



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



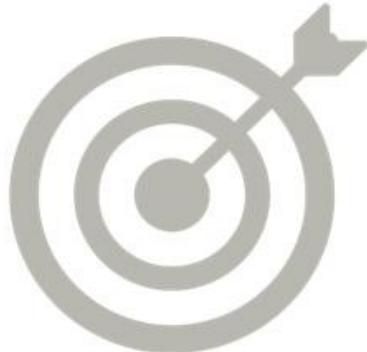
Jhunjhunu District  
Rajasthan Regional Office, Jaipur



## 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: Jhunjhunu**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

**Sourav**

**District Development Manager NABARD**

**Jhunjhunu**

**PLP Document finalized by: NABARD, Rajasthan  
Regional Office**

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

## Foreword

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

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

For the year 2026–27, the PLP for District Jhunjhunu has projected a credit potential of ₹ 1037000.62 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

Above all, I extend my sincere thanks to every stakeholder who has walked with us on this journey. Together, we are not only planning for the present but also sowing the seeds of a more resilient, prosperous, and sustainable rural future for the Jhunjhunu district of Rajasthan.

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



## Index

<b>Sr. No.</b>	<b>Particulars</b>	<b>Page No.</b>
1	Abbreviations	1
2	Executive Summary	4
	PART A	
3	District Map	10
4	Broad Sector wise PLP projection for the year 2026-27	11
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27	12
6	District Profile	13
7	Banking Profile	26
	PART B	
8	Chapter 1      Important Policies and Developments	38
9	Chapter 2      Credit Potential for Agriculture	48
10	2.1      Farm Credit	48
11	2.1.1      Crop Production, Maintenance & Marketing	48
12	2.1.2      Water Resources	52
13	2.1.3      Farm Mechanization	53
14	2.1.4      Plantation & Horticulture, including Sericulture	54
15	2.1.5      Forestry & Waste Land Development	56
16	2.1.6      Animal Husbandry - Dairy	57
17	2.1.7      Animal Husbandry - Poultry	58
18	2.1.8      Animal Husbandry - Sheep, Goat, Piggery	60
19	2.1.9      Fisheries	61
20	2.1.10      Farm Credit - Others	62
21	2.1.11      Sustainable Agricultural Practices	63
22	2.2      Agriculture Infrastructure	64
23	2.2.1      Construction of Storage and Marketing	64
24	2.2.2      Land Development, Soil Conservation and Watershed Development	65
25	2.2.3      Agri. Infrastructure - Others	66
26	2.3      Agriculture - Ancillary Activities	67
27	2.3.1      Food & Agro Processing	67
28	2.3.2      Agri Ancillary Activities - Others	68
29	Chapter 3      Credit potential for MSMEs	70
30	Chapter 4      Credit Potential for Export Credit, Education & Housing	72
31	Chapter 5      Credit Potential for Infrastructure	76
32	5.1      Infrastructure - Public Investments	76
33	5.2      Social Infrastructure involving Bank Credit	77
34	5.3      Renewable Energy	78
35	Chapter 6      Informal Credit Delivery System	81
36	Chapter 7      Critical Interventions Required for Creating a Definitive Impact	83
37	Chapter 8      Status and prospects of Cooperatives	88
38	Chapter 9      NABARD's Projects and Interventions in the District	91

39	Success Stories		95
40	Appendices	Climate Action and Geographical Indications	
41	Name and address of DDM		108

## Abbreviations

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

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

Abbreviation	Expansion
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
RKVV	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	Jhunjhunu district is located in the northeastern part of Rajasthan, forming part of the Shekhawati region. It lies between 27°39'N to 28°31'N latitude and 75°02'E to 75°57'E longitude, covering an area of 5,928 sq. km. It shares borders with Sikar, Churu, and Haryana.
Type of soil	Jhunjhunu features predominantly deep, light yellow-brown, sandy to sandy-loam desert soils—well-drained, alkaline, low in organic matter and fertility—with pockets of red desertic, dune, regosol, and older alluvial soils.
Primary occupation	Agriculture is the primary occupation in Jhunjhunu, with most people engaged as cultivators or farm labourers. Mining (notably copper at Khetri), small-scale industries, trade, tourism and services provide supplementary livelihoods.
Land holding structure	In Jhunjhunu, of 2.65 lakh land holdings (4.41 lakh ha), marginal and small farmers dominate with 1.91 lakh holdings (1.78 lakh ha). Semi-medium and medium farms together account for ~1.06 lakh ha, while large holdings are only 784 covering 13.7k ha.

## **Sectoral trends in credit flow**

### **1. Achievement of ACP in the previous year**

Against the ACP target of ₹ 7,947.64 crore in FY 2024-25, Jhunjhunu achieved ₹ 8,565.77 crore, registering 108% performance.

### **2. Investment credit in agriculture**

During FY 2024-25, investment credit in agriculture in Jhunjhunu amounted to ₹ 839.56 crore.

### **3. Credit flow to MSMEs**

Credit flow to the MSME sector in Jhunjhunu during FY 2024-25 stood at ₹ 2,098.78 crore, underscoring its growing role in driving local entrepreneurship and employment.

### **4. Other significant credit flow, if any**

In FY 2024-25, credit flow to Other Priority Sectors (OPS) in Jhunjhunu was ₹ 189.75 crore.



## **Sector/Sub-sector wise PLP projections**

### **1. Projection for the year**

The Potential Linked Credit Plan (PLP) projections for Jhunjhunu district for FY 2026-27 have been estimated at ₹ 10,370 crore.

### **2. Projection for agriculture and its components**

For FY 2026-27, the PLP projection for agriculture and allied activities in Jhunjhunu district is ₹ 7,506.51 crore, accounting for about 72% of the overall projection of ₹ 10,370 crore.

### **3. Projection for MSMEs**

For FY 2026-27, the PLP projection for the MSME sector in Jhunjhunu district is ₹ 2,587.20 crore, forming nearly 25% of the overall projection of ₹ 10,370 crore.

### **4. Projection for other purposes**

For FY 2026-27, the PLP projection for Other Priority Sectors in Jhunjhunu district is ₹ 276.30 crore, which is about 3% of the overall projection of ₹ 10,370 crore.

## Developmental Initiatives

- 1 Grant support provided to BITS, Pilani for fodder pellet production using crop residues in Pilani under climate change initiatives, aimed at reducing residue burning and enhancing livestock feed management.
- 2 Formation and promotion of six Farmer Producer Organizations (FPOs) across multiple blocks under the Central Sector Scheme, facilitating input supply, market access, and value addition.
- 3 Implementation of soil and water conservation measures in Malupura village of Chirawa, including rainwater harvesting, drip irrigation, and community plantations.
- 4 Establishment of Centres for Financial Literacy (CFLs) in four locations, with daily camps across all blocks to promote financial planning, social security schemes, and awareness on cyber frauds.
- 5 Computerisation of Primary Agricultural Credit Societies (PACS) across the district, including hardware installation, ERP rollout, and capacity building to enhance transparency and service delivery.
- 6 Conduct of skill development training for rural youth through SEDI, with placement support and entrepreneurship facilitation.
- 7 Implementation of Livelihood and Enterprise Development Programme (LEDP) for SHG women in Chirawa on goat rearing, including training, demonstration units, exposure visits, and credit linkage.

## 3. Thrust Areas

- 1 Promotion of climate-resilient agriculture and water-efficient practices.
- 2 Development of agri-infrastructure including storage, processing, and logistics.
- 3 Support for MSMEs, especially in handicrafts, textiles, and metalwork.
- 4 Strengthening of cooperative institutions and PACS digitization.
- 5 Expansion of digital banking and financial literacy initiatives.
- 6 Integration of climate action into credit planning and infrastructure.
- 7 Identification and promotion of Geographical Indication (GI) products.
- 8 Convergence with government schemes like PMFME, PMEGP, AIF, etc.
- 9 Focus on women entrepreneurship and inclusive rural development.

## 4. Major Constraints and Suggested Action Points

- 1 Constraint: Limited irrigation coverage and high dependence on rainfall.  
Action Point: Promote micro-irrigation systems and water conservation measures.

- 2 Constraint: Inadequate post-harvest and agri-marketing infrastructure.  
Action Point: Facilitate credit support for development of warehouses, cold chains, and processing units.
- 3 Constraint: Weak cooperative credit delivery due to underperforming PACS and limited digitization.  
Action Point: Strengthen and digitize PACS under the Ministry of Cooperation's initiatives and enhance capacity building.
- 4 Constraint: Low awareness and uptake of central and state government development schemes.  
Action Point: Organize convergence workshops and stakeholder sensitization programs to improve scheme adoption.
- 5 Constraint: Vulnerability to climate variability and resource stress in semi-arid zones.  
Action Point: Integrate climate-resilient agricultural practices and promote renewable energy solutions in credit planning.

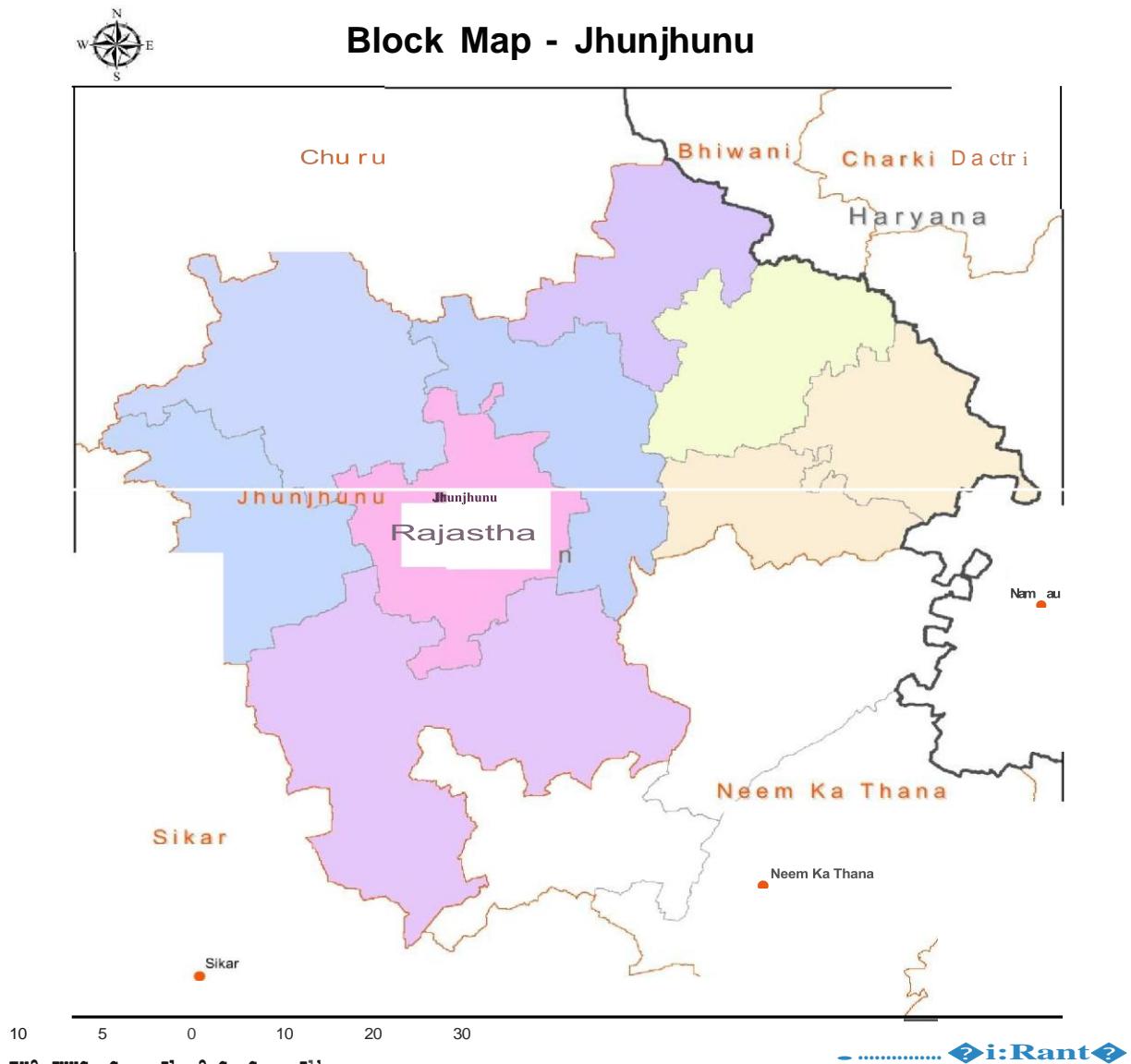
## 5. Way Forward

- 1 Strengthen institutional coordination among banks, government departments, and development agencies to enhance credit delivery.
- 2 Promote climate-resilient agriculture and sustainable practices through targeted credit interventions.
- 3 Facilitate development of agri-infrastructure to support post-harvest management and value addition.
- 4 Digitize and upgrade cooperative institutions, especially PACS, to improve rural credit access and efficiency.
- 5 Enhance financial literacy and inclusion through structured awareness and capacity-building programs.
- 6 Support MSME growth by improving access to finance, technology, and market linkages, with emphasis on women and youth.
- 7 Ensure convergence of central and state schemes to optimize resource utilization and developmental impact.
- 8 Integrate climate action into district-level planning to foster resilience.



# Part A

## District Map



 i:Rant

 National Informatics

Centre

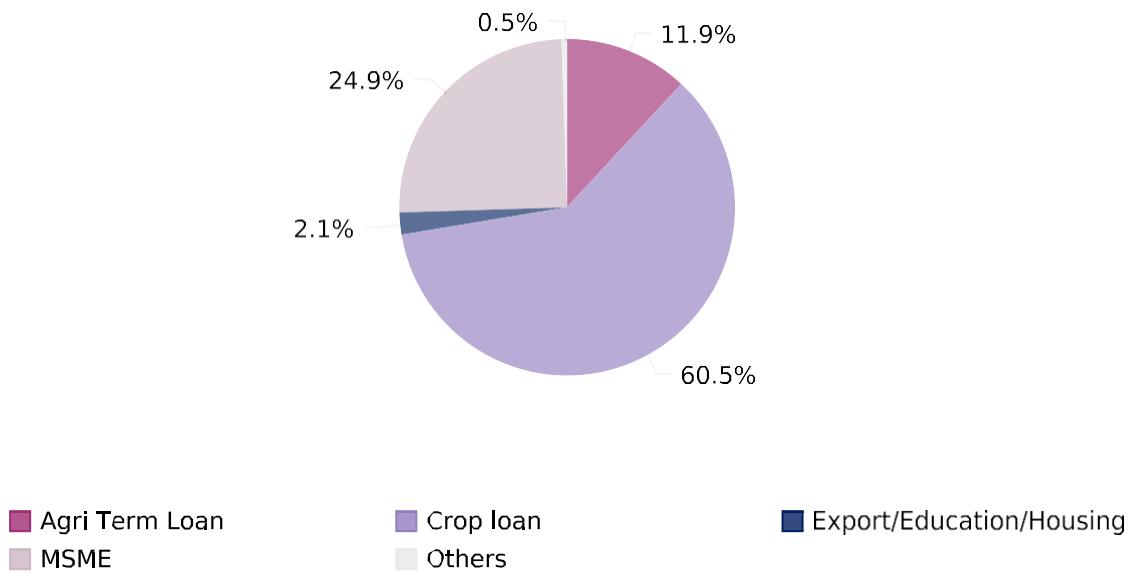


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	699208.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	627047.32
2	Term Loan for agriculture and allied activities	72160.95
B	Agriculture Infrastructure	25024.35
C	Ancillary activities	26418.3
I	Credit Potential for Agriculture A+B+C)	750650.92
II	Micro, Small and Medium Enterprises	258720
III	Export Credit	450
IV	Education	3375
V	Housing	18225
VI	Social Infrastructure	2848
VII	Renewable energy	1829.7
VIII	Others	902
	<b>Total Priority Sector</b>	<b>1037000.62</b>



Sources

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

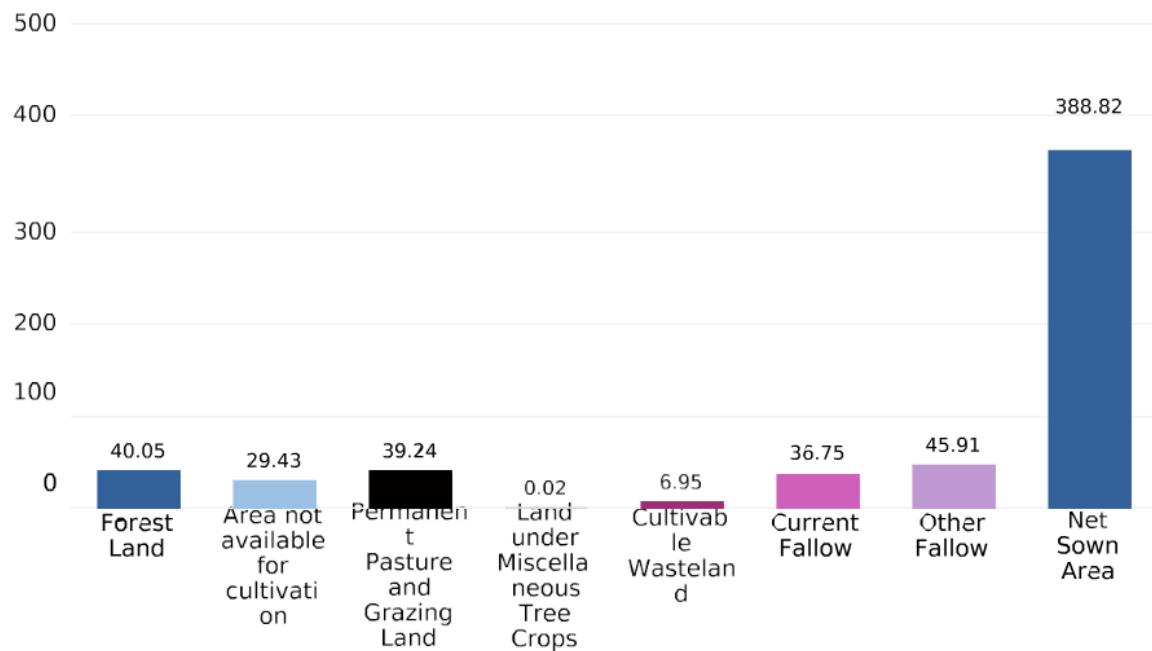
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	601921.15
2	Water Resources	4732.74
3	Farm Mechanisation	7455.96
4	Plantation & Horticulture with Sericulture	7586.21
5	Forestry & Waste Land Development	228.91
6	Animal Husbandry - Dairy	57253.14
7	Animal Husbandry - Poultry	1587.97
8	Animal Husbandry - Sheep, Goat, Piggery	13371.37
9	Fisheries	158.21
10	Farm Credit- Others	4912.61
	Sub total	699208.27
B	Agriculture Infrastructure	
1	Construction of storage	19281.4
2	Land development, Soil conservation, Wasteland development	4779.95
3	Agriculture Infrastructure - Others	963
	Sub total	25024.35
C	Ancillary activities	
1	Food & Agro. Processing	19409.8
2	Ancillary activities - Others	7008.5
	Sub Total	26418.3
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	135160
II	B Service Sector - Term Loan	48400
II	C Manufacturing Sector - WC	48360
II	D Service Sector - WC	26800
II	E MSME - Others	0
	Total MSME	258720
III	Export Credit	450
IV	Education	3375
V	Housing	18225
VI	Social Infrastructure	2848
VII	Renewable energy	1829.7
VIII	Others	902
	<b>Total Priority Sector</b>	<b>1037000.62</b>



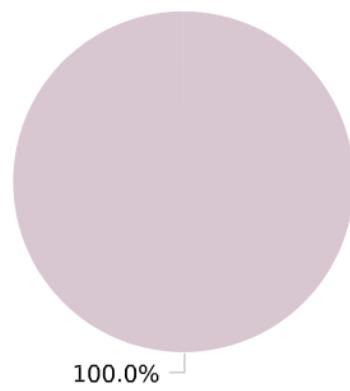
# **District Profile**

### 1. Land Utilisation ('ooo hectares)



District Statistics Outline Jhunjhunu - 2024

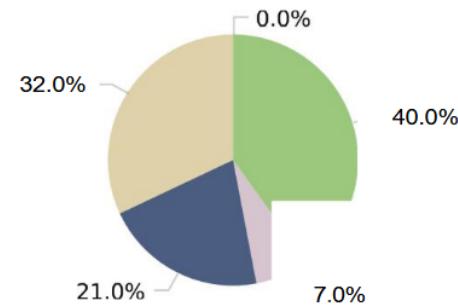
### 2. Status of Extraction of Ground Water - No. of blocks



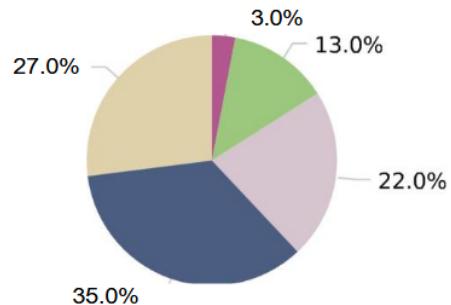
■ Over Exploited

Report on Dynamic Groundwater Resources of Rajasthan March 2024 - CGWB

### 3. Landholding - No. of Farmers (%)



### Landholding - Area (%)

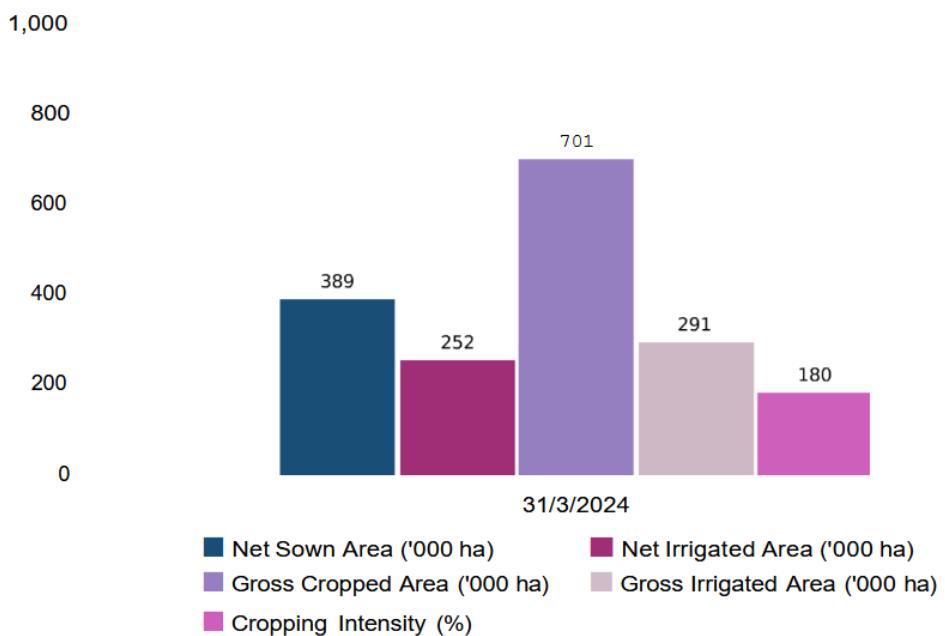


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

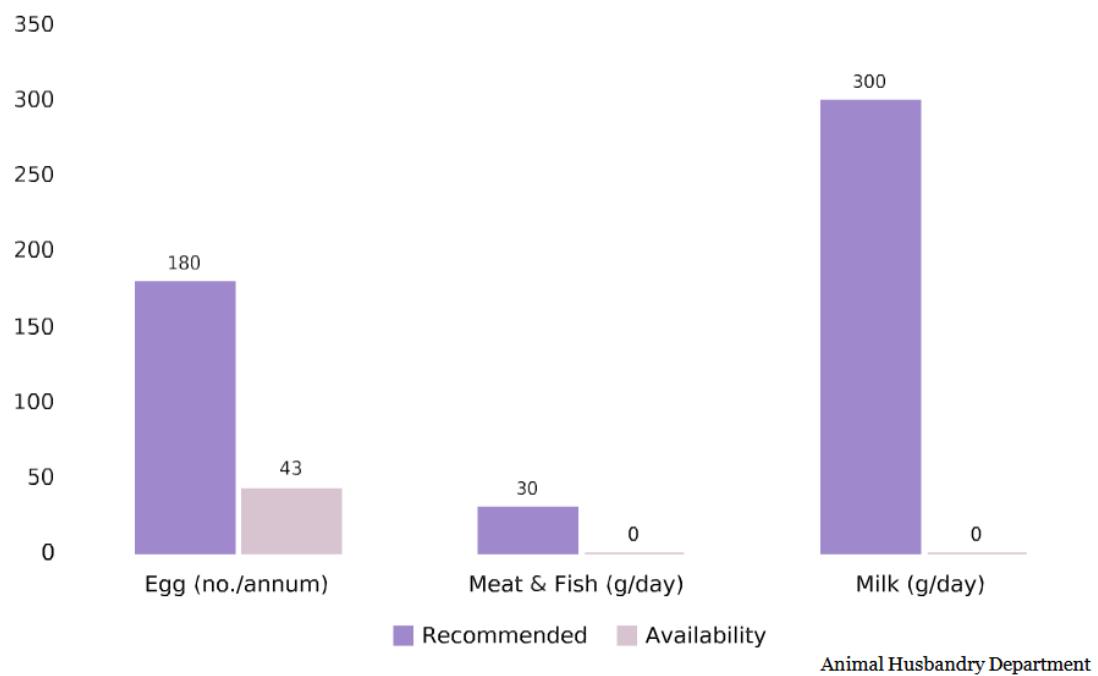
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Agriculture Census 2015-16

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



### 5. Per-capita availability



## Key Agricultural and Demographic Indicators

### Additional Information

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

### Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha		105.32	39.69	59.14
2	>1 to <=2 ha		85.54	32.24	119.82
3	>2 to <=4 ha		56.00	21.11	152.18
4	>4 to <=10 ha		17.45	6.58	95.87
5	>10 ha		1.02	0.38	13.72
6	Total		265.33	100.00	440.73
					100.00

### Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2137.05	1095.90	1041.15	1647.97	489.08
2	Scheduled Caste	360.71	185.88	174.83	285.74	74.97
3	Scheduled Tribe	41.63	21.38	20.25	36.86	4.77
4	Literate	1370.36	815.83	554.53	1046.55	323.81



## Health, Sanitation, Livestock and Agricultural Infrastructure

### Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	857.00
3	Fruit (Pulp/ Juice/ Fruit drink)	22.00
4	Spices (Masala Powders/ Pastes)	6.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	1.00

### Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	195556.00
2	Cattle - Indigenous	73540.00
3	Buffaloes	347110.00
4	Sheep - Cross bred	15140.00
5	Sheep - Indigenous	137850.00
6	Goat	442134.00
7	Pig - Cross bred	520.00
8	Pig - Indigenous	2459.00
9	Horse/Donkey/Camel	11518.00
10	Rabbit	1081.00
11	Poultry - Improved	1382678.00
12	Poultry - Indigenous	744519.00

### Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	201.18	MT	0.26	gm/day
2	Egg	924.80	Lakh Nos.	43.00	nos/p.a.
3	Milk	936.62	MT	--	gm/day
4	Meat	10.09	MT	--	gm/day
5	Wool	481.00	MT	--	

## 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)	492	486.7
Rainfall - Actual (mm)	619	500.3

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	571.00	701.17
Net sown area ('ooo ha)	298.00	388.82
Cropping intensity (%)	19161.00	180.33

#### Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	38.00
Fertilizer consumption - Rabi (kg/ha)	63.00

#### KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	234609	263703
GLC through KCC (Rs. lakh)	422592.00	439181.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	114577	117991

#### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Pearl Millet	180.68	162.63	900.10	190.48	244.87	1285.54
Wheat	74.00	259.31	259.31	62.27	213.84	3504.19
Barley	5.14	15.42	15.42	6.81	19.84	3000.00
Chickpea	70.58	63.52	63.52	49.05	45.03	899.97
Mungbean	0.00	0.00	0.00	44.28	28.09	0.00



Indian Mustard	0.00	0.00	0.00	136.46	231.44	0.00
Groundnut	17.43	26.13	26.13	16.23	34.17	1499.14
Cowpea	0.00	0.00	0.00	21.15	14.05	0.00
Cotton	0.00	0.00	0.00	20.95	9.55	0.00
Millets	180.68	162.63	162.63	0.00	0.00	900.10
Pulses	97.89	66.00	66.00	0.00	0.00	674.23
Rapeseed	122.70	158.29	158.29	0.00	0.00	1290.06
Taramira	2.91	1.93	1.93	0.00	0.00	663.23

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)		251.9
Gross Irrigated Area (ooo ha)		290.9

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Jhunjhunu	Alsigarh	Over Exploited
10	Rajasthan	Jhunjhunu	Surajgarh	Over Exploited
11	Rajasthan	Jhunjhunu	Udaipurwati	Over Exploited
2	Rajasthan	Jhunjhunu	Buhana	Over Exploited
3	Rajasthan	Jhunjhunu	Chirawa	Over Exploited
4	Rajasthan	Jhunjhunu	Jhunjhunu	Over Exploited
5	Rajasthan	Jhunjhunu	Khetri	Over Exploited
6	Rajasthan	Jhunjhunu	Mandawa	Over Exploited
7	Rajasthan	Jhunjhunu	Nawalgarh	Over Exploited
8	Rajasthan	Jhunjhunu	Pilani	Over Exploited
9	Rajasthan	Jhunjhunu	Singhana	Over Exploited

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2024
No. of tractors	6605
Threshers/Cutters	2640

### Service Centers

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	6

### Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Indian Gooseberry	16.00	0.13
Indian Jujube	40.00	0.64
Guava	3.00	0.21
Mango	30.00	0.35
Papaya	6.00	0.26
Pomegranate	30.00	0.25
Acid Lime	47.00	0.45
Sweet Orange	80.00	0.13
Mandarin	155.00	0.17

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	40	40.05
Waste Land (ooo ha)	7	7.04

#### Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Permanent Nursery	7
2	Temporary Nursery	2



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	9.00

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2024
Broiler Farms (No.)	9.00
Hatcheries (No.)	2.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	15.00
Rainfall - Actual (mm)Reservoirs (No.)	0.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	0.00
Cold Storages (Capacity - 000 MT)	0.00
Storage Godowns (No.)	179.00
Storage Godowns ( Capacity - 000 MT)	66.30
Market Yards [Nos] / Wholesale Market (No.)	5.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	18.70

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### **Agri Infrastructure ' Others**

##### **Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	1.00	27838
Pesticides Consumption (ooo kg)	1.00	56.09

#### **Facilities Available**

Particulars	Status
Seed Processing Units (No.)	2

#### **MSME**

Particulars	Status
Micro Units (No.)	52794
Small Units (No.)	392
Medium Units (No.)	20
Udyog Aadhar Registrations (No.)	74945

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	3	91
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	4	70

#### **Informal Credit Delivery**

##### **Promotional Interventions**

Particulars	31/03/2024
NRLM/SRLM (Rs. lakh)	0.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00

#### **Status of SHGs**

Particulars	31/03/2024
No. of intensive blocks	11
No. of SHGs formed	6352
No. of SHGs credit linked (including repeat finance)	2095
Bank loan disbursed (Rs. lakh)	5502.84
Average loan per SHG (Rs. lakh)	2.63

**Status and Prospects of Cooperatives****Details of non-credit cooperative societies**

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	183
Consumer Stores (No.)	14
Housing Societies (No.)	42
Weavers (No.)	24
Marketing Societies (No.)	9
Labour Societies (No.)	1
Agro Processing Societies (No.)	54
Others (No.)	518
Total (No)%	845

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	268	280

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

Sr. No.	State	District	Block	31/03/2025
				No. of Societies
1	Rajasthan	Jhunjhunu	Alsisar	67
2	Rajasthan	Jhunjhunu	Buhana	50
3	Rajasthan	Jhunjhunu	Chirawa	75
4	Rajasthan	Jhunjhunu	Jhunjhunu	112
5	Rajasthan	Jhunjhunu	Khetri	114
6	Rajasthan	Jhunjhunu	Mandawa	55
7	Rajasthan	Jhunjhunu	Nawalgarh	123
8	Rajasthan	Jhunjhunu	Pilani	54
9	Rajasthan	Jhunjhunu	Singhana	31
10	Rajasthan	Jhunjhunu	Surajgarh	51
11	Rajasthan	Jhunjhunu	Udaipurwati	113

**Status/ progress under various schemes of MoC in the district**

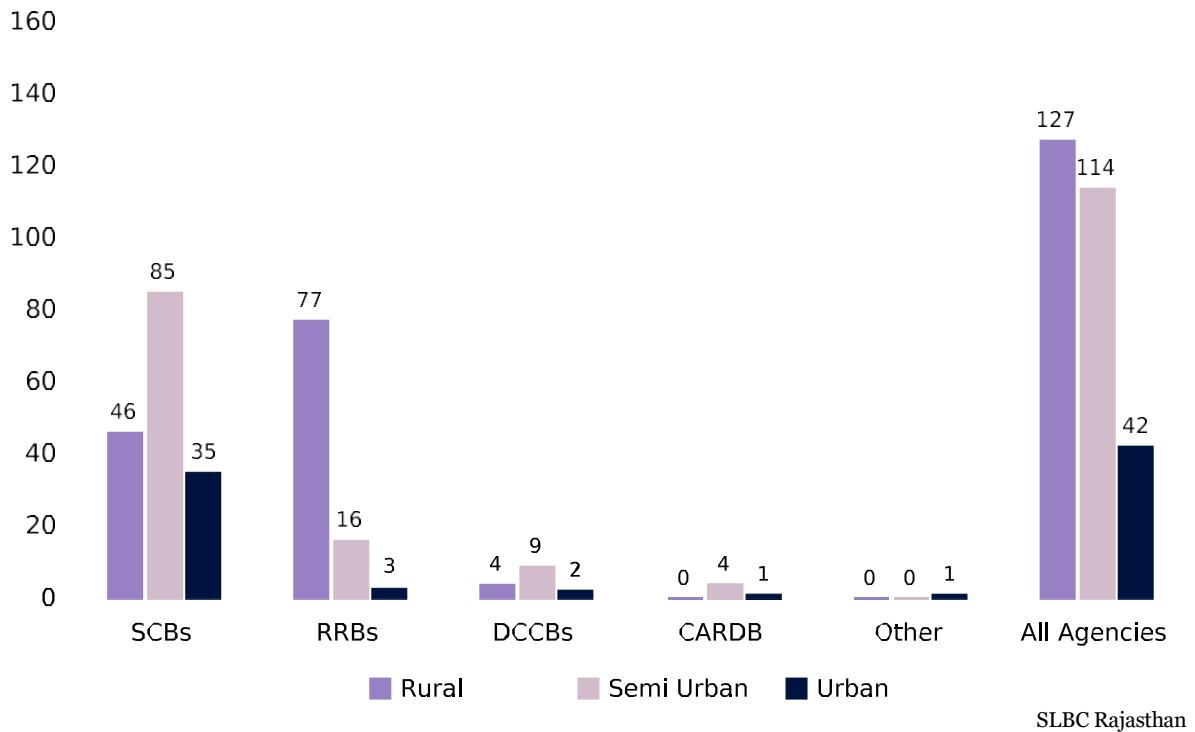
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	286
2	Potential for formation of new MPACS	59
3	PACS Computerisation	278
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	12
a	PACS sanctioned with warehousing facility & other related infrastructure	6

b	Capacity of the grain storage godowns sanctioned	500
7	PACS as Common Service Centres (CSCs)	156
8	PACS as Kisan Samridhi Kendras (KSks)	107
9	PACS as Jan Aushadi Kendras (JAK)	7
10	Petrol/ Diesel distributorship/ dealership	7
a	Membership in Multi State Cooperative Society on Seeds	268
b	Membership in Multi State Cooperative Society on Organic farming & products	70
c	Membership in Multi State Cooperative Society on Agri-exports	72

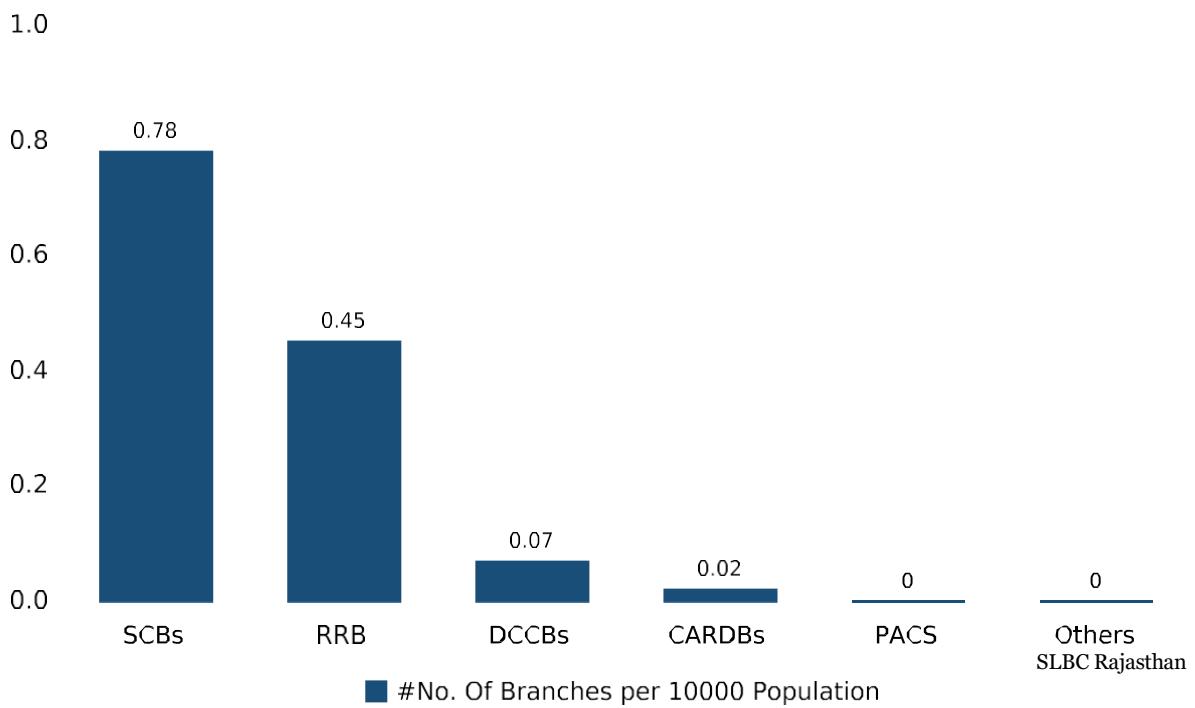


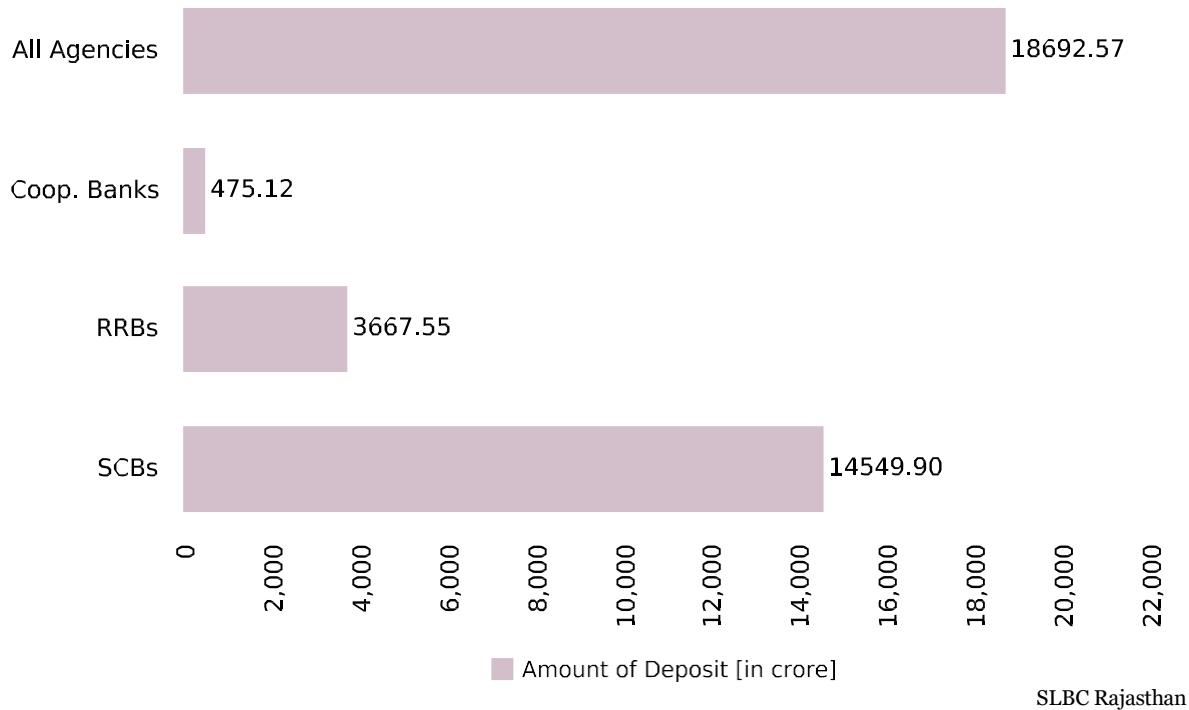
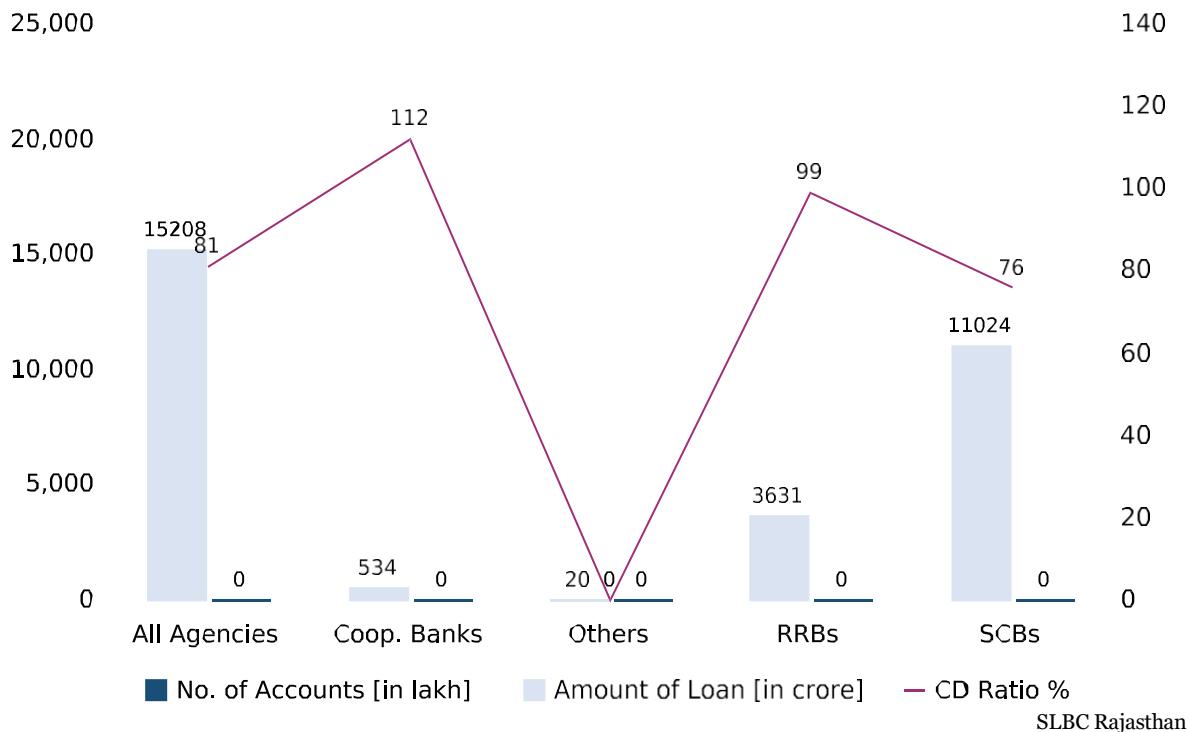
# Banking Profile

### 1. Agency wise - Number of branches in the district

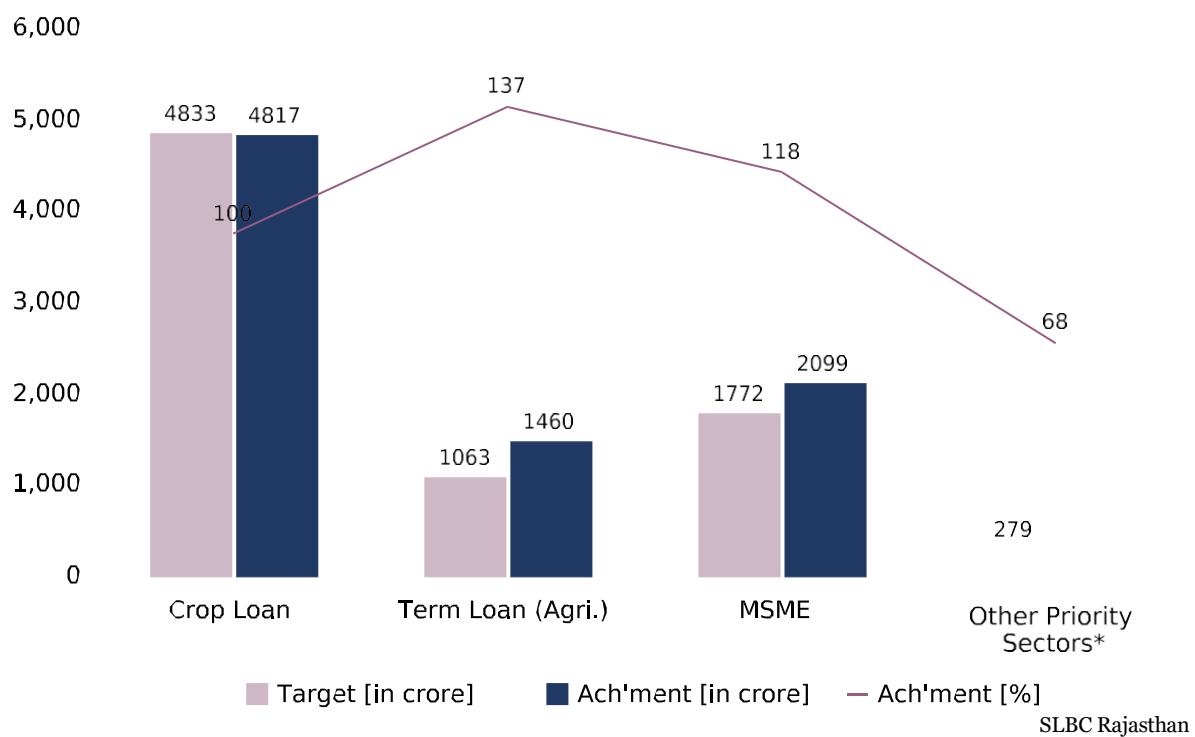


### 2. Branch Penetration

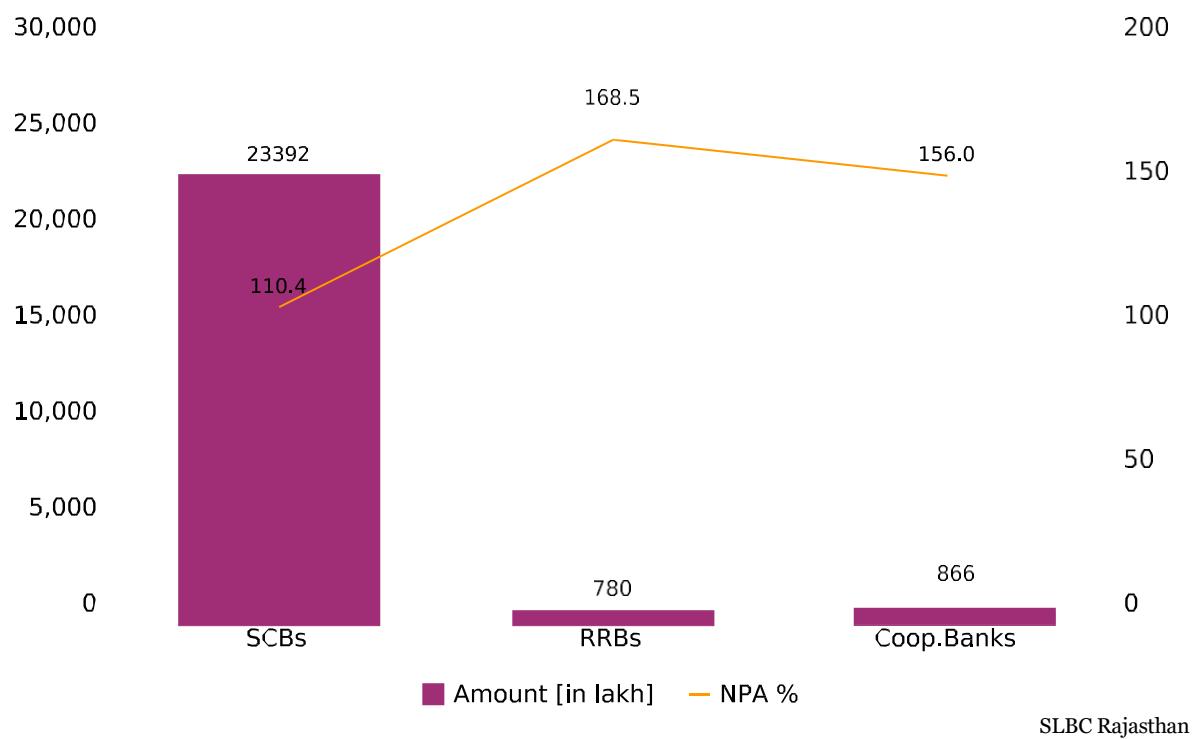


3. **Agency wise - Deposit O/s**

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


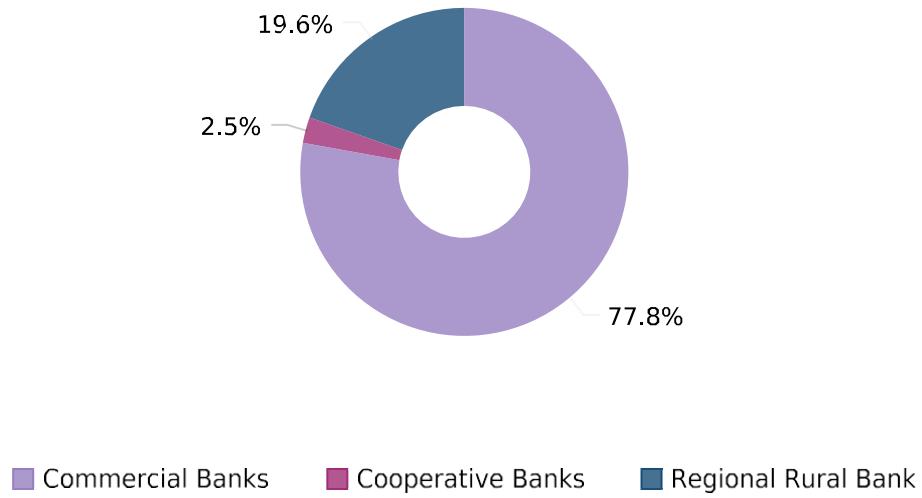
### 5. Sector-wise Performance under ACP



### 6. NPA position

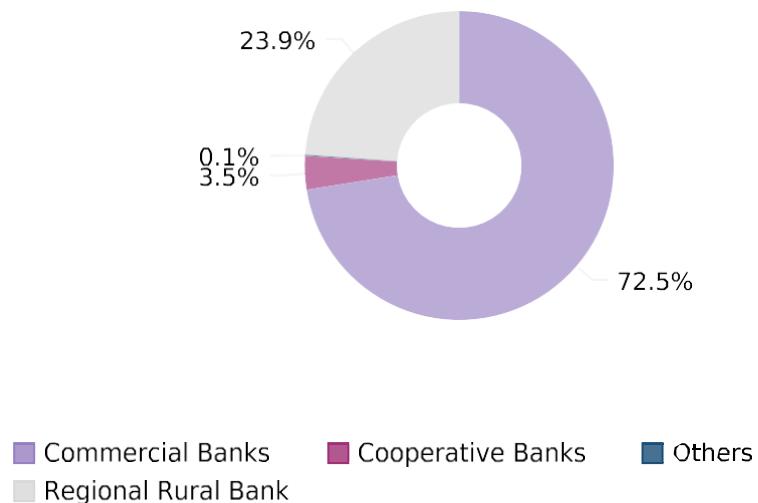


**7. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



SLBC Rajasthan

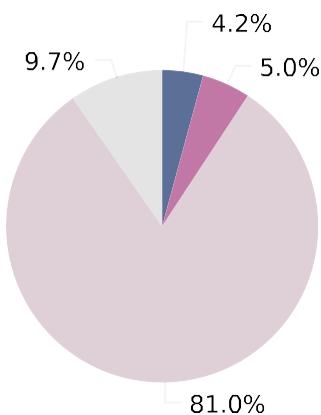
**8. Agency wise - Share of Loan O/s**  
**Year 2024-25**



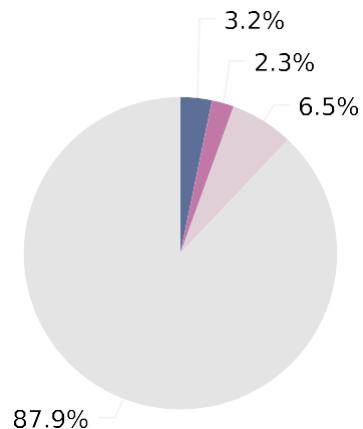
SLBC Rajasthan

### 9. Agency wise - Share of NPA

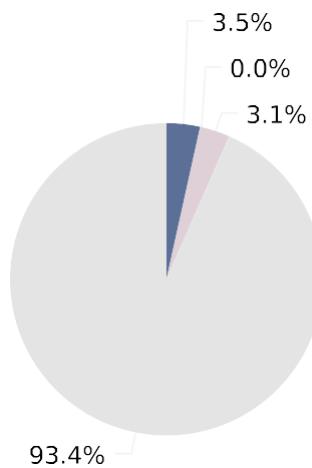
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



■ Coop.Banks

■ Others

■ RRBs

■ SCBs

SLBC Rajasthan

**Banking Profile****1. Network & Outreach**

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	20	166	46	85	35
Regional Rural Bank	1	96	77	16	3
District Central Coop. Bank	1	15	4	9	2
Coop. Agr. & Rural Dev. Bank	1	5	0	4	1
Primary Agr. Coop. Society	280	0	0	0	0
Others	1	1	0	0	1
All Agencies	304	283	127	114	42

**2. Deposits Outstanding**

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	325840	285615	356689	24.9	57.8	1188387.00	1196144.00	1454990.00	21.6	77.84
Regional Rural Bank	144328	132825	148341	11.7	24.0	278901.00	258305.00	366755.00	42.0	19.62
Cooperative Banks	107614	95818	111068	15.9	18.0	40906.00	35125.00	47512.00	35.3	2.54



Others	900	740	951	28.5	0.2	0.00	0.00	0.00	0.0	0.00
All Agencies	578682	514998	617049	19.8	100.0	1508194.00	1489574.00	1869257.00	25.5	100.00

### 3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	1087170.00	1137740.00	1520809.00	33.7	100.0
Commercial Banks	770635.00	833269.00	1102378.00	32.3	72.5
Cooperative Banks	46545.00	40762.00	53415.00	31.0	3.5
Others	2020.00	1198.00	1951.00	62.9	0.1
Regional Rural Bank	267970.00	262511.00	363065.00	38.3	23.9

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	64.8	69.7	75.8
Regional Rural Bank	96.1	101.6	99.0
Cooperative Banks	113.8	116.0	112.4
Others	0.0	0.0	0.0
All Agencies	72.1	76.4	81.4

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

Agency	Cumulative up to				APY	
	31/03/2025					
	PMJDY	PMSBY	PMJJBY			
Commercial Banks	627414	433980	150285		70490	
Regional Rural Bank	254784	317169	104415		54672	
Cooperative Banks	0	174	5		48	
Others	0	0	0		0	
All Agencies	882198	751323	254705		125210	

**6. Performance on National Goals**

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	605925	55.0	329042	29.8	273074	24.8	409	0.0	193163	17.5
Regional Rural Bank	311161	85.7	268366	73.9	209155	57.6	0	0.0	62662	17.3
Cooperative Banks	48632	91.0	48386	90.6	31658	59.3	0	0.0	4304	8.1
Others	1775	91.0	1228	62.9	1433	73.4	0	0.0	0	0.0
All Agencies	967493.00	63.6	647022.00	42.5	515320.00	33.9	409.00	0.0	260129.00	17.1



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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	501300.00	630761.00	125.8	569632.00	675481.00	118.6	794764.00	856577.00	107.8	117.4
Commercial Banks	226760	334485	147.5	279013	381562	136.8	424174	483288	113.9	132.7
Cooperative Banks	199680	231251	115.8	64542	60443	93.6	80820	76277	94.4	101.3
Others	400	307	76.8	353	198	56.1	234	191	81.6	71.5
Regional Rural Bank	74460	64718	86.9	225724	233278	103.3	289536	296821	102.5	97.6

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	349185.00	425827.00	121.9	374012.00	436593.00	116.7	483328.00	481691.00	99.7	112.8
Term Loan (Agri.)	74660.00	67149.00	89.9	89556.00	72980.00	81.5	106334.00	146033.00	137.3	102.9
Total Agri. Credit	423845.00	492976.00	116.3	463568.00	509573.00	109.9	589662.00	627724.00	106.5	110.9
MSME	56460.00	120429.00	213.3	83462.00	147169.00	176.3	177167.00	209878.00	118.5	169.4
Other Priority Sectors*	20995.00	17356.00	82.7	22602.00	18739.00	82.9	27935.00	18975.00	67.9	77.8
Total Priority Sector	501300.00	630761.00	125.8	569632.00	675481.00	118.6	794764.00	856577.00	107.8	117.4

**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	1197.00	2090.00	174.6	17633.00	17662	100.2	21189	23392	110.4	128.4
Regional Rural Bank	14885.00	17452.00	117.2	659.00	1316	199.7	463	780	168.5	161.8
Cooperative Banks	527.00	911.00	172.9	431.00	650	150.8	555	866	156.0	159.9
Others	482.00	1084.00	224.9	320.00	457	142.8	0	0	0.0	122.6
All Agencies	17091.00	21537.00	126.0	19043.00	20085	105.5	22207	25038	112.8	114.7



# Part B

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

### **3. Policy Initiatives - RBI**

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

#### **Credit Flow to Agriculture Collateral free agricultural loans**

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

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

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

The other major master directions issued by RBI:

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

### **4. Policy Initiatives - NABARD**

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

#### **Infrastructure:**

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

across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

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

### **Climate Change:**

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

### **Institutional Development:**

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

## NABARD's Digital Initiatives

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

## Digital Technology for Credit Delivery & Interest Subvention:

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

## Promotional Development & Financial Inclusion

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

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

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

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

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

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

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

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

## 6. State Budget

### 6.1. Important Announcements

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

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

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

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

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

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

## 6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

## **7. Govt Sponsored Programmes linked with Bank Credit**

### **Government of India Schemes**

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

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

## Government of Rajasthan Schemes

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

**Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasari Udyam Protsahan Yojana :** This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*.

**Rajasthan Investment Promotion Scheme (RIPS) 2024:** Valid till March 2029, RIPS 2024 aims to boost industrial growth and attract investments through incentives like capital subsidies, SGST reimbursements, interest subventions, and exemptions on electricity and stamp duty. It focuses on Green Growth, Export Promotion, and MSME development, with special benefits for women entrepreneurs, SC/ST FPOs, and tourism units.

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

Jhunjhunu district, in the northeastern part of Rajasthan, falls under the Transitional Plain of Inland Drainage Zone (RJ3) of the Western Dry Region. The climate is semiarid to arid, with average annual rainfall of about 450 mm, received mainly during June to September. Rainfall is erratic and uneven, making agriculture highly vulnerable. The terrain comprises rolling sand dunes, undulating plains, and isolated Aravalli hills in Khetri and Udaipurwati. Soils range from sandy loams to medium heavy types, with varying fertility and water retention.

The district has a net-snow area of about 3.89 lakh hectares and a gross cropped area of 7.01 lakh hectares, giving a cropping intensity of 180%. This indicates significant multiple cropping, especially in irrigated areas. Major Rabi crops are wheat, mustard, and gram, while Kharif crops include pearl millet, pulses, and guar. Crop productivity shows sharp variation between irrigated and rainfed zones wheat and barley perform well under assured irrigation, while Bajra and pulses record lower yields due to moisture stress, poor soils, and climatic risks. The district agriculture department is promoting 65 clusters each having 125 farmers of Natural Farming across the district to promote adoption of Natural Farming.

Credit flow to the crop production, maintenance, and marketing sector in Jhunjhunu has shown steady growth, rising from ₹ 425,827 lakh in FY 2022-23 to ₹ 436,594 lakh in FY 2023-24, and further to ₹ 481,691 lakh in FY 2024-25.

###### 2.1.1.1 Status of the Sector in the District

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

In Jhunjhunu district, the infrastructure for crop production and marketing is moderately developed but unevenly distributed, with critical gaps. Availability of quality seeds remains a concern. Though the Agriculture Department distributes certified seeds, the seed replacement rate (SRR) for major crops like bajra, mustard, and gram is below recommended levels, especially in rainfed areas. This is due to limited local seed production, weak last-mile delivery, and low awareness among smallholders about certified seeds. Adoption of Good Agricultural Practices (GAPs) such as timely sowing, balanced fertilization, and integrated pest management is still at an early stage. While KVK Abusar and the Agriculture Department conduct training and demonstrations, outreach is limited, and many farmers continue with traditional practices. A few Farmer Producer Organizations (FPOs) have been formed under NABARD, SFAC, and NCDC, and are beginning to support collective procurement and aggregation. However, most remain nascent and face governance, market, and capital constraints. The district has two government soil testing labs in Jhunjhunu town and Chirawa block, but these are underutilized due to low farmer awareness and logistical challenges in sample collection and reporting.

#### 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>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.02	1	1000	1016.50	1016.50
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.96	1	1000	963.01	963.01
3	Annual Vegetables - Cabbage/ Patta Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.23	1	2000	2461.03	2461.03
4	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.07	1	155	165.85	165.85
5	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Irrigated_Pre- Kharif   Kharif Rabi	Ha	0.47	1	12190	5739.05	5739.05
6	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Unirrigated_Pre- Kharif   Kharif Rabi	Ha	0.43	1	23120	10019.07	10019.07
7	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.71	1	1000	1712.00	1712.00
8	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.61	1	4005	2429.81	2429.81
9	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.88	1	100	87.74	87.74
10	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	2.11	1	15000	31714.78	31714.78



11	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	1.90	1	5000	9488.26	9488.26
12	Annual Vegetables - Pumpkin/ Kaddu/ Gummadi_Jhunjhunu_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.02	1	1000	1016.52	1016.52
13	Annual Vegetables - Radish/ Mooli_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.75	1	110	82.43	82.43
14	Annual Vegetables - Ridge Gourd/ Torai_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	1.02	1	100	101.65	101.65
15	Annual Vegetables - Round Melon/ Indian Squash/ Tinda_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.96	1	60	57.84	57.84
16	Annual Vegetables - Spinach/ Palak_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.73	1	22	16.01	16.01
17	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	1.73	1	3000	5180.03	5180.03
18	Cereals - Barley/ Jav_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.65	1	2900	1892.83	1892.83
19	Cereals - Barley/ Jav_Unirrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.50	1	7100	3570.60	3570.60
20	Cereals - Pearl Millet/ Bajra/ Cumbu_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.51	1	46500	23882.40	23882.40
21	Cereals - Pearl Millet/ Bajra/ Cumbu_Unirrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.50	1	148207	74533.30	74533.30
22	Cereals - Wheat/ Gehu_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.80	1	80320	64456.80	64456.80
23	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.93	1	21745	20242.43	20242.43
24	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.62	1	55	34.10	34.10
25	Fruits - Bael/ Bel/ Bilva Patre/ Belpatra/ Wood Apple_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Ha	0.88	1	11	9.68	9.68

26	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.86	1	11	9.46	9.46
27	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.80	1	11	8.80	8.80
28	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.29	1	11	14.19	14.19
29	Fruits - Mandarin/ Santra/Citrus/ Sweet Orange_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.15	1	11	12.65	12.65
30	Fruits - Mosami/ Mosambi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.15	1	11	12.65	12.65
31	Fruits - Muskmelon/ Kharboaja/ Kharbuji_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.55	1	800	1241.23	1241.23
32	Fruits - Papaya/ Papita_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.02	1	13	13.23	13.23
33	Fruits - Pomegranate/ Anar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.32	1	9	11.88	11.88
34	Fruits - Watermelon/ Tarbuj_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	1.51	1	3000	4542.16	4542.16
35	Medicinal And Aromatic Plants - Aloe Vera/ Ghritkumari_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.77	1	85	65.45	65.45
36	Oil Seeds - Goat Nut/ Jojoba_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.80	1	38	30.49	30.49
37	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.88	1	21400	18776.36	18776.36
38	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.60	1	44300	26544.56	26544.56
39	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.46	1	108695	50010.57	50010.57
40	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	0.51	1	14425	7408.68	7408.68

41	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	23232.40
42	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	963.02
43	Pulses - Pulses_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	18457.50
44	Pulses - Pulses_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	15433.29
45	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	4774.07
46	Spices & Condiments - Coriander/ Dhaniya_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	38.32
47	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Ha	Ha	Ha	Ha	Ha	Ha	8827.53
<b>Sub Total</b>					<b>696111</b>	<b>441302.21</b>	<b>441302.21</b>	
<b>Post Harvest</b>								<b>44130.22</b>
<b>Maintenance</b>								<b>88260.44</b>
<b>Total</b>								<b>573692.87</b>
<b>Grand Total</b>					<b>696111</b>	<b>441302.21</b>	<b>573692.87</b>	

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Jhunjhunu district, in the arid to semiarid zone of Rajasthan, has no perennial surface water and relies mainly on groundwater for irrigation and drinking. The Kantli river and seasonal rivulets provide limited surface drainage. As per Agricultural Statistics Rajasthan 2022-23, the gross irrigated area is 2,90,985 ha (1,62,341 ha by tubewells, 1,28,644 ha by open wells) and the net irrigated area is 2,51,856 ha, while canal and tank irrigation are negligible. The Central Ground Water Board (2023) classifies all blocks as overexploited, with extraction far exceeding recharge. Average annual rainfall is 450 mm, highly erratic, limiting natural replenishment. Schemes like PMKSY promote micro irrigation, while WDCPMKSY and MGNREGS supported watershed projects aid recharge through check dams, farm ponds, and other structures. Soil testing labs at Jhunjhunu and Chirawa support efficient water and nutrient use but remain underutilized. Despite efforts, groundwater depletion persists. Scaling up micro irrigation, crop diversification, and community led water management is critical for sustainable water use. Credit flow to the water resources sector has fluctuated, declining from ₹ 206 lakh in FY 2022-23 to ₹ 113 lakh in FY 2023-24, before rising to ₹ 327 lakh in FY 2024-25, highlighting the need to strengthen investments in irrigation and water management infrastructure.

### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

Infrastructure for water-resource development in Jhunjhunu district is primarily composed

of groundwater extraction structures. As per the Minor Irrigation Census 2019, the district hosts approximately 35,162 dug wells and 9,744 deep tube wells, which serve as the primary irrigation sources. Electric and diesel pumps operate from these wells, while surface water infrastructure remains minimal. Surface systems mainly include a few anicuts, check dams, and farm ponds constructed under watershed programmes.

Linkage support for infrastructure development is provided by the Department of Water Resources, Agriculture Department, and Watershed & Soil Conservation Department. Key schemes operational in the district include PMKSY–Har Khet Ko Pani, Atal Bhujal Yojana, Jal Jeevan Mission, and MGNREGS, which collectively aim to enhance water-use efficiency and groundwater conservation. Despite these interventions, gaps persist. Micro-irrigation coverage remains low relative to potential area. Monitoring of groundwater extraction is weak; recharge interventions are limited to select watershed sites; and institutional convergence at field level remains fragmented.

To bridge these gaps, it is imperative to scale-up micro-irrigation using PDMC subsidies, expand recharge structures under WDC-PMKSY and MGNREGS, digitize groundwater monitoring, and establish Water User Associations to promote community-led water governance and sustainable resource use.

### **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
<b>A.02 Water Resources</b>							
1	Drip Irrigation--3m*3m literal size12mm-1Hectare model	ha	0.41	90	2120	877.37	789.65
2	Electric Pump Sets--12.5 HP	No.	0.54	90	1800	963.00	866.74
3	Electric Pump Sets--7.5 HP	No.	0.39	90	610	237.57	213.83
4	Solar PV Pump Sets (DC)-- submersible pump set 12.5 HP	No.	0.79	90	336	266.44	239.79
5	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	9900	2914.12	2622.73
<b>Total</b>					<b>14766</b>	<b>5258.50</b>	<b>4732.74</b>

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the Sector in the District**

Farm mechanization in Jhunjhunu is gradually improving but remains below the national average in terms of farm power availability. The need for mechanization is driven by labor shortages, small landholdings, and the need for timely operations in a semi-arid climate. While tractors, seed drills, and threshers are common, advanced equipment like laser land levelers and harvesters are limited to progressive farmers.

The credit flow to the farm mechanization sector in the district stood at ₹ 86.26 lakh in 2022–23, increased to ₹ 130.87 lakh in 2023–24, and was ₹ 60.82 lakh in 2024–25, indicating fluctuating but continued investment in agricultural machinery.

Custom Hiring Centres (CHCs) are emerging as a viable model for smallholders, but their reach is still limited. The district also shows potential for drone use in crop monitoring and spraying. Under the Kisan Drone Scheme, FPOs and entrepreneurs are eligible for subsidies and institutional finance, but adoption is still in early stages due to cost and capacity barriers. Strengthening CHCs, expanding credit access, and promoting drone-based services can enhance mechanization outcomes in the district.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

Jhunjhunu has a moderate base of farm mechanization infrastructure, with tractor and implement dealers offering basic equipment like cultivators, seed drills, and threshers. Advanced machinery such as laser land levelers and harvesters is limited and mostly accessed by progressive farmers. A few Custom Hiring Centres (CHCs) have been established under the Sub-Mission on Agricultural Mechanization (SMAM), offering machinery on a rental basis, but their reach remains limited. Repair and maintenance services are inadequate, especially in remote areas. There is also a shortage of trained operators and mobile servicing units. Expanding CHCs through FPOs, improving last-mile service delivery, and promoting awareness of state schemes are essential to bridge the mechanization gap and improve access for smallholders.

#### **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
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	37.45	90	13	486.85	438.21
2	Drones--12 hp	No.	6.96	90	11	76.56	68.86
3	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	220	341.33	307.23
4	Others--Zero Till Seed cum 9-13 tynes35-40HP	No.	0.80	90	33	26.51	23.87
5	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	470	2263.05	2036.77
6	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	670	5089.99	4581.02
<b>Total</b>					<b>1417</b>	<b>8284.29</b>	<b>7455.96</b>

#### **2.1.4 Plantation & Horticulture, including Sericulture**

##### **2.1.4.1 Status of the Sector in the District**

Jhunjhunu district, with its semi-arid climate, light-textured soils, and moderate winter conditions, offers a conducive environment for cultivating a range of horticultural crops. The region's sandy loam soils, though low in water-holding capacity and fertility, are well-suited for drought-tolerant fruit trees such as ber, pomegranate, and aonla, as well as

vegetables like onion, chilli, and cauliflower. The district's agro-climatic conditions also support off-season vegetable cultivation under protected structures. While water scarcity remains a constraint, the adoption of micro-irrigation and natural farming practices is gradually improving soil health and crop resilience. With targeted interventions, Jhunjhunu holds potential for expanding high-value horticulture and integrating it into sustainable farming systems. Further, the district has seen growing interest in natural farming, supported by awareness drives and training programs.

Major horticultural crops of the district are Kinnow, Mausambi, Lime, Ber, Pomegranate, and Mango and the area under these crops is 155 Ha, 70 Ha, 47 Ha, 40 Ha, 30 Ha, and 30 Ha respectively. The credit flow to the Plantation and Horticulture sector in the district stood at ₹ 36.00 lakh in 2022–23, increased to ₹ 89.00 lakh in 2023–24, and was ₹ 60.00 lakh in 2024–25.

#### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

The plantation and horticulture sector in Jhunjhunu district is gradually expanding and the district has basic infrastructure for horticulture, including departmental nurseries and input supply centers. However, cold storage, pack houses, and processing units are largely absent, leading to postharvest losses and low price realization. As per APEDAs infrastructure gap analysis, such deficiencies in cold chain and logistics significantly impact the efficiency and competitiveness of horticulture supply chains. Marketing infrastructure is also inadequate, as the existing mandis largely cater to cereals and oilseeds, with horticultural produce receiving little institutional support. Banks have extended some credit flow for horticultural activities during the past three years, though coverage remains below potential. Gaps persist in terms of postharvest infrastructure, organized marketing linkages, awareness on modern cultivation practices, and effective credit convergence. Addressing these through public private partnerships, enhanced bank financing, and farmer collectives is essential for scaling horticulture in the district.

#### **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
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	14	32.68	29.40
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	365	410.09	369.07
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	505	1248.23	1123.40
4	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	505	518.74	466.85
5	Floriculture--Marigold-0.4 ha	ha	1.05	90	1000	1048.60	943.75

6	Floriculture-Rose-1 ha	ha	1.58	90	150	237.55	213.78
7	High density plantation-Papaya-1.8m*1.8m	ha	1.55	90	23	35.69	32.11
8	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	570	567.20	510.50
9	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	50	78.10	70.30
10	Nursery --Nursery raising	ha	17.44	90	75	1308.08	1177.27
11	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	70	143.08	128.73
12	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	47	688.99	620.08
13	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	47	2112.18	1900.97
<b>Sub Total</b>				<b>3421</b>		<b>8429.21</b>	<b>7586.21</b>
<b>Total</b>				<b>3421</b>		<b>8429.21</b>	<b>7586.21</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Developing forestry and barren land is essential to conserve existing flora and fauna and enhance green cover in Jhunjhunu district. Currently, the district has 3.39% forest area, significantly lower than the 33% target set by the National Forest Policy, 1998. The Forestry Department reports that desertification is expanding at a rate of 12 kilometers per year. As per the Forestry Department Annual Report 2022-23, out of the total 591,536 hectares in Jhunjhunu district, 40,045 hectares are designated as forest area. Enhancing this area will bolster vegetation cover, leading to improved land and water management and increased income opportunities. Utilizing barren, uncultivated, and waste lands can augment livelihoods and income. Encouraging bank loans for tree plantation and barren land development in the district would accelerate local development. The State government is actively promoting forestry and wasteland development through the Social Forestry Programme, aiming to involve self-help group members in these initiatives. Notably, no bank loans for forestry projects have been disbursed in the district over the past three years.

### 2.1.5.2 Infrastructure and linkage support available, planned and gaps

The district offers essential facilities for plant transportation, transplantation, extension services, and marketing to support sectoral development. Forestry and barren land development initiatives can be implemented through the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA). Significant challenges to sectoral development include encroachments on public lands, mining activities, ownership disputes over barren lands, and insufficient forestry education and awareness. It is crucial to demarcate notified forest areas and mining zones by erecting boundaries or pillars.

### 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
<b>A.06 Forestry</b>							
1	Plantation--Ardu plant- 5m*5m	ha	0.44	90	55	24.09	21.67
2	Plantation--Rohida plant- 8m*5m	ha	1.10	90	165	181.83	163.68
3	Plantation--Subabul plant- 2.5 m*2.5m	ha	0.44	90	110	48.40	43.56
<b>Total</b>					<b>330</b>	<b>254.32</b>	<b>228.91</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

To boost employment and livelihood opportunities in rural areas of the district, dairy farming is a crucial allied activity. Given the prevalence of small land holdings, increasing numbers of small and marginal farmers, and favorable climatic conditions, dairy farming should be fostered as a supplementary enterprise. The Livestock Development Policies of both the Government of India and the State Government focus on continuous efforts such as breed improvement of milch animals, provision of free medicines, artificial insemination services, and expanding health services. The district currently produces 5.48 lakh metric tonnes of milk annually. Enhancing dairy entrepreneurship and business can be achieved through increased access to bank loans. Essential infrastructure including veterinary hospitals, artificial insemination centers, and marketing facilities are readily available in the district, supporting the growth of this sector. As per the latest Livestock Census, the district has 1,95,556 crossbred cattle, 73,540 indigenous cattle and 3,47,110 buffaloes, making buffaloes the dominant species in terms of milk contribution. The district has 183 functional milk cooperative societies, operating under the Sikar & Jhunjhunu Zila Dugdh Utpadak Sahakari Sangh Ltd, which is part of the Rajasthan Cooperative Dairy Federation (RCDF).

Among the recognized breeds, Rathi and Tharparkar cattle are found in parts of the district, while Murrah buffaloes are commonly reared.

### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district has a robust veterinary and dairy infrastructure, with 119 veterinary hospitals, 236 dispensaries, and 2 disease diagnostic labs supporting animal health and disease surveillance. The dairy sector operates through 183 milk cooperative societies linked to the Rajasthan Cooperative Dairy Federation (RCDF), ensuring structured milk procurement and market access. The womenowned Sakhi Mahila Milk Producer Company in Chirawa further strengthens institutional support.

Despite this, gaps remain - chilling and bulk milk collection facilities are uneven, veterinary outreach is limited in remote areas, and extension services for feeding, breed improvement, and production management need scaling. Strengthening convergence among veterinary services, cooperatives, custom hiring centers, and producer companies, along with

leveraging women centric enterprises and improving milk collection infrastructure, is crucial to enhance dairy productivity and rural livelihoods.

Credit flow under Animal Husbandry Dairy has risen sharply, from ₹ 3,330 lakh in FY 2022-23 to ₹ 5,148 lakh in FY 2023-24, and further to ₹ 26,083 lakh in FY 2024-25, reflecting growing investment and institutional support in the sector.

### **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	
<b>A.07 Animal Husbandry - Dairy</b>								
1	Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed	1+1	0.89	90	104	92.22	82.98	
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	3925	14094.37	12684.93	
3	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	4600	13639.83	12275.84	
4	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	490	31.43	28.35	
5	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	3800	10373.13	9335.84	
<b>Sub Total</b>					<b>12919</b>	<b>38230.98</b>	<b>34407.94</b>	
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>								
1	Buffalo Farming_Others	Per Anim	0.18	1	63000	11392.29	11392.29	
2	Cross bred Farming_Others	Per Anim	0.14	1	63000	8763.30	8763.30	
3	Draught Animals_Camel	Per Pair	0.35	1	7700	2677.73	2677.73	
4	Draught Animals_Donkey	Per Pair	0.01	1	1100	11.88	11.88	
<b>Sub Total</b>					<b>134800</b>	<b>22845.20</b>	<b>22845.20</b>	
<b>Total</b>					<b>147719</b>	<b>61076.18</b>	<b>57253.14</b>	

### **2.1.7 Animal Husbandry - Poultry**

#### **2.1.7.1 Status of the Sector in the District**

As per the 19th Livestock Census, Jhunjhunu district has a substantial poultry population, comprising 13,82,678 improved poultry birds and 7,44,519 indigenous poultry birds,

reflecting the growing importance of backyard and commercial poultry farming in augmenting household nutrition and rural income. Poultry has emerged as a vital allied activity, providing quick returns and contributing significantly to nutritional security in the district.

The district's annual egg production is estimated at 924.8 lakh numbers. Improved breeds dominate in peri-urban and commercial clusters, while indigenous poultry continues to support backyard systems in rural households, providing supplementary income, especially to women.

The sector has also witnessed steady growth in institutional credit flow over the last three years, with disbursements of ₹ 67 lakh in 2022-23, ₹ 94 lakh in 2023-24, and a substantial increase to ₹ 292 lakh in 2024-25, indicating rising investment interest in poultry infrastructure and enterprises.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

Jhunjhunu district has moderate infrastructure to support the poultry sector, though several critical gaps persist. Presently, there are no large-scale commercial hatcheries or feed mills within the district, and farmers primarily depend on facilities located in neighboring districts or states for quality chicks and feed. Small-scale backyard poultry continues to dominate in rural areas.

Veterinary infrastructure comprising 119 veterinary hospitals, 236 veterinary dispensaries, and 2 diagnostic disease centres also caters to poultry health services, though specialized poultry diagnostic and extension services remain limited.

The major gaps include absence of hatchery and feed infrastructure, inadequate cold storage and processing facilities, weak organized marketing channels, and limited insurance coverage. Strengthening value chain linkages through poultry producer groups, encouraging private investments in hatchery and feed units, promoting egg collection centres, and expanding veterinary diagnostic and extension services will be critical to unlock the full potential of poultry in Jhunjhunu.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	395	1215.12	1093.58
<b>Sub Total</b>					<b>395</b>	<b>1215.12</b>	<b>1093.58</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	186	348.30	348.30
2	Layer Farming_Others	1000	0.75	1	195	146.09	146.09
<b>Sub Total</b>					<b>381</b>	<b>494.39</b>	<b>494.39</b>
<b>Total</b>					<b>776</b>	<b>1709.51</b>	<b>1587.97</b>

## **2.1.8 Animal Husbandry - Sheep, Goat, Piggery**

### **2.1.8.1 Status of the Sector in the District**

As per the 20th Livestock Census, Jhunjhunu district has a population of 1,52,990 sheep (15,140 crossbred and 1,37,850 indigenous) and 4,42,134 goats, reflecting their critical role in the rural economy. The district falls in the Shekhawati region, where Chokla and Magra are the predominant sheep breeds, valued for fine carpet wool and meat. Goats are mainly of the Sirohi breed, a hardy dual-purpose type known for meat and milk, with smaller numbers of Barbari goats found in certain pockets. Pig rearing is limited, with a total population of 2,979 (520 crossbred and 2,459 indigenous), comprising mostly non-descript indigenous types. The district's meat production is estimated at 10.09 MT per annum, with goat and sheep being the main contributors. Goat rearing is more widespread due to adaptability to arid and semi-arid conditions and provides regular cash flow through milk, meat, and live animal sales. Sheep rearing, though localized, supports wool-based livelihoods in specific areas. Credit flow to the sector has shown steady progress, amounting to ₹ 127 lakh in 2022-23, ₹ 209 lakh in 2023-24, and ₹ 205 lakh in 2024-25. The increasing financial support indicates rising interest among rural households in goat and sheep farming as a remunerative activity.

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

Sheep and goat rearing in Jhunjhunu is supported through veterinary infrastructure comprising 119 veterinary hospitals, 236 veterinary dispensaries, and 2 disease diagnostic centres, which provide animal health services including vaccination and treatment. Disease control measures like deworming and vaccination against PPR and FMD are implemented under State Animal Husbandry Department programmes.

Marketing linkages for wool remain underdeveloped, with most produce sold through unorganized channels and middlemen, limiting farmers' price realization. Value addition in wool and meat processing is minimal, and absence of organized collection centres or cooperative structures for sheep and goat farmers poses a significant gap. Insurance coverage for small ruminants, though available, has limited penetration due to low awareness and procedural challenges.

While there is potential for strengthening producer groups, improving access to quality breeding stock, and developing market linkages, planned initiatives in the district remain largely at pilot stage. Expansion of fodder development, establishment of small-scale meat processing and cold-chain units, and stronger institutional support for farmer collectives are essential to bridge existing gaps and enhance the sector's contribution to rural livelihoods.

### **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
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	1375	4634.41	4170.98
2	Pig Rearing Unit-New Shed- Pig fattener unit- 150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	345	1037.71	933.89
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	1100	7297.40	6567.66
<b>Sub Total</b>					<b>2820</b>	<b>12969.52</b>	<b>11672.53</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anima l	0.01	1	55000	823.90	823.90
2	Pig Farming_Others	10+1	0.10	1	2200	215.82	215.82
3	Sheep Farming_Others	Per Anima l	0.01	1	44000	659.12	659.12
<b>Sub Total</b>					<b>101200</b>	<b>1698.84</b>	<b>1698.84</b>
<b>Total</b>					<b>104020</b>	<b>14668.36</b>	<b>13371.37</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Jhunjhunu district, being located in the arid zone of Rajasthan, is not a traditional fisheries district. The sector remains marginal due to the absence of perennial rivers and natural water bodies. However, the district has witnessed a gradual emergence of fisheries activity over the past decade. Starting from zero production in early years, the sector recorded intermittent growth, culminating in a peak of 201.18 metric tons in 2021\_22. This reflects a growing focus on fisheries development and resource utilization in the district.

Credit flow to the sector has been minimal during the last three years, reflecting both the low demand and limited investment avenues.

### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries in Jhunjhunu district remain underdeveloped owing to the absence of perennial rivers or large reservoirs. The Department of Fisheries, GoR, supports seed stocking and training on demand, but there are no hatcheries, feed mills, cold storage or organized fish markets in the district. Credit flow to the sector has remained negligible during the last three years.

Despite these constraints, potential exists to initiate small scale aquaculture through farm ponds, community tanks and ground waterfilled anicuts, especially in rainfed blocks. Integration of fish culture with horticulture and livestock could provide an additional source of income to farmers.

Critical gaps include assured water availability, seed supply chains, extension services, and market linkages. Addressing these through convergence with irrigation, watershed and livelihood programmes can enable gradual introduction of aquaculture activities in suitable

pockets of Jhunjhunu.

The Government of India made the KCC facility available to fishers and animal husbandry farmers in 2019 to support their working capital needs. Banks are required to issue KCCs within 14 days of receiving complete applications.

For existing KCC holders, benefits like interest subvention and prompt repayment incentives apply up to a credit limit of ₹ 3 lakh, including fisheries activities. For new applicants, the credit limit is ₹ 2 lakh. The effective interest rate can be as low as 4% per annum with timely repayment.

### **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	
<b>A.13 Fisheries</b>								
1	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	Ha	4.12	90	19	78.28	70.47	
<b>Sub Total</b>						<b>19</b>	<b>78.28</b>	<b>70.47</b>
<b>A.14 Working Capital - Fisheries</b>								
1	Fish Culture - Others_Farm Pond_FISHRIES	Ha	4.28	1	4	17.12	0.16	
2	Prawn Culture - Scampi_JHINGA FISH	Ha	6.42	1	11	70.62	0.66	
<b>Sub Total</b>						<b>15</b>	<b>87.74</b>	<b>0.82</b>
<b>Total</b>						<b>34</b>	<b>166.02</b>	<b>71.29</b>

### **2.1.10 Farm Credit - Others**

#### **2.1.10.1 Status of the Sector in the District**

Bullock carts and camel carts serve as the primary modes of transportation in rural areas. Bullock carts play a vital role in transporting agricultural produce. Additionally, rural markets are organized at block levels and towns throughout the district, where local traders and farmers sell their goods. Animal-drawn vehicles hold significance for short distances and light loads. They not only provide easy access to surrounding areas but also serve agricultural purposes during the farming season. Despite the gradual shift towards mechanized agriculture, there remains a continued importance for animal-drawn vehicles due to their versatility. Farmers have increasingly adopted motorcycles for transportation, yet some continue to rely on bullock carts. Weavers, in particular, prefer motorcycles for transporting materials and finished carpets to companies. Moreover, small-scale farmers and other cultivators use motorcycles for daily business needs. This has led to a substantial increase in motorcycle sales in the district, with banks favoring financing due to the vehicle's hypothecation and registration with the regional traffic office.

### 2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farmers are increasingly focusing on commercial crops, requiring their own resources to ensure timely and fair prices for their produce. While interest in this field has been minimal in recent years, it remains a valuable resource for small and marginal farmers. Mechanical means are costly for small farmers, who often rely on larger farmers or tractor owners. There is a necessity to replace wooden wheels with rubber tires on bullock carts. Ensuring the availability of high-quality bulls at the district level is crucial. Bullock carts are predominantly owned by small and marginal farmers, highlighting the need for government incentive schemes in this sector.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.15 Farm Credit</b>								
1	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	16	171.20	136.96	
2	Integrated Farming--1.0 ha (SF/MF)	No.	3.45	90	55	189.97	171.05	
3	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	55	326.59	293.92	
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	1.07	70	1100	1177.00	823.90	
5	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.37	90	550	2402.84	2162.60	
6	Two Wheeler Loans	No.	1.07	90	1375	1471.25	1324.18	
<b>Total</b>					<b>3151</b>	<b>5738.85</b>	<b>4912.61</b>	

### 2.1.11 Sustainable Agricultural Practices

#### 2.1.11.1 Status of the Sector in the District

Sustainable agriculture is vital in Jhunjhunu due to its semi-arid climate, low and erratic rainfall of about 450 mm, declining groundwater table and rising input costs. Integrated Farming Systems (IFS) combining crops, livestock, horticulture and agroforestry have potential to enhance income, resilience and resource-use efficiency. Natural and organic farming are being promoted through awareness and training under State and Central schemes, encouraging use of bio-fertilizers, compost, vermi-composting and crop residue management. Integrated Nutrient and Pest Management practices, soil health testing and balanced fertilizer use are gradually gaining ground. Crop diversification towards pulses, oilseeds, vegetables and horticulture is being encouraged to reduce pressure on scarce water resources. Wider adoption of micro irrigation under PMKSY and renewable energy solutions such as solar pumps can support sustainable irrigation. Demonstrations of organic/natural farming models, promotion of climate-resilient varieties, and integrated

watershed management are critical for long-term sustainability. Priorities include strengthening farmer awareness, enhancing institutional credit for sustainable technologies, scaling IFS models, and convergence of schemes to promote eco-friendly practices and resilient farming systems.

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

Infrastructure and linkage support for sustainable agriculture in Jhunjhunu is evolving through State and Central Government schemes. Soil Testing Laboratories and Soil Health Card distribution provide critical information on nutrient management, though coverage remains partial. Krishi Vigyan Kendra (KVK), Jhunjhunu, and Department of Agriculture organize capacity building, demonstrations, and farmer field schools on Integrated Farming Systems (IFS), organic and natural farming. Subsidy support is extended for vermi-compost units, bio-fertilizer production, and on-farm composting, while PMKSY supports micro-irrigation adoption. Solar agriculture pumps under Kusum Yojana facilitate renewable energy-based irrigation.

However, gaps remain in large-scale adoption of organic certification, market linkage for organic produce, and financing models for sustainable technologies. Mechanization support for smallholders, credit flow for IFS and natural farming, and convergence of institutional efforts need strengthening. Planned efforts include expansion of micro-irrigation, strengthening farmer producer organizations (FPOs) for sustainable value chains, and scaling up natural farming clusters under centrally sponsored schemes.

### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of Storage and Marketing Infrastructure**

##### **2.2.1.1 Status of the Sector in the District**

The storage and marketing infrastructure in Jhunjhunu district plays a vital role in strengthening agricultural value chains. As per available information, the district has warehouses and godowns under RAJFED, FCI, private agencies and Central Warehousing Corporation (CWC). Despite this, the available capacity is inadequate compared to the annual food grain production, leading to dependence on outside facilities. Regulated markets and subyards under the Rajasthan State Agricultural Marketing Board facilitate agricultural trading.

Cold storage and cold chain facilities remain limited, constraining the marketing of horticultural crops. The credit flow under the sector stood at ₹ 1,407 lakh in 2022-23, ₹ 640 lakh in 2023-24 and ₹ 2,792 lakh in 2024-25, reflecting increased investment in recent years.

Jhunjhunu district has 179 godowns/warehouses with a total storage capacity of 66300 metric tonnes, providing essential warehousing infrastructure for agricultural and allied produce.

There is potential for developing modern silos, private led cold chains and value addition units to support food grains and perishables. Agri value chain financing, including pledge loans against warehouse receipts, can enhance liquidity for farmers and FPOs

##### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

Chickpeas, wheat, guar, and mustard are the primary crops grown in the district. There is an urgent requirement to construct warehouses to store these crops, as the district currently faces a severe shortage of storage facilities. There is considerable potential and demand for village-level warehouses among medium-scale farmers in the district. Existing storage capacity in the district, provided by entities like Food Corporation of India, Central

Warehousing Corporation, State Warehousing Corporation, and Cooperative Department, totals approximately 48,000 metric tons (MT) for storing food grains. However, the total average production of major crops in the district amounts to about 651,000 MT, highlighting an insufficient storage capacity to adequately store the produce. Proper storage arrangements are crucial for ensuring food security in the district. Effective preservation of food grains, fruits, and vegetables after harvest is essential. Due to the lack of storage infrastructure, farmers are often compelled to sell their produce at unreasonably low prices. Furthermore, inadequate storage facilities result in substantial wastage of fruits, vegetables, and grains. Therefore, there is an urgent need to expand storage capacity to ensure fair prices for agricultural products and minimize wastage.

### **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>B.01 Storage Facilities</b>							
1	Cold Storage	No.	214.00	80	12	2568.00	2054.40
2	Godown	No.	187.25	80	539	21533.75	17227.00
<b>Total</b>				<b>551</b>	<b>24101.75</b>	<b>19281.40</b>	

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Status of the Sector in the District**

Jhunjhunu district falls in the arid to semi-arid zone of Rajasthan and is characterized by sandy loam soils, low organic carbon content, high wind erosion, and declining fertility status. The net sown area constitutes a major share of the geographical area, but a large portion suffers from moisture stress due to erratic rainfall and over-exploited groundwater resources. Soil erosion, nutrient depletion, and declining water table levels have made land and soil conservation a priority for sustainable agriculture.

Soil testing facilities and distribution of Soil Health Cards have helped in awareness generation on balanced nutrient use. Efforts towards organic and natural farming are gradually gaining attention, particularly in rainfed and marginal areas. However, credit flow under the sector has been nil during the last three years, with farmers largely depending on government schemes and subsidies. The overall status suggests the need for greater emphasis on integrated watershed management, promotion of sustainable land use practices, and financial support for farm-level soil conservation and organic farming to enhance resilience and productivity in the district.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

The Soil Conservation and Watershed Development Department operates within the district, providing essential guidance and training to farmers as needed. Sufficient technical resources are available for these activities, and additionally, the District Council has engaged Panchayat Samitis and NGOs in efforts to enhance watershed management.

Initiatives have also been undertaken to involve self-help groups in these efforts. Overuse of chemical fertilizers depletes natural minerals in the soil, adversely affecting soil health and leading to suboptimal productivity. There is increasing awareness among farmers about these issues, prompting a growing willingness to adopt organic fertilizers on a larger scale.

### **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>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.63	90	1060	3844.95	3460.44
2	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	850	1466.11	1319.51
<b>Total</b>				<b>1910</b>		<b>5311.06</b>	<b>4779.95</b>

### **2.2.3 Agri. Infrastructure - Others**

#### **2.2.3.1 Status of the Sector in the District**

Jhunjhunu district, located in the semi-arid region of Rajasthan, has agriculture dominated by small and marginal holdings with cultivation of cereals, pulses, oilseeds, and horticultural crops. Agri-infrastructure development is essential to improve productivity, market access, and farm incomes. The district has gradually integrated its mandis into the e-NAM platform, providing farmers better price discovery and wider market access, though adoption remains limited due to low awareness.

Seed production is moderate, with dependence on private sources for improved seeds; local multiplication units need strengthening to ensure quality and affordability. Adoption of bio-fertilizers and vermicomposting is gradually increasing, supported by FPOs and extension programs, but production units and awareness remain insufficient.

#### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

Jhunjhunu district in Rajasthan has made notable strides in enhancing its agricultural infrastructure. The district has integrated its mandis into the e-NAM platform, facilitating transparent price discovery and broader market access for farmers. However, the adoption rate remains moderate, indicating a need for increased farmer engagement and digital literacy programs.

The Agriculture Department and Krishi Vigyan Kendra conduct periodic free demonstration camps for farmers on vermicompost production. The state government also offers subsidies on vermicompost, providing a 50% subsidy up to a maximum of Rs. 50,000. Cooperative societies, self-help groups, Farmer Producer Organizations (FPOs),

and farmer clubs are encouraged to educate their members and other farmers about the benefits of vermicompost to enhance income generation. Certification processes for organic products should be streamlined. Promoting organic farming and encouraging farmers to produce vermicompost from agricultural waste and cow dung is crucial.

### **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>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	21.40	90	50	1070.00	963.00
	<b>Total</b>				<b>50</b>	<b>1070.00</b>	<b>963.00</b>

## **2.3 Agriculture - Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

Food and agro-processing infrastructure in Jhunjhunu district remains underdeveloped despite the availability of diverse agricultural produce. There are no major processing units or cold chain facilities, resulting in limited value addition and post-harvest losses. Jhunjhunu district's food and agro-processing sector encompasses milk, meat, fruits and vegetables, spices, bakery products, grains, oilseeds, and pulses. The district produces 936.62 metric tons of milk annually and has abundant grains, pulses, and oilseeds, making it an important contributor to the state's agricultural economy. Given this agricultural base, there is substantial potential to establish oil mills, roller flour mills, pulse processing units, and other value-added food processing enterprises. Under the PM Formalisation of Micro Food Processing Enterprises (PMFME) scheme, financial allocations have been made for Rajasthan, including Jhunjhunu, to support individual micro food processors and FPO-led initiatives through credit-linked subsidies and capacity building.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

Infrastructure support for food and agro-processing in Jhunjhunu district is limited. There are no large-scale processing units or cold chain facilities, which restrict value addition and market competitiveness. Under the PMFME scheme, support is being extended to micro food enterprises through credit-linked subsidies and training, but uptake remains modest. FPOs formed under the central scheme are being provided handholding for five years, covering input supply, processing, value addition, and market linkages. However, most FPOs lack access to common processing facilities, packaging units, and branding support. Key gaps include inadequate cold storage and processing capacity, limited mechanization, and sub-optimal integration between producers and markets. Addressing these gaps through targeted investments, improved scheme outreach, and infrastructure scaling can

enhance value addition, reduce post-harvest losses, and improve farmer incomes, unlocking the district's agro-processing potential.

### **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
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	107.00	80	24	1712.00	1369.60
2	Cotton processing	No.	107.00	80	9	963.00	770.40
3	Dairy Processing Unit	No.	214.00	80	63	4815.00	3852.00
4	Dal/ Pulses Mill	No.	53.50	80	62	4601.00	3680.80
5	Fruit Processing	No.	26.75	80	37	1364.25	1091.40
6	Meat & Poultry Processing	No.	53.50	80	10	321.00	256.80
7	Oil Extraction	No.	26.75	80	49	765.05	612.04
8	Packaging Unit	No.	10.70	80	60	642.00	513.60
9	Spice Processing	No.	26.75	80	108	5162.75	4130.20
10	Vegetable Processing	No.	26.75	80	234	3916.20	3132.96
<b>Total</b>					<b>656</b>	<b>24262.25</b>	<b>19409.80</b>

### **2.3.2 Agri Ancillary Activities - Others**

#### **2.3.2.1 Status of the Sector in the District**

Agri ancillary activities in Jhunjhunu district are gradually expanding through institutional and financial interventions. Under the Agri-Clinics and Agri-Business Centres (ACABC) scheme, trained agripreneurs are being supported to offer extension services and agri-input retail, but it is yet to offtake.

Primary Agricultural Credit Societies (PACS) in the district are functional and receive refinance support for farm and allied activities, but many lack digital infrastructure and diversified lending portfolios.

Microfinance Institutions (MFIs) operating in the region are eligible for loans for on-lending to SHGs and small farmers under priority sector norms. Jhunjhunu has also seen progress under the Lakhpati Didi initiative, which promotes income generation through farm and non-farm microenterprises for distressed women and SHG members.

As of now, there are no DPIIT-recognized or formally registered agriculture startups based exclusively in Jhunjhunu district. However, several agri-related ventures and initiatives operate in the region, contributing to the agricultural ecosystem. Strengthening financial literacy, digital enablement of PACS, and targeted support for agripreneurs and startups can enhance the sector's contribution to rural livelihoods.

### 2.3.2.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district has basic institutional infrastructure for agri ancillary activities, including PACS, SHGs, and MFIs. PACS receive refinance support but lack digital platforms and capacity for diversified lending.

Under the ACABC scheme, trained agripreneurs are supported for agri-service ventures, though uptake remains low due to limited awareness and credit access. Planned support includes digitization of PACS under cooperative reforms, expansion of SHG-led microenterprises, and integration of CLFs with banking services. However, gaps persist in incubation facilities for agripreneurs, access to working capital for startups, and convergence between PACS, MFIs, and agri-tech platforms. Strengthening digital infrastructure, credit facilitation, and institutional coordination is essential to improve outreach and impact.

### 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	
<b>C.02 Ancillary Activities - Others</b>								
1	Agri Clinic & Agri Business Centers	No.	21.40	90	23	492.20	442.98	
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	61	1305.40	1044.32	
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	11	588.50	470.80	
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	53.50	80	12	642.00	513.60	
5	Loan to PACS/ FSS/ LAMPS	No.	107.00	80	53	5671.00	4536.80	
<b>Total</b>					<b>160</b>	<b>8699.10</b>	<b>7008.50</b>	

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

##### 3.1 Status of the Sector in the District

Jhunjhunu district has a vibrant MSME base with 52,794 micro, 392 small, and 20 medium units, totaling 74,945 Udyog Aadhar registrations. Despite this, no formally recognized MSME clusters exist, highlighting the need for cluster based development to improve competitiveness and shared infrastructure. Major industries include stone crushing, textile printing, and leather footwear, supported by RIICO industrial areas. Hindustan Copper Ltd. in Khetri also drives ancillary MSMEs in mining and metal processing.

Under the revised MSME norms effective April 2025, Micro units are those with investment up to ₹ 2.5 crore and turnover up to ₹ 10 crore; Small units up to ₹ 25 crore and ₹ 100 crore; and Medium units up to ₹ 125 crore and ₹ 500 crore. This expanded definition allows more enterprises to access benefits such as collateral free loans, subsidies, and procurement preference.

The service sector covers logistics, education, hospitality, and repair services, with growing potential in agro processing, renewable energy, and IT enabled services. While the district lacks a Mega Food Park, cluster opportunities exist in dairy, spice packaging, and agro processing. Addressing infrastructure gaps, improving credit flow, and strengthening skill development are crucial for growth. The enhanced CGTMSE cover (up to ₹ 10 crore) is expected to ease access to collateral free credit, promoting entrepreneurship and inclusion.

Credit flow in Jhunjhunu has steadily increased from ₹ 120,429 lakh in FY 2022-23 to ₹ 147,169 lakh in FY 2023-24, and further to ₹ 209,878 lakh in FY 2024-25.

##### 3.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district has a modest but expanding infrastructure base supporting its MSME sector. RIICO has developed multiple industrial areas including Jhunjhunu Phase I, Jhunjhunu Phase II & Automobile Service, Chirawa, and Pilani. These zones offer basic infrastructure such as roads, power supply, water connections, drainage, and land allotment. The District Industries Centre (DIC) acts as the nodal agency for MSME facilitation, and PMKK Jhunjhunu provides vocational training aligned with local industrial needs. However, the district lacks formally recognized MSME clusters, limiting access to shared facilities like Common Facility Centres (CFCs), testing labs, and warehousing. The Rajasthan MSME Policy 2024 provides support for infrastructure development, including SGST reimbursement, electricity duty exemption, and assistance for setting up CFCs. RIPS 2024 further strengthens this with capital subsidies for agro and food processing units, interest subvention on plant and machinery loans, and employment generation subsidies. These schemes are implemented through DIC and RIICO, with contact points available locally.

The Stand Up India Scheme provides collateral free loans from ₹ 10 lakh to ₹ 1 crore to SC/ST

and women entrepreneurs for setting up greenfield enterprises in manufacturing, services, trading, or agri allied sectors. Each bank branch is mandated to support at least one SC/ST or woman borrower. Effective from 22nd September 2025, GST has been simplified. This rationalisation reduces compliance burden, lowers input costs, and boosts demand especially benefiting MSMEs in manufacturing, food processing, textiles, and services. Despite these provisions, infrastructure gaps persist in logistics, power reliability, water availability, and skill development. Addressing these gaps through coordinated efforts between RIICO, DIC, and industry associations is essential for unlocking the districts MSME potential.

### **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>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	12500.00	80	6	75000.00	60000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	317	34950.00	27960.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	55	59000.00	47200.00
<b>Sub Total</b>					<b>378</b>	<b>168950.00</b>	<b>135160.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	2500.00	80	5	12500.00	10000.00
2	Manufacturing Sector - Working Capital-Micro	No.	50.00	80	695	34750.00	27800.00
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	33	13200.00	10560.00
<b>Sub Total</b>					<b>733</b>	<b>60450.00</b>	<b>48360.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	12500.00	80	4	50000.00	40000.00
2	Service Sector - Term Loan-Micro	No.	250.00	80	42	10500.00	8400.00
<b>Sub Total</b>					<b>46</b>	<b>60500.00</b>	<b>48400.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	5	12500.00	10000.00
2	Service Sector - Working Capital-Micro	No.	50.00	80	300	15000.00	12000.00
3	Service Sector - Working Capital-Small	No.	400.00	80	15	6000.00	4800.00
<b>Sub Total</b>					<b>320</b>	<b>33500.00</b>	<b>26800.00</b>
<b>Total</b>					<b>1477</b>	<b>323400.00</b>	<b>258720.00</b>

## 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

There is no export oriented unit in Jhunjhunu district. But some local handicraft units i.e. wooden, stone & iron based items are manufactured and sold through mediators.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district, though not yet a major export hub, holds significant potential due to its industrial base, mineral resources, and traditional crafts.

The Rajasthan Export Promotion Policy 2024 provides a strategic framework to unlock this potential by focusing on inclusive and sustainable export growth. The policy offers marketing assistance with 75% reimbursement (up to ₹ 3 lakh per year) for participation in international trade fairs, exhibitions, and buyer seller meets. To improve product quality and compliance, exporters can avail 50% subsidy (up to ₹ 5 lakh/year) for documentation, testing, and certifications, and 75% subsidy (up to ₹ 20,000 per shipment) for product testing. Technology acquisition is supported through a 75% reimbursement (up to ₹ 50 lakh/unit) for sourcing patented or institution grade technologies. Freight and logistics support includes a 25% reimbursement of freight costs (up to ₹ 25 lakh/year) for units exporting via state ICDs and air cargo terminals. Ecommerce exporters can claim 75% reimbursement (up to ₹ 2 lakh/unit over two years) on platform fees including registration and shipping. Additionally, MSMEs are eligible for 50% reimbursement of ECGC premiums (up to ₹ 2 lakh/year) under export credit insurance support.

Further, as per latest PSL guidelines, export credit up to Rs 50 crore is reckoned under priority sector credit. The district has RIICO developed industrial areas and clusters in stone crushing, textiles, and leather footwear, but these are still evolving and need formalization and scaling. The District Industries Centre (DIC) plays a pivotal role in facilitating industrial development and export promotion. These incentives, when aligned with the efforts of the District Industries Centre (DIC) and the District Export Promotion Committee (DEPC), can address Jhunjhunu's infrastructure and capacity gaps.

##### 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	
<b>III. Export Credit</b>								
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	6	300.00	225.00	
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	6	300.00	225.00	
<b>Total</b>					<b>12</b>	<b>600.00</b>	<b>450.00</b>	

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Jhunjhunu district has a commendable educational profile, with a literacy rate of 74.13% as per Census 2011. Male literacy stands at 86.90%, while female literacy is 60.95%, indicating a significant gender gap that requires focused policy attention. The district is home to several prestigious institutions, most notably the Birla Institute of Technology and Science (BITS), Pilani, which is recognized as an "Institution of Eminence" by the Government of India. Located in Vidya Vihar, Pilani, BITS offers a wide range of undergraduate and postgraduate programs in engineering, sciences, humanities, and management. It features advanced infrastructure including smart classrooms, research labs, a 65,000 sq. ft. library, and innovation centers like the Rakesh Kapoor Innovation Centre (RKIC). Alongside BITS, Pilani, the district also hosts the Central Electronics Engineering Research Institute (CEERI) contributing to electronics R&D. Other notable colleges include R.R. Morarka Government College, Seth Motilal PG College, and Seth Netram Maghraj Tiberawala Government Girls College, which serve students across various disciplines. The district also has a strong school network, including PM SHRI Kendriya Vidyalayas in Jhunjhunu, Khetri Nagar, and Udaipurwati, and reputed private schools like Jhunjhunu Academy, Dundlod Public School, and S.S. Mody Cambridge International School. Despite these strengths, rural areas and female education require further support through infrastructure expansion, inclusive policies, and vocational training programs.

### 4.2.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district has historically been recognized as an educational hub in Rajasthan, with a high number of graduates and a strong network of schools and colleges. However, the current status of infrastructure reveals a mixed picture. The district boasts institutions like BITS Pilani, CEERI, and several reputed schools such as Jhunjhunu Academy and Dundlod Vidyapeeth.

Despite these strengths, there are visible gaps. The district has seen a decline in enrollment in senior secondary schools and the migration of coaching institutes to Sikar, which offers integrated school and competitive exam preparation.

However, challenges persist in rural connectivity, infrastructure maintenance, and equitable access to quality education. Addressing these gaps will require coordinated efforts in planning, governance, and community engagement.

Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	25.00	90	150	3750.00	3375.00
	<b>Total</b>				<b>150</b>	<b>3750.00</b>	<b>3375.00</b>

#### 4.3 Credit Potential for Housing

##### 4.3.1 Status of the Sector in the District

Jhunjhunu district had a total of 383,660 households as per Census 2011, with 301,650 in rural areas and 82,010 in urban areas, reflecting a predominantly rural housing profile. The average household size was 5.56 persons, and the district had 1,061 houseless families, accounting for approximately 0.26% of the population. Housing conditions vary significantly between urban and rural areas. Urban regions, comprising 22.89% of the population, generally have better access to pucca housing, sanitation, and piped water, while rural areas face challenges in terms of housing quality, overcrowding, and access to basic amenities.

##### 4.3.2 Infrastructure and linkage support available, planned and gaps

Jhunjhunu district had a total of 383,664 households in 2011, with 301,647 in rural areas and 82,017 in urban areas. Housing conditions show a clear rural urban divide. In rural areas, only 67.58% of households lived in permanent structures, while 31.27% resided in semipermanent houses and 0.14% in temporary shelters. Urban areas fared better, with 67.44% permanent housing, though 27.74% were semipermanent and 0.31% temporary. Sanitation remains a major concern, especially in rural areas where 46.2% of households had no latrine facility and practiced open defecation. Urban areas were relatively better, with 67.96% of households having access to latrines. Drainage infrastructure was also limited, with only 39% of rural households connected to drainage systems, compared to 67.44% in urban areas. Kitchen availability was reported in 76.74% of rural and 83.35% of urban households, indicating moderate adequacy in cooking facilities. In terms of fuel usage, 61.78% of rural households relied on firewood, while only 36.04% used LPG. Urban areas showed higher LPG adoption at 72.36%, reflecting better access to clean energy. These figures highlight the need for targeted housing interventions in rural Jhunjhunu, focusing on durable construction, sanitation, drainage, and clean cooking fuel. Addressing these gaps will be essential for improving living standards and aligning with national housing and health goals. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) aims to provide pucca houses to rural households by 2029. After Phase I's target of one crore houses, the scheme now plans two crore more from April 2024 to March 2029. Under priority sector lending, loans up to ₹ 45 lakh in metropolitan centres and ₹ 35 lakh in smaller towns are eligible for housing, subject to unit cost limits. Repair loans up to ₹ 12 lakh and ₹ 10 lakh are also permitted under similar conditions.

##### 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
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	810	20250.00	18225.00
	<b>Total</b>				<b>810</b>	<b>20250.00</b>	<b>18225.00</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Public infrastructure is fundamental to the district's overall development, acting as a catalyst for economic growth, social inclusion, and improved quality of life. It enables access to essential services such as healthcare, education, sanitation, and mobility, which are critical for human development and productivity. Well-planned public investments create the foundation for private sector participation, enhance connectivity, and support livelihoods across rural and urban areas. Infrastructure also plays a key role in reducing regional disparities by bringing services closer to underserved populations. In the context of credit planning, robust public infrastructure fosters a conducive environment for financial institutions, entrepreneurs, and community-based organizations to operate effectively. It supports sectoral growth, improves market access, and facilitates convergence of development schemes. Therefore, the importance of public infrastructure extends beyond physical assets—it is central to achieving inclusive and sustainable development goals in the district.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

The district has a reasonably well-established health infrastructure forming a critical part of public investment. There are 1,595 Anganwadi centres, 137 Primary Health Centres, 659 sub-centres, 316 dispensaries, and 14 hospitals with a total of 2,251 beds. These facilities provide foundational support for maternal and child health, preventive care, and basic medical services. However, gaps remain in terms of infrastructure quality, service coverage, and capacity, especially in remote and underserved areas. In addition to health, the district's infrastructure for transport and marketing includes 5,341 km of pucca roads and 95 km of railway lines. These linkages are vital for economic integration, movement of goods and services, and access to markets. Despite this, challenges persist in rural road quality, multimodal connectivity, and logistics infrastructure. Credit support can play a vital role in bridging these gaps by enabling financing for equipment, mobile health units, warehouses, and infrastructure upgrades, thereby complementing public investment and enhancing service delivery.

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

The Rural Infrastructure Development Fund (RIDF) has significantly contributed to strengthening public infrastructure in the district by supporting critical sectors that directly impact rural livelihoods and service delivery. In the Animal Husbandry sector, RIDF assistance has enabled the construction of veterinary hospitals and institutions, improving access to animal healthcare and supporting livestock productivity. In the Education sector, RIDF has facilitated the improvement of educational infrastructure, including the construction of hostels, which enhances access to schooling for students from remote areas and promotes inclusive education. The Medical and Health sector has benefited through the construction and upgradation of Community Health Centres (CHCs) and Primary Health Centres (PHCs), thereby expanding healthcare reach and improving service quality. Additionally, projects under the Public Health Engineering Department (PHED) have been supported, contributing to better water supply and sanitation infrastructure. These interventions not only fill critical infrastructure gaps but also create opportunities for credit linkage, employment generation, and convergence with other development schemes,

making RIDF a vital instrument for integrated district development.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

Social infrastructure plays a vital role in enhancing the quality of life and enabling inclusive development in the district. It encompasses facilities and services related to health, education, sanitation, and community welfare. Bank credit has emerged as a key enabler in financing social infrastructure, especially through innovative models such as Public-Private Partnerships (PPP), which allow for shared investment and operational efficiency. Credit support facilitates the construction and upgradation of schools, hostels, hospitals, and water supply systems, thereby improving access and service delivery. The impact of such financing is visible in better health outcomes, increased school enrolment, and improved sanitation standards. Moreover, credit-linked infrastructure projects often generate employment, stimulate local economies, and attract further investment. By complementing public funding and leveraging private participation, bank credit contributes significantly to bridging infrastructure gaps and accelerating the district's progress toward sustainable development goals.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

The district has a mix of available infrastructure and planned interventions in the social sector, particularly in health, education, drinking water, and sanitation. Health infrastructure includes a network of 137 Primary Health Centres, 659 sub-centres, 316 dispensaries, and 14 hospitals with 2,251 beds. RIDF funding has further strengthened this sector through construction and upgradation of CHCs and PHCs. In education, infrastructure improvements and hostel construction under RIDF have enhanced access, especially for students from remote areas. Drinking water and sanitation infrastructure has seen support through PHED projects, contributing to improved hygiene and public health. Despite these developments, gaps persist in terms of infrastructure quality, equitable access, and service delivery. Planned projects aim to address these through convergence with central and state schemes. However, challenges like inadequate manpower, digital integration, and maintenance continue to affect outcomes. Strengthening credit support and PPP models can help bridge these gaps and ensure sustainable improvements in social infrastructure.

### 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
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	10.00	80	24	240.00	192.00
2	Education-Coaching Centres	No.	100.00	80	9	900.00	720.00

3	Healthcare-Hospital	No.	200.00	80	11	2200.00	1760.00
4	Healthcare-Pathological Lab	No.	20.00	80	11	220.00	176.00
<b>Total</b>					<b>55</b>	<b>3560.00</b>	<b>2848.00</b>

### 5.3 Renewable Energy

#### 5.3.1 Status of the Sector in the District

Renewable energy is increasingly vital for sustainable development, offering clean and decentralized power solutions that reduce carbon emissions and dependence on fossil fuels. Its adoption supports environmental protection, energy security, and inclusive growth. Bank credit plays a key role in financing renewable energy projects, especially through models like Public-Private Partnerships (PPP), which enable shared investment and operational efficiency. Climate finance mechanisms such as green bonds and concessional loans further support this transition by mobilizing resources for green infrastructure. Rajasthan has taken a proactive approach through its Renewable Energy Policy 2023, aiming to develop 90,000 MW of renewable capacity by 2029–30. The state's Green Budget 2025–26 allocates ₹ 27,854 crore for sustainability, including solarizing government offices and PHED stations, establishing a ₹ 250 crore Clean and Green Technology Development Centre, and launching the Solar Didi program to train 25,000 SHG women in solar energy. These initiatives, along with the Rajasthan Green Credit Mechanism, reflect the state's commitment to climate resilience and green growth, positioning it as a leader in renewable energy adoption.

#### 5.3.2 Infrastructure and linkage support available, planned and gaps

The Ministry of New and Renewable Energy, Government of India, recently launched the Solar Light and Solar Pump Set Scheme to promote environmentally sustainable growth and address India's energy security challenges. This initiative aims to create a conducive environment at both centralized and decentralized levels for the widespread adoption of solar technology across the country. Detailed guidelines have been issued to facilitate the scheme's implementation, with the Central Government offering capital and interest subsidies to individuals and non-commercial institutions for off-grid solar photovoltaic lighting and similar systems. Additionally, NABARD will provide refinance facilities to banks financing solar photovoltaic systems such as home lighting and SPV water pumping systems. The district comprises 01 Municipal Council, 11 municipal areas, 337 Gram Panchayats, and 976 inhabited villages. Approximately 58,000 families reside in urban areas, while about 241,000 families live in rural areas. Electricity is available in all 976 inhabited villages and urban areas, but the reliability of the electricity supply is inadequate. Urban areas generally receive electricity for 20-22 hours daily, whereas rural areas experience power for only 12-16 hours. Given the district's abundant livestock and the availability of dung from these animals, coupled with the insufficient electricity and gas supply, there is a critical need to prioritize solar-powered solutions. It is essential to equip district infrastructure with solar energy systems to conserve electricity and reduce costs. The district possesses significant natural energy resources, including sunlight, wind, and flowing water. However, available data indicate minimal distribution of loans over the past three years for establishing energy resources from natural sources and managing waste in the district. Banks need to play a proactive role in promoting district development by extending loans for these initiatives.

### 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	
<b>VII. Renewable Energy</b>								
1	Biomass Energy-Community Bio Gas Plant	No.	1.00	90	11	11.00	9.90	
2	Biomass Energy-Home	No.	0.40	90	55	22.00	19.80	
3	Solar Energy-Roof Top Solar PV System with Battery	No.	2.00	90	175	350.00	315.00	
4	Solar Energy-Solar Pump Sets	No.	3.00	90	550	1650.00	1485.00	
<b>Total</b>					<b>791</b>	<b>2033.00</b>	<b>1829.70</b>	

**RIDF**

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

( ₹ crore )				
<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Fin. Outlay</b>	<b>RIDF loan</b>
A	Closed Tranches	1214	2169.51	772.18
B	Ongoing tranches	278	1142.79	519.81
	Total (A + B)	1492	3312.30	1291.99

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

( ₹ crore )				
<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Fin. Outlay</b>	<b>RIDF loan</b>
A	Rural roads & bridges	175	99.93	0.798
B	Social Sector	71	1029.85	427.664
	Total (A + B + C)	246	1129.78	428.462

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Likely benefit</b>	<b>Unit</b>	<b>Value</b>
A	Rural roads	172	Road length	km	452

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Projects Sanctioned (No.)</b>	<b>Likely benefit</b>
1	Animal Husbandry	32	Better livestock care and increased farmer income
2	Education	59	Improved access and retention in rural schools
3	Medical and Health	9	Expanded healthcare reach and service quality
4	Drinking Water	2	Safe drinking water and better sanitation outcomes

## Chapter 6

### Informal Credit Delivery System

#### **6.1 Status of the Sector in the District**

Jhunjhunu district has a robust informal credit ecosystem anchored by Self-Help Groups (SHGs) and supported under the National Rural Livelihoods Mission (NRLM). A total of 6,352 SHGs have been promoted across 11 intensive blocks, mobilizing 68,429 households. These SHGs are organized into 446 Village Organizations (VOs), which serve as federated platforms for financial and livelihood support. Under the SHG–Bank Linkage Programme (BLP), 2,095 SHGs were credit-linked during the FY 2024-25, with a cumulative bank loan disbursement of ₹ 5,502.84 lakh and an average loan size of ₹ 2.63 lakh per SHG. Additionally, 3,127 SHGs have received Revolving Funds totaling ₹ 469 lakh, and 3,617 VOs have accessed Community Investment Funds amounting to ₹ 1,879.7 lakh, indicating strong financial engagement.

During the current financial year, 2,810 new SB accounts have been credit-linked, with a disbursement of ₹ 6061 lakh. The district also has 5,604 accounts with outstanding credit limits, reflecting sustained credit activity. Joint Liability Groups (JLGs), though not detailed in the current dataset, are active in agriculture and allied sectors, complementing SHG efforts. The presence of 16 Community Resource Persons and farm livelihood interventions in 49 villages, supporting 1,220 Mahila Kisans, further strengthens the informal credit framework. These figures highlight the district's progress in financial inclusion, women empowerment, and rural enterprise development.

#### **6.2 Infrastructure and linkage support available, planned and gaps**

Jhunjhunu district benefits from a multi-tiered microfinance ecosystem supported by Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Microfinance Institutions (MFIs). NABARD has introduced several innovative programs to strengthen this sector. The m-Suvidha initiative focuses on skill upgradation for women, including training in branding, packaging, and digital marketing, with enhanced grant support for SHGs and JLGs.

A landmark MoU between NABARD and NRLM was signed in February 2024 to harmonize efforts in promoting women-led development. This partnership facilitates capacity building, entrepreneurship training, and the graduation of SHG clusters into Producer Organizations. It also supports climate-resilient agriculture and digital financial inclusion, including deploying SHG members as business correspondents. To enhance market access, NABARD has launched a grant support scheme for SHGs, JLGs, and POs to train and onboard them onto digital platforms like ONDC, and social media marketplaces. These efforts aim to boost rural entrepreneurship and income generation through e-commerce. Despite these initiatives, gaps remain in digital literacy, last-mile connectivity, and access to formal credit. Strengthening institutional support, expanding training coverage, and improving digital infrastructure can help bridge these gaps and unlock the full potential of microfinance in Jhunjhunu.

#### **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
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	0.40	100	1100	440.00	440.00
2	Individuals/ Individual members of SHGs	No.	0.40	100	1100	440.00	440.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	0.10	100	220	22.00	22.00
<b>Total</b>				<b>2420</b>		<b>902.00</b>	<b>902.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Many farmers in Jhunjhunu operate in rainfed and drought-prone zones where formal credit access is limited. Expand Kisan Credit Card (KCC) coverage and establish mobile banking units in underserved blocks like Alsisar and Khetri.
2. Farmers face bureaucratic hurdles. Introducing single-window systems and digital platforms for loan applications and tracking to simplify the loan procedures.
3. Many farmers are unaware of loan schemes. In compliance with the instructions of the Reserve Bank of India, all rural branches of banks and financial literacy centres are expected to organize special financial literacy camps at the village level to create awareness amongst the rural community about various loan/ subsidy and social security schemes.
4. Design and promote composite credit products tailored for Integrated Farming System (IFS) models, with flexible repayment linked to multiple income streams.
5. Ensure 100% coverage of Soil Health Cards and establish additional soil testing laboratories to facilitate balanced and site-specific nutrient management.
6. Promote Good Agricultural Practices (GAPs) through regular training, demonstrations, and farmer field schools conducted by Krishi Vigyan Kendra (KVK), Agriculture Department, and allied institutions to enhance sustainable and profitable farming.

#### 2. Water Resources

1. Scale up micro-irrigation (drip, sprinkler) through targeted credit and subsidy convergence to reduce groundwater extraction in over-exploited aquifers.
2. Promote large-scale adoption of roof-top rainwater harvesting, recharge shafts and farm ponds in water-stressed blocks to augment groundwater recharge (as highlighted under Atal Bhujal Yojana and MJSA for Jhunjhunu).
3. Renovate and desilt traditional water bodies (johads, baoris, tanks) to restore storage capacity and strengthen resilience against recurrent droughts.
4. Implement village-level water budgeting and crop planning under Atal Jal and WDC-PMKSY 2.0 to align crop choices with available water resources.
5. Establish community-managed groundwater monitoring systems with digital sensors and farmer water user groups to enable participatory water governance.

#### 3. Farm Mechanisation

1. Establish Custom Hiring Centres (CHCs) at Gram Panchayat/FPO level to provide affordable access to tractors, harvesters, laser levellers, and rotavators for small and marginal farmers.
2. Promote solar-powered pumps and battery-operated farm equipment with credit-linked subsidy to reduce dependence on diesel and enhance sustainability.
3. Provide training and capacity building on efficient machinery use and maintenance through KVKS and RSETIs to improve adoption and reduce breakdown losses

#### **4. Plantation and Horticulture**

- 1.** Promote area expansion under arid-zone fruit crops such as ber, bael, aonla, and pomegranate by providing quality planting material and technical support to farmers.
- 2.** Establish low-cost polyhouses and net-houses for off-season vegetable cultivation in selected clusters with credit and subsidy linkage
- 3.** Strengthen post-harvest infrastructure like pack houses, grading and cold storage units through FPOs and private entrepreneurs to reduce losses in perishables.
- 4.** Expand community nurseries at Panchayat/SHG level for supplying quality saplings of climate-resilient fruit crops locally at affordable rates.

#### **5. Forestry/ Waste Land Development**

- 1.** Undertake block plantation of indigenous species (khejri, neem, shisham, rohida) on community wastelands and panchayat lands to check desertification and enhance fodder availability.
- 2.** Encourage farm forestry on field bunds and farm boundaries with drought-hardy species to provide fuelwood, fodder and supplementary income.
- 3.** Converge Mission Hariyalo Rajasthan with MGNREGA for large-scale tree plantation and survival maintenance in over-grazed areas of Jhunjhunu.
- 4.** Reclaim cultivable wastelands through soil amelioration techniques such as gypsum application, green manuring, and rainwater harvesting structures.

#### **6. Animal Husbandry - Dairy**

- 1.** Expand coverage of Artificial Insemination (AI) and veterinary services through mobile clinics and trained local para-vets to improve breed quality and reduce infertility.
- 2.** Promote fodder development on community lands and through silvi-pastoral plantations to address chronic green fodder shortages in the district.
- 3.** Support FPOs/producer groups in dairy for collective input purchase, milk marketing, and linkages with value-added processing (paneer, ghee) to enhance farmer income.

#### **7. Animal Husbandry - Poultry**

- 1.** Promote backyard poultry units among small and marginal farmers, especially women, with support for low-input, dual-purpose breeds suited to local conditions.
- 2.** Strengthen disease surveillance and vaccination infrastructure to control common poultry diseases like Ranikhet and fowl pox through regular health camps.
- 3.** Provide training on low-cost feed formulation and scientific management via KVKA Abusar to reduce input costs and improve returns.
- 4.** Facilitate access to quality day-old chicks, feed, and veterinary services through public-private partnerships and local hatchery development.

#### **8. Animal Husbandry - Sheep, Goat, Piggery**

- 1.** Generally, loans for sheep and goats are given under government sponsored programs

but there is a lot of scope for this activity at the commercial level also.

2. Establish decentralized meat and wool processing units in cluster villages to enhance value addition and create market linkages for sheep and goat rearers.

## **9. Fisheries**

1. In Jhunjhunu district, there is lack of inland fisheries due to non- availability of water. Utilizing existing village ponds, check dams, and water harvesting structures for promoting seasonal fish farming can be explored.

2. Introducing hardy fish species like rohu, katla etc. that can thrive in low water conditions and are suitable for semi - arid zones can be explored.

3. With growing demand for aquariums in homes, hotels, and malls, Jhunjhunu can tap into this sector by promoting small scale breeding units and aquarium galleries.

## **10. Construction of Storage and Marketing Infrastructure**

1. Given the district's significant agricultural potential, there is an opportunity to construct storage facilities such as rural godowns, warehouses, and cold storages. Currently, schemes like AIF can play a pivotal role in establishing these post-harvest structures.

2. Under the World's Largest Grain Storage Plan, Jhunjhunu can leverage PACS-based rural godowns to reduce post-harvest losses, ensure fair prices, and strengthen local food security.

3. Banks should provide financing to individual entrepreneurs and farmers against warehouse receipts, so that they can sell their produce in the market at appropriate prices at the right time.

4. A district-wide warehouse directory should be created and shared with banks and farmers to facilitate loan access against stored produce. This will help farmers avoid distress sales post-harvest and secure better prices.

## **11. Land Development, Soil Conservation and Watershed Development**

1. Promote organic/natural farming practices in Jhunjhunu by developing clusters and local bio-input centres in line with the National Mission on Natural Farming (NMNF) launched by GoI

2. Encourage green manuring and cover cropping using legumes like dhaincha and cowpea to improve soil organic matter and prevent erosion during fallow periods.

3. Banks can support land development activities by offering term loans for land leveling, bunding, and water harvesting structures

## **12. Agriculture Infrastructure: Others**

1. Promote vermicompost units through individuals/ SHGs/ FPOs to generate quality organic manure and supplement natural farming practices.

2. Set up seed processing and storage units to ensure timely supply of certified quality seeds of bajra, mustard etc. crops.

### **13. Food and Agro. Processing**

1. Promote small and medium agro-processing units (dal mills, oil expellers, flour units) near production clusters of bajra, mustard, and pulses to reduce transport costs and add local value.
2. Encourage fruit and vegetable processing units (aonla, ber, pomegranate, onion, tomato) for juice, pulp, and dehydration to minimise post-harvest losses.
3. Facilitate small-scale meat and poultry processing units with hygienic infrastructure and cold chain support to tap into the district's livestock potential.
4. Banks should extend term loans under subsidy schemes of the government to boost rural entrepreneurship.

### **14. Agri. Ancillary Activities: Others**

1. Agricultural extension services in Jhunjhunu district are presently delivered mainly through government departments and institutions. With the implementation of the Agri Clinic and Agri Business Centre Scheme, wider outreach of government programmes can be ensured and farmers will have access to expert advisory and services at the local level.

### **15. Micro, Small and Medium Enterprises (MSME)**

1. Facilitate access to working capital and term loans under schemes like PMEGP, MUDRA, and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
2. Promote cluster-based development of wooden handicrafts/furniture (ODOP for Jhunjhunu) by upgrading design, technology, and marketing support.
3. Support skill development and entrepreneurship training in MSME-dominant trades through PM-Vishwakarma and other initiatives of concerned stakeholders.
4. Encourage export orientation and e-commerce adoption by MSMEs through capacity building and linkages with GeM, e-NAM, and export promotion councils.

### **16. Export Credit**

1. Strengthen awareness and capacity building of exporters on export credit insurance, documentation, and forex management through District Industries Centre.

### **17. Education**

1. Banks should organize financial literacy camps in all schools and colleges of the district to make students aware of the education loan facilities
2. Strengthen digital learning infrastructure in schools and colleges by providing smart classrooms, computer labs, and reliable internet connectivity.
3. Promote skill-oriented vocational courses aligned with local industries such as handicrafts, agro-processing, and dairy to improve employability.

### **18. Housing**

1. Banks should simplify the process of taking home loan and provide loan to needy persons as per requirement and in adequate quantity.

2. Gram Panchayats and urban bodies should make their citizens aware about the Pradhan Mantri Awas Yojana and provide housing loans to the needy persons through banks.

## **19. Social Infrastructure**

1. Encourage increased public and private investment in social infrastructure to address service gaps in rural areas.
2. Upgrade government schools in underserved blocks with smart classrooms, science labs, and improved sanitation facilities.
3. Facilitate bank credit under priority sector lending norms for construction and enhancement of schools, health centres, and community assets.
4. Focus on improving infrastructure in blocks with low education and health indicators to promote inclusive development.
5. Align interventions with relevant government schemes to ensure integrated and sustainable infrastructure growth.
6. Promote credit-linked projects involving local bodies and community groups for effective implementation and maintenance.

## **20. Renewable Energy**

1. Promote solar rooftop systems in households, schools, and government buildings to reduce dependence on conventional electricity.
2. Promote biogas plants and biomass-based energy units using crop residues and animal waste to provide clean energy in rural areas.

## **21. Informal Credit Delivery System**

1. Expand the role of Cluster Level Federations (CLFs) in Jhunjhunu to facilitate credit linkages, monitoring repayment behavior, and offering financial literacy support to SHG and JLG members
2. Strengthen credit planning and grading mechanisms for SHGs in Jhunjhunu to reduce loan defaults, ensuring only financially disciplined and well-trained groups receive bank loans
3. Banks in the district, especially commercial banks, hesitate in giving loans to self-help groups and joint liability groups. The Prime Minister's Jan Dhan Yojana guidelines issued by the Reserve Bank of India, for giving loans to self-help groups and joint liability groups should be followed and an action plan should be made for branch-wise loan distribution.

## 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 to help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

#### **2. Rajasthan Cooperative Gopal Credit Card Loan Scheme**

As per the Budget declaration of 2024-25, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme, loans will be provided to about 5 lakh gopalak families.

#### **3. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana**

The objectives of the scheme are:

To provide a fair price of agricultural produce to the farmers.

To protect farmers from forced sale of agricultural commodities.

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

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

#### **4. Interest free loans for nonfarming sectors**

The Government of Rajasthan has introduced a scheme namely Interest free loans for nonfarming sectors in budget 2023-24 to distribute interest free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for nonfarming activities like handicrafts, small scale industries, spinning, weaving, dyeing, printing, and shops etc. through cooperative banks.

The major features of the scheme are as follow

- Eligible families residing in rural areas of Rajasthan for 5 years.
- Under the scheme, the amount as loan credit limit ranges from Rs 25,000/- to Rs 2.00 lakh.
- The credit limit can be renewed by repaying the loan within 1 year. o No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.
- Provision of a loan of Rs 5.00 lakh per group to the self help groups of Rajeevika to a maximum of 10 members per group.

Under the scheme, during financial year 2023 to 24, an amount of Rs.240.61 Crore has been sanctioned to the Rajeevika, Dairy and other beneficiaries by the Central Cooperative

Banks.

5. The State Government is providing grant assistance of Rs.25.00 lakh per PACS for construction of godowns of 500 MT under the World's Largest Grain Storage Project (WLGS)

#### **5. Status of Cooperatives in the District**

1. The cooperative sector in Jhunjhunu comprises a total of 845 cooperatives, covering 565 Non-Credit Cooperative Societies (Oike Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 280 rural credit cooperatives (PACS). The non-credit societies comprise of 183 milk co-operative societies, 14 consumer stores, 42 housing societies, 24 weaver societies, 9 marketing societies, 1 labor society, and 54 agro-processing societies. Likewise, long-term rural co-operative credit institutions cover Jhunjhunu Sahakari Bhumi Vikas Bank Ltd. Further, there are no MSCS having their registered office in the district. Besides, the Sikar & Jhunjhunu Zila Dugdh Utpadak Sahakari Sangh Ltd. is a district level federation operating in the district.

#### **6. Potential for formation of cooperatives**

1. There is fair potential for cooperative activity in the credit and dairy sectors. The distribution is not uniform in that 65 Gram Panchayats are not under the area of operation of any PACS, and further, 27 of these Gram Panchayats do not have even a dairy cooperative society. Therefore, there is potential for creation of cooperative societies in the credit and dairy sectors in 65 Gram Panchayats. This can have an immense multiplier effect in giving a fillip to economic activities in these areas.



## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. of Beneficiaries	Likely Impact/ Outcome
1	Climate Change	Designing of Fodder Pellets Using Locally Available Leaves: An Approach Doubling Farmers' Income	Pilani	<p>Grant support of Rs.26.18 Lakh to procure the raw material and machinery,</p> <p>Training to the FPOs/ SHGs/ Agripreneurs on crop residue management and fodder pellet production</p>	Nil	400	<ol style="list-style-type: none"> <li>Collection and evaluation of various aspects of farm productivity and fodder requirement of cattle, goat &amp; sheep</li> <li>Designing of a versatile fodder processing system capable of producing pellets for various feed formulations,</li> <li>Trained manpower (FPOs/ SHGs/ Agripreneurs) to take up the activity,</li> <li>Improved management and productive usage of Crop residues and reduced crop residue burning and thereby reduce carbon footprints</li> </ol>
2	Collectivisation	Formation and Promotion of Farmer Producer Organizations (FPOs) under Central Sector Scheme for 10000 FPOs	Abusar, Buhana, Chirawa, Nawalgarh, Singhana and Surajgarh	<p>Handholding support for formation and promotion of 06 FPOs,</p> <p>Registration of the FPOs,</p> <p>Handholding support to obtain various licenses and to start business,</p>	Nil	4000	<ol style="list-style-type: none"> <li>Timely availability of quality Agri Inputs to the farmers,</li> <li>Aggregation of the produce, availability of market information, improved market access and better price realisation for the farmers,</li> <li>Value Addition of the</li> </ol>



Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. of Beneficiaries	Likely Impact/ Outcome
				Training and Capacity building to scale up business operations			Farmer's produce,
3	Watershed Development	Implementation of soil and water conservation measures on non-watershed basis	Malupura, Chirawa	<p>Grant support of Rs. 25.00 Lakh for</p> <p>1. Individual rainwater tanks, - Rs.12.32 lakh</p> <p>2. Recharge Well,</p> <p>3. Horticulture Orchards with drip irrigation,</p> <p>4. Community Plantation with fencing,</p> <p>5. Azolla, vermicompost and agriculture (improved seed) demonstration units,</p> <p>6. Training and capacity building of the village community</p>	Ramkrishna Jaidayal Dalmiya Seva Sansthan (RJDSS), Chirawa	500	<p>1. Door step availability of drinking water,</p> <p>2. Enhanced ground water recharge,</p> <p>3. More than 26 Lakh Liter of water to be stored or recharged every year,</p> <p>4. Crop diversification through establishment of horticulture orchards,</p> <p>5. Increased water use efficiency through adoption of drip irrigation system (upto 30%),</p> <p>6. Increased green cover - 1040 plants planted</p>
4	Financial Inclusion	Centres for Financial Literacy (CFL)	Entire District	<p>Grant support for establishment of Centres for financial literacy at 04 locations viz. Jhunjhunu, Nawalgarh, Pilani and Singhana.</p> <p>Financial Literacy camps are organized on daily basis in one village of each of the 11 blocks of the district to create awareness about financial planning, social security schemes viz. PMJDY,</p>	Nil		<p>1. Enhanced enrollment under the social security schemes viz. PMJDY, PMSBY, PMJJBY, APY and Sukanya Samridhhi Yojana,</p> <p>2. Enhanced awareness about the cyber frauds and Money Mule Accounts,</p> <p>3. Enhanced awareness about</p>



Sr. No.	Broad Area	Name of the Project/Activity	Project Area	Nature Of Support Provided	CSR Collaboration/Convergence Etc.	No. of Beneficiaries	Likely Impact/Outcome
				PMSBY, PMJJBY, APY, Sukanya Samirdhhi Yojana and the increasing incidence of cyber and digital frauds.			the measures available to report cyber frauds
5	Institution Development	Computerisation of the Primary Agricultural Credit Societies (PACS)	Entire District	Grant support for purchase and installation of Hardware - Computer, Printer, UPS, etc. and maintenance of the same, Rolling out of a comprehensive ERP Solution to carry out day to day operations digitally, training and capacity building support to the concerned stakeholders	Nil	278	<ol style="list-style-type: none"> <li>Efficiency, accountability, transparency at PACS and improve profitability,</li> <li>Accuracy and uniformity in the conduct of business,</li> <li>Transformation of the PACS into multi service entities,</li> <li>Accurate delivery of funds and subsidies through DBT to the targeted beneficiary groups,</li> </ol>
6	Skill Training	Skill Development trainings for Rural Youth of the district in the field of Beauty Therapist	Entire District	Trainings are being imparted to the participants, Hands on experience of using the various equipments/apparatus is provided, Placement facilities are also provided, Toolkits are also provided to the participants to start their own units	Skill and Entrepreneurship Development Institute (SEDI) of Ambuja Foundation - 50% of the project cost	50	<p>Availability of Skilled Rural Youth,</p> <p>Enhanced livelihood/placement opportunities for the trained rural youth,</p> <p>Reduced unemployment</p>
7	Women	Livelihood and	Chirawa	Grant support for training of 150	Nil	150	Adoption of improved goat



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
	Empowerment	Enterprise Development Programme (LEDP) for SHG members on Goat Rearing		SHG women, Training on improved Goat rearing practices, Establishment of an improved demonstration unit, Exposure visit to successful Goat rearing units, Credit linkage of the participants with the Financial Institutions			rearing practices, Adoption of the Goat rearing activity as a livelihood measure by the SHG women, Scaling up of the already established units, Increased credit flow/ credit linkage of the participants, Increased income levels of the participants
8	Infrastructure Development	Projects under Rural Infrastructure Development Fund (RIDF)	Entire District	337 Projects involving loan of Rs. 211.96 crore have been sanctioned under various sectors viz. Animal Husbandry, Education, Medical & Health and Rural connectivity have been sanctioned to the State Government.			Improved infrastructure availability in the district in the field of Animal Husbandry, Education, Medical & Health and Rural connectivity and drinking water.

## Success Story 1

### Harvesting Hope Recharging Lives



Title	Harvesting Hope: A Journey of Water, Soil, and Community Empowerment in Malupura
Scheme	Watershed Development Fund (WDF)
Project Implementing Agency	Ramkrishna Jaidayal Dalmia Seva Sansthan (RJDSS)
Duration of the project	02 Years
1. No. of beneficiaries	2148
2. Community	The community is a blend of various social groups viz. SCs, OBCs and General, contributing to its social diversity. Agriculture forms the backbone of Malupura economy. Despite limited resources, the community has shown remarkable adaptability in managing water and land sustainably.
3. State	Rajasthan
4. District	Jhunjhunu
5. Block	Chirawa
6. Village	Malupura

#### 1.1. Support Provided

In Malupura village of Chirawa block NABARD supported a non-watershed-based soil and water conservation initiative with a grant of Rs. 25 lakh in collaboration with RJDSS. The project included individual rainwater harvesting tanks a recharge well drip-irrigated horticulture orchards community plantations and demonstration units for Azolla vermicomposting and improved seeds. Over 500 villagers benefited through doorstep water availability annual groundwater recharge of over 26 lakh litres and enhanced crop diversification. The initiative also improved water use efficiency by up to 30 and increased green cover with the plantation of 1040 trees.

Financial support was provided for Rainwater Harvesting Tanks, recharge well, orchards with drip installation, Azolla, Vermicompost, Community plantation along with fencing and Kund Bagwani ( kitchen gardening). A total grant assistance of Rs.25.00 Lakh was provided from NABARD under the project.

Technical support was provided with the help of Krishi Vigyan Kendra, National Centre for Natural and Organic Farming, Department of Water Resource, Rural Development & Panchayat Raj, Department of Agriculture, Horticulture and Jain Irrigation Pvt Ltd.

Exposure visits and capacity building trainings were organized in association with KVK scientists, SAUs and progressive farmers.

Marketing support was extended for the sale of the produce.

### **1.2 Pre-implementation status**

Acute shortage of drinking water. Expenses on water tankers for the procurement of the same.

Inefficient utilization of available water resources.

Depletion of ground water.

Adoption of water intensive crops and traditional crop varieties.

Lack of community contribution for creating individual and community assets.

### **1.3 Challenges faced**

No habit of contribution amongst the community for community works.

Lack of interest of the community for community works.

Fear of losing the traditional sources of income.

### **1.4 Impact**

Round the year availability of drinking water for 24 households. Thereby enhanced family savings.

More than 26 Lakh litre of rainwater to be stored or recharged into ground every year.

Crop diversification through establishment of 28 horticulture orchards.

Improved water use efficiency through adoption of drip irrigation system.

Enhanced livelihood opportunities through availability of work locally.

Nutritional security for the poor families through distribution of fruit plants and vegetable seeds for Kitchen Gardening.

## Success Story 2



Title	Seeds of Prosperity: The Jagruti FPO Success Story
Scheme	Central Sector Scheme for promotion of 10000 FPOs
Project Implementing Agency	Indian Grameen Services
Duration of the project	03 years
1. No. of beneficiaries	802.00
2. Community	Farmers
3. State	Rajasthan
4. District	Jhunjhunu
5. Block	Nawalgarh

### 2.1 Support provided

Jagruti Kisan Samriddhi Producer Company Limited (JKSPCL) has been formed and promoted by NABARD under CSS for 10000 FPOs with the help of CBBO Indian Grameen Services. The support provided to the FPO is as under:

Mobilization of the farmers, building awareness on collective farming, and facilitating the legal registration of the Producer Company.

Regular trainings and exposure programs were organized for the Board of Directors (BODs) and Chief Executive Officers (CEOs) to strengthen their managerial and governance capacities.

Preparation of a comprehensive business development plan for JKSPCL, identifying potential areas for collective input procurement, value addition, and market linkage.

Assistance was provided in establishing credit linkages with financial institutions to ensure working capital support.

Guidance to the FPO for setting up basic infrastructure, including storage, processing, and marketing facilities, enabling farmers to realize better value for their produce.

Continuous handholding support was provided for bookkeeping, compliance, governance, and operational strengthening, ensuring transparency and efficiency in FPO operations.

Grant assistance of Rs.33.00 Lakh (Rs.18.00 Lakh FPO Management Cost and Rs.15.00 Lakh Equity Grant Assistance) will be provided to the FPO during the project period.

## **2.2 Pre-implementation status**

Before the establishment of Jagruti Kisan Samriddhi Producer Company Limited (JKSPCL), farmers in the region were primarily engaged in small scale agriculture with limited productivity and income.

Farmers had no access to storage, processing, or organized marketing facilities, which resulted in post-harvest losses and low value realization.

Credit and financial linkages were minimal, leading to dependence on local moneylenders with high interest rates.

Lack of awareness about modern agricultural practices, financial literacy, and institutional support mechanisms further hindered their growth.

Due to limited livelihood opportunities and unstable income from farming, migration and unemployment were common in the area.

## **2.3 Challenges faced**

In the initial phase, farmers were reluctant to join the FPO and were hesitant to contribute even the minimum shareholding amount due to lack of trust and awareness about the FPO model.

Local opposition created hurdles in conducting meetings and mobilizing farmers. Many farmers and villagers did not initially understand the benefits of collective action.

Farmers, Board of Directors (BODs), and management staff had limited knowledge of institutional management, business planning, and financial systems, making operations difficult in the early stages.

Maintaining records, ensuring compliance with statutory requirements, and adopting transparent governance practices were new and challenging for the members.

## **2.4 Impact**

Farmers who earlier sold their produce at low rates through middlemen are now able to sell collectively through the FPO at better and more remunerative prices, ensuring improved profitability.

The FPO provides an assured market for members' produce, reducing dependence on local traders and minimizing the risk of distress sales.

Farmers are no longer at the mercy of intermediaries; the FPO ensures transparent pricing and timely payments. Regular training and exposure visits have improved farmers' knowledge of financial literacy, governance, and modern farming practices.

The FPO has created a platform where farmers can come together to discuss issues, find solutions collectively, and implement better farming practices.

Beyond economic benefits, the FPO has built confidence, unity, and institutional ownership among farmers, making them active stakeholders in their own development.

## Appendices

### Climate Action & Sustainability

#### **1 Climate Action - Scenario at Global & National Level**

##### **1.1 Climate Change and its Impact**

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

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

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

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

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

##### **1.2 Climate Finance and Challenges**

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

##### **1.3 Initiatives of Govt. of India**

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

change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

#### **1.4 Initiatives of RBI**

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

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

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

#### **1.5 Initiatives of NABARD**

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

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

#### **1.6 Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable

agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

## **2 Climate Change Scenario-At the State Level**

### **2.1 State Action Plan for Climate Change**

a Climate change is affecting every region on earth in multiple ways and Rajasthan is particularly prone to extreme climatic events such as erratic rainfall with frequent dry spells occasional heavy downpours extreme temperatures in both summer and winter sandstorms droughts famines and floods. The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socioeconomic vulnerability water management agriculture health forestry and biodiversity urban governance and mitigation. Addressing these sectors is essential for effectively planning climate action and achieving the United Nations Sustainable Development Goals (UNSDGs) at the state level. Given Rajasthans 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 CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change.

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

### **2.2 Any specific Climate Change initiative in the State by**

- A. Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).
- B. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment - focused initiatives in the FY 2025-26.
- C. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies.

- D. 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'.
- E. 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.
- F. 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 Jhunjhunu district has a moderate to high scope for climate action projects especially in agriculture water management socio-economic development and renewable energy. The RSAPCC provides a robust framework for integrating climate resilience into district-level planning. Financially the district can leverage central and state schemes international climate funds and public-private partnerships to implement these projects. Scope of Climate Action Projects under various sector in line with RSAPCC is as under:

##### **A. Agriculture Sector:**

- 1. Increase in fertiliser consumption (organic): Promoting organic farming and sustainable soil health practices.
- 2. Improvement in irrigation intensity: Efficient water use technologies and practices.
- 3. Enhancement of area and yield under major crops: Crop diversification improved seed varieties and climate-resilient farming techniques.

##### **B. Water Sector:**

- 1. Rainwater harvesting structures (rooftop and farm ponds).
- 2. Artificial recharge methods (percolation tanks recharge wells).
- 3. Mapping and database creation of water structures.

##### **C. Socio-Economic Vulnerability:**

Jhunjhunu ranks 9th in socio-economic vulnerability among Rajasthan districts.

- 1. Reduction in marginal cultivators.
- 2. Promotion of household industries and improvement in female engagement in household industries.
- 3. Reduction in non-working population.

b The RSAPCC outlines sector-specific strategies that can be adapted to Jhunjhunu's context focusing on agriculture water health urban governance and mitigation.

A. Agriculture Sector : Actions Proposed - Increase organic fertiliser use. Expand irrigated area in kharif season. Improve irrigation intensity. Enhance crop diversification and productivity. Target Area/Population - Farmers especially marginal cultivators. Relevant Schemes - PMKSY MGNREGA (for farm ponds and water structures) Soil Health Card Scheme RKVY. Nodal & Implementing Agencies - Department of Agriculture (Nodal) PWD (Infrastructure) KV for training and Panchayati Raj Institutions (local implementation).

**B. Water Sector: Actions Proposed** - Rainwater harvesting. Artificial recharge of aquifers. Mapping and database creation of water structures. Regulation of groundwater extraction. Target Area/Population - Farmers Urban households and institutions. Relevant Schemes - ABY JJM etc. Nodal & Implementing Agencies - PHED Groundwater Department Urban Local Bodies Panchayats (for rural implementation).

**C. Socio-Economic Development: Actions Proposed** - Promote household industries and women participation. Skill development and employment diversification. Target Area/Population - Marginal workers and cultivators. Women and youth in rural areas. Relevant Schemes - PMKVY NRLM MSME Promotion Schemes PM Awas Yojana (Rural).

### **3.2 Any specific Climate Change initiative in the District by**

#### **A. NICRA (National Innovations in Climate Resilient Agriculture) – Bharu village (Jhunjhunu)**

The ICAR-KVK Jhunjhunu (Abusar) has implemented the NICRA project in Bharu village with the objective of enhancing resilience of agriculture to climate variability. The interventions include natural resource management measures such as on-farm rainwater harvesting adoption of drip and sprinkler irrigation systems and creation of community assets. Demonstrations on climate-resilient crop varieties seed banks livestock housing and fodder development have also been taken up. These measures have directly contributed to reducing vulnerability of farmers in the arid agro-climatic conditions of Jhunjhunu while improving water-use efficiency and adaptive capacity.

#### **B. Shekhawati Yamuna-Link Water Supply Initiative (Jhunjhunu Sikar Churu)**

The Government of Rajasthan with GoI support is pursuing the transfer of Yamuna river water to the arid Shekhawati region (Jhunjhunu Sikar Churu) to address water scarcity and climate variability. The project aims to provide sustainable drinking water and irrigation reduce dependence on depleting groundwater and enhance the region's adaptive capacity to droughts and erratic rainfall.

#### **C. Mission Haryalo Rajasthan – FY 2025-26**

The Government of Rajasthan has targeted 10 crore saplings under Mission Haryalo Rajasthan and Jhunjhunu is a part of it.

#### **D. Aravalli Green Development Project**

Ongoing ₹ 250 crore investment in afforestation and soil conservation across 19 Aravalli-range districts. Jhunjhunu—being part of the Aravalli belt—is covered under these targeted efforts.

#### **E. NABARD in collaboration with BITS Pilani is supporting a climate-resilient project titled “Development of Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmer Income.”**

The initiative focuses on sustainable crop residue management by converting locally available plant biomass into eco-friendly fodder pellets. This approach prevents open burning of agricultural residues—a major source of air pollution and greenhouse gas emissions—and promotes their productive reuse. The initiative also empowers small and marginal farmers especially women and SHG members through training and entrepreneurship in pellet production. It supports climate mitigation while improving rural incomes and promoting sustainable agricultural practices. Aligned with national and state climate action plans this NABARD-backed project offers a replicable model for integrating environmental sustainability with economic development in climate-vulnerable regions.

## Potential for Geographical Indication (GI) in the district

1. Geographical Indications (GI) are products which are linked to a place of origin and possess certain qualities characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade -Related Aspects of Intellectual Property Rights (TRIPS) at the World Trade Organization (WTO). In India the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act 1999. GI products can be broadly categorized as (i) Handicrafts including handloom textiles; (ii) Food items including sweets and ethnic cuisines; (iii) Natural Goods; (iv) Manufactured Products and (v) Agricultural Products.

### 2. Broad Framework to identify Potential GI products:

- a. The product should have emanated from a particular geographical area.
- b. The products should possess certain features characteristics that link it with the particular geographical area. In case of agricultural products the linkage should be direct i.e. in terms of climate topography soil condition etc. whereas in case of non-agricultural products the linkage can be direct or indirect.
- c. The product should have a history of production in that area.
- d. The product should have reputation in that area.
- e. The product should possess special quality or uniqueness and
- f. The product/ manufacturers of that product belong to a particular community or are concentrated in that geographical region.

### 3. Initiatives of NABARD in promotion of GI:

NABARD introduced a comprehensive scheme in 2019 to provide end to end support to facilitate registration of GI for Agri as well as non agri products along with pre registration and post registration activities to enhance quality improve market access create awareness and strengthen producers' capacity.

### 4. NABARD's interventions in the GI domain are as under:

- Mobilisation of artisans/ producers & awareness creation
- Support for registration of products as GI and renewal of existing GI products. Registration of producers/ manufacturers as Authorised users
- Marketing Initiatives for GI Products such as Buyer Seller Meets Sponsoring stalls GI exhibitions/ Melas.
- Awareness creation through social media campaigns eportals websites documentation through brochures and catalogues.
- Capacity building of artisans through workshops conferences seminars training programmes etc. and reviving/ keeping alive dying arts.'

As on 31 March 2025 NABARD has supported 470 products for GI registration of which 139 products have already been granted GI certification. Further various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported. NABARD has also supported post GI activities like registration of authorised users setting up GI facilitation centers.

### 5. As of now Jhunjhunu district currently does not have any product registered under the Geographical Indication (GI) tag.

Chirawa Peda a beloved sweet from Chirawa town in Jhunjhunu district Rajasthan is renowned for its rich flavor purity and cultural significance. Made from locally sourced mawa (thickened milk) sugar and cardamom this delicacy is handcrafted using age-old techniques passed down through generations.



Local sweet shops like Lalchand Pedawala and Sanjay Misthan Bhandar have preserved the authenticity of Chirawa Peda for decades using milk from their own dairies and maintaining high standards of hygiene and quality. The peda is a staple during festivals and celebrations symbolizing joy and tradition.

With growing popularity across India and among the diaspora Chirawa Peda is a strong candidate for Geographical Indication (GI) status. GI recognition would protect its identity, promote rural entrepreneurship and boost the local economy by giving producers legal rights and market visibility.

**Source(s)**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Physical & Administrative Features	District Statistics Outline Jhunjhunu - 2024
Soil & Climate	Agriculture Department
Land Utilisation [Ha]	District Statistics Outline Jhunjhunu - 2024
Ground Water Scenario (No. of blocks)	Report on Dynamic Groundwater Resources of Rajasthan March 2024 - CGWB
Distribution of Land Holding	Agriculture Census 2015-16
Workers Profile [In 000]	Agriculture Department and Census 2011
Demographic Profile [In 000]	Census 2011
Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	Census 2011
Village-Level Infrastructure [Nos.]	Census 2011 and District Statistics Outline 2024
Additional Information	<a href="https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=1982673">https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=1982673</a>
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics Outline 2024
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Statistics 2022-23
Irrigation Coverage [000 Ha]	Agriculture Statistics 2022-23
Infrastructure For Storage, Transport & Marketing	District Statistics Outline 2024
Processing Units	Brief Industrial Profile of the district Ministry of MSME GoI
Animal Population as per Census [Nos.]	20th Livestock Census - 2019
Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Department
Status	Rajasthan Agricultural Statistics at a glance 2023-24
Major Crops, Area, Production, Productivity	Rajasthan Agricultural Statistics at a glance 2023-24
Irrigated Area, Cropping Intensity	Rajasthan Agricultural Statistics at a glance 2023-24
Input Use Pattern	Rajasthan Agricultural Statistics at a glance 2023-24
Trend in procurement/ marketing	APMCs of the district
KCC Coverage	LDM Office
Soil testing facilities	Agriculture Department
Crop Insurance	<a href="https://pmfby.gov.in/adminStatistics/dashboard">https://pmfby.gov.in/adminStatistics/dashboard</a>
Irrigated Area & Potential	<a href="https://agriculture.rajasthan.gov.in">https://agriculture.rajasthan.gov.in</a>
Block level water exploitation status	Report on Dynamic Ground Water Resources 2024 - CGWB

Mechanisation in District Service Centers	District Agriculture Department
Area under Forest Cover & Waste Land	Rajasthan Agricultural Statistics at a glance 2023-24
Nurseries (No.)	<a href="https://forest.rajasthan.gov.in/">https://forest.rajasthan.gov.in/</a>
Processing Infrastructure	<a href="https://sarasmilkfed.rajasthan.gov.in/">https://sarasmilkfed.rajasthan.gov.in/</a>
Poultry	Secondary Sources through Web
Inland Fisheries Facilities	<a href="https://fisheries.rajasthan.gov.in/">https://fisheries.rajasthan.gov.in/</a>
Agri Storage Infrastructure	APMC Jhunjhunu and DCCB Jhunjhunu
NABARDs interventions	FSDD Rajasthan RO NABARD
Fertilizer Consumption	Agricultural Statistics 2023-24
Facilities Available	Agriculture Department
MSME units - Cumulative	DIC, Jhunjhunu
Traditional activities	DIC, Jhunjhunu
Skill Development Trainings	DIC, Jhunjhunu
Crop Identified for One District-One Product	DIC, Jhunjhunu
Status of SHGs	<a href="https://banklinkage.lokos.in/HomePage.aspx">https://banklinkage.lokos.in/HomePage.aspx</a>
Details of non-credit cooperative societies	DRCS Jhunjhunu
Details of credit cooperative societies	DRCS Jhunjhunu
Block wise, sector wise distribution of cooperative societies in the district	DRCS Jhunjhunu
Status/ progress under various schemes of MoC in the district	DRCS Jhunjhunu

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

Sources	
1	LDM Office Jhunjhunu
2	SLBC Rajasthan

**Name and address of DDM**

Name	Sourav
Designation	DDM, NABARD
Address 1	18 Dhankhar Nagar Near RIICO and Railway Police Line Phatak
Address 2	
Post Office	Jhunjhunu H.O
District	JHUNJHUNU
State	Rajasthan
Pincode	333001
Telephone No.	1592357068
Mobile No.	9034691063
Email ID	jhunjhunu@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - 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

- 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.

### Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

# NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
  - Working Capital
  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

# NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country
- Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**  
Pan India Presence  
with offices in 31  
State/UTs

- Project Management Consultancy
- IT Based Natural Resources Information System
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring

- Climate Change & Sustainability
- Value Chain Development
- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

☎: 022- 2653-9243/ 9241   ✉: ho@nabsanrakshan.org   🌐: [www.nabsanrakshan.org](http://www.nabsanrakshan.org)



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149   ✉: nabventure@nabard.org   🌐: [www.nabventure.in](http://www.nabventure.in)



**N A B F O U N D A T I O N**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054   ✉: nabfoundation@nabard.org   🌐: [www.nabfoundation.in](http://www.nabfoundation.in)



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT