Sustainable Development Goals (UNSDGs) at the state level. Given Rajasthan's arid to semiarid climate effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions particularly in the northeastern and central parts of the state is essential

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

Rajasthan's initiatives including introduction of green budget development of Solar Parks plantation drive 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 objective of SAPCC.

2.2 Any specific Climate Change initiative in the State by

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).
2. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in 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 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 1. Participatory Groundwater Management (PGWM) involves local communities in the sustainable management of groundwater addressing the region’s water scarcity and over-extraction challenges. Jaisalmer, a dry and hot area heavily reliant on agriculture, faces depleting groundwater resources due to overuse making water management critical. The PGWM approach emphasizes community involvement with farmers and water users actively participating in decision-making processes about groundwater use and conservation. Water budgeting is a key strategy where communities estimate groundwater availability recharge potential and demand to ensure sustainable usage.

2. The district covers an area of 37137 Sq. km towards Western Periphery of Rajasthan State. Desertic Climatic conditions are typical characteristics of the Extreme summer season the temperature rises upto 48°C or even more sometime while in extreme winter it falls below freezing point. Rainfall is also low and erratic.

3. Jaisalmer is one of the key locations for solar energy and wind energy projects due to its high solar irradiance and vast stretches of barren land ideal for setting up large-scale solar parks. Solar parks in Jaisalmer can contribute to India’s renewable energy targets and Rajasthan’s position as a leader in solar power generation.

b The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socio-economic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Given Rajasthan’s arid to semi-arid climate effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions particularly in the north-eastern and central parts of the state is essential. Promoting efficient methods of irrigation, reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector’s adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration, boost biodiversity and mitigate climate change impacts.

Development of Solar Parks a plantation drive with target of 7 crore trees a Rs. 4000 crore investment in Mission "Hariyalo Rajasthan" align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

3.2 Any specific Climate Change initiative in the district by

a. The Nokh solar photovoltaic (PV) park is a 925MW solar park being developed in the Jaisalmer district of Rajasthan India. The project was carried out by National Thermal Power Corporation (NTPC). NTPC is developing the three-unit solar park at Nokh with an estimated investment of Rs4.18bn (\$50.17m). NTPC is India's largest state-owned power utility owned and operated by the government of India.

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

1. Proposal for allotment of 10000 Acres (4000 Ha) Govt. Land for development of 2000 MW Solar Park under Phase-I is in process of State Cabinet approval. MNRE has conveyed In-principal approval for development of Bodana Solar Park in District Jaisalmer Rajasthan with 1292 MW capacity by TREDSCO under mode 8 of Solar Park Scheme being developed in Phase-I.

2.Plantation drive with target of 7 crore plantation

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

4.The state government has announced the introduction of a Green Budget

c. NAFCC projects:

1.Mukhyamantri Jal Swavlamban Abhiyaan for Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity :

This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.

a Adani Renewable Energy Park Rajasthan Ltd (AREPRL) is developing a 1500 MW capacity solar park in Fatehgarh Jaisalmer.

Siegwerk announced the inauguration of its state-of-the-art solar power park in Jaisalmer Rajasthan. The solar park spans 2.7 acres in Jaisalmer a region renowned for its high solar

radiation approximately 20 greater than Bhiwadi enabling enhanced electricity generation.

The Dhirubhai Ambani Solar Park at Dhursar village near Pokhran in the Jaisalmer district of Rajasthan is a 40 megawatt (MWAC) photovoltaic power station set up in 129 days and commissioned in 2012.[1][2] It is one of a large number of solar parks expected to be built in a 35000 km² area of the Thar Desert that has been reserved for solar power projects.

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 have 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 to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. In Rajasthan NABARD has assisted artisans in several districts to obtain Geographical Indication (GI) tags as outlined below:
 - Bagru Hand Block Printing natural colors followed by the chippas Jaipur
 - Blue Pottery and Its Logo Jaipur
 - Kathputli of Rajasthan and its logo Rajasthan
 - Kota Doria and its logo Kota
 - Molela Clay Work and its Logo Rajsamand
 - Phulkari handicraft many districts of Rajasthan
 - Pokaran Pottery Jaisalmer
 - Sanganeri Hand Block Printing Jaipur
 - Thewa Art Work Pratagarh
 - Bikaneri Bhujia Bikaner
 - Makrana Marble Nagaur
 - Sojat Mehndi Pali

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Statistics Department Jaisalmer
Soil & Climate	Statistics Department Jaisalmer
Land Utilisation [Ha]	Statistics Department Jaisalmer
Ground Water Scenario (No. of blocks)	Central Water Commission
Distribution of Land Holding	Ministry ;of Agriculture & Farmers' Welfare
Workers Profile [In 000]	Statistics Department Jaisalmer
Demographic Profile [In 000]	Statistics Department Jaisalmer
Households [In 000]	Statistics Department Jaisalmer
Village-Level Infrastructure [Nos.]	Statistics Department Jaisalmer
Additional Information	Statistics Department Jaisalmer
Infrastructure Relating To Health & Sanitation [Nos.]	Statistics Department Jaisalmer
Infrastructure & Support Services For Agriculture [Nos.]	Statistics Department Jaisalmer
Irrigation Coverage [000 Ha]	Statistics Department Jaisalmer
Infrastructure For Storage, Transport & Marketing	Statistics Department Jaisalmer
Animal Population as per Census [Nos.]	Statistics Department Jaisalmer
Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department
Status	Statistics Department
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	Irrigation Department
Trend in procurement/ marketing	RSAMB
KCC Coverage	LDM
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Area under Forest Cover & Waste Land	Statistics Department
Inland Fisheries Facilities	KVKPokaran
Agri Storage Infrastructure	Agriculture Department
MSME units - Cumulative	DIC
Skill Development Trainings	DIC
Crop Identified for One District-One Product	DIC
Details of non-credit cooperative societies	DRCS
Details of credit cooperative societies	DRCS

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

Sources	
1	SLBC
2	SLBC
3	SLBC

Name and address of DDM

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

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

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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.

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