



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Jodhpur 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: Jodhpur**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

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'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 Jodhpur has projected a credit potential of ₹ 3519233.51 lakh, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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



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## Abbreviations

| Abbreviation | Expansion  |
|--------------|--|
| ACABC        | Agri-Clinics and Agri-Business Centre                                |
| ACP          | Annual Credit Plan   |
| 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  |
| CBS          | Core Banking Solution  |
| CDF          | Co-operative Development Fund  |
| CWC          | Central Warehousing Corporation                                      |
| DAP          | Development Action Plan  |
| DBT          | Direct Benefit Transfer  |
| DCC          | District Consultative Committee                                      |
| DCCB         | District Central Cooperative Bank                                    |
| DIC          | District Industries Centre   |
| DLRC         | District Level review Committee                                      |
| DRDA         | District Rural Development Agency                                    |
| ECGC         | Export Credit Guarantee Corporation                                  |
| eNAM         | Electronic National Agriculture Market                               |
| FI           | Financial Inclusion  |
| FIF          | Financial Inclusion Fund   |
| FLC          | Financial Literacy Centre  |
| FPO          | Farmer Producer Organisation   |
| GLC          | Gound Level Credit   |
| GoI          | Government of India  |
| GSDP         | Gross State Domestic Product   |
| ICAR         | Indian Council for Agriculture Research                              |
| IoT          | Internet of Things   |
| JLG          | Joint Liability Group  |
| KCC          | Kisan Credit Card  |
| KVI          | Khadi and Village Industries   |
| KVK          | Krishi Vigyan Kendra   |
| LDM          | Lead District Manager  |
| MEDP         | Micro Enterprises Development Programme                              |
| MNRE         | Ministry of New and Renewable Energy                                 |
| MNREGS       | Mahatma Gandhi National Rural Employment Guarantee Scheme            |
| MoFPI        | Ministry of Food Processing Industries                               |
| MUDRA        | Micro Units Development & Refinance Agency Ltd.                      |

| Abbreviation | Expansion   |
|--------------|---|
| 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                 |
| NRLM         | National Rural Livelihood Mission                   |
| PACS         | Primary Agricultural Cooperative Society            |
| PAIS         | Personal Accident Insurance Scheme                  |
| PHC          | Primary Health Centre                               |
| PLP          | Potential Linked Credit Plan                        |
| PMEGP        | Prime Minister's Employment Generation Programme    |
| PMFBY        | Pradhan Mantri Fasal Bima Yojana                    |
| PMJDY        | Pradhan Mantri Jan Dhan Yojana                      |
| PMJJBY       | Pradhan Mantri Jeevan Jyoti Bima Yojana             |
| PMKSY        | Pradhan Mantri Krishi Sinchayee Yojana              |
| PMSBY        | Pradhan Mantri Suraksha Bima Yojana                 |
| PWCS         | Primary Weavers Cooperative Society                 |
| RBI          | Reserve Bank of India                               |
| RIDF         | Rural Infrastructure Development Fund               |
| RKVY         | Rashtriya Krishi Vikash Yojana                      |
| RNFS         | Rural Non-Farm Sector                               |
| RRB          | Regional Rural Bank                                 |
| RSETI        | Rural Self Employment Training Institute            |
| RWHS         | Rainwater Harvesting Structure                      |
| SAO          | Seasonal Agricultural Operations                    |
| SHG          | Self Help Group                                     |
| SHPI         | Self Help Promoting Institution                     |
| SLBC         | State Level Bankers' Committee                      |
| STCCS        | Short Term Co-operative Credit Structure            |
| TFO          | Total Financial Outlay                              |
| WDF          | Watershed Development Fund                          |
| WDRA         | Warehousing Development and Regulatory Authority    |
| WSHG         | Women Self Help Group                               |

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

|   |                        |  |
|---|------------------------|--|
| 1 | Location               | There are 14 development blocks and 1486 revenue villages in Jodhpur district. This district comes in western dry desert zone 14. The average rainfall in the district is 350 mm. According to the 2011 census, the population is 36,87,165, of which 52.18% are males and 47.82% are females. |
| 2 | Type of soil           | Sandy soil is found in the district.   |
| 3 | Primary occupation     | Most of the population in the district depends on agriculture or agriculture related activities for livelihood. Millet is the main crop of district. Other crops are wheat, cumin, mustard, castor, cotton, groundnut, pulses, gram etc.   |
| 4 | Land holding structure | Due to large size of land holdings, more than 80 % are large farmers.  |

### 2. Sectoral trends in credit flow

|   |   |  |
|---|---|--|
| 1 | Achievement of ACP in the previous year | During 2024-25, the ACP achievement of the district was 97.58%. The ACP achievement stood at Rs. 2155596.29 lakh against a target of Rs. 2209038.00 lakh.  |
| 2 | CD Ratio                                | The CD ratio of the district stood at 87.82 % as on 31st March 2025.   |
| 3 | Investment credit in agriculture        | During 2024-25, the achievement of the district under investment credit in agriculture was 93.50%. The ACP achievement under investment credit in agriculture stood at Rs. 291391.25 lakh against a target of Rs. 311658.00 lakh, which constituted about 13.52% of total priority sector. |
| 4 | Credit flow to MSMEs                    | During 2024-25, the achievement of the district under MSMEs was 103.01%. The ACP achievement under MSMEs stood at Rs. 1557447.24 lakh against a target of Rs. 1511974.00 lakh, which constituted 72.25 % of total priority sector.   |

|   |                                       |   |
|---|---------------------------------------|---|
| 5 | Other significant credit flow, if any | During 2024-25, the achievement of the district under other priority sector was 57.46%. The ACP achievement under other priority sector stood at Rs. 87343.30 lakh against a target of Rs. 152019.00 lakh, which constituted just 4.05% of total priority sector. |
|---|---------------------------------------|---|

### 3. Sector/Sub-sector wise PLP projections

|   |   |  |
|---|---|--|
| 1 | Projection for the year                       | The projection of ground level credit flow under priority sector for financial year 2026-27 of Jodhpur is Rs. 3519233.51 lakh.   |
| 2 | Projection for agriculture and its components | The projection of ground level credit flow under agriculture for financial year 2026-27 of Jodhpur is Rs. 1303837.81 lakh, which includes Rs. 798834.25 lakh as crop loan and Rs. 505003.56 lakh as term loan. |
| 3 | Projection for MSMEs                          | The projection of ground level credit flow under MSMEs for financial year 2026-27 of Jodhpur is Rs. 1859088.00 lakh.   |
| 4 | Projection for other purposes                 | The projection of ground level credit flow under other priority sector for financial year 2026-27 of Jodhpur is Rs. 356307.00 lakh.  |

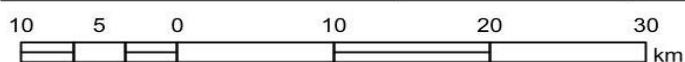
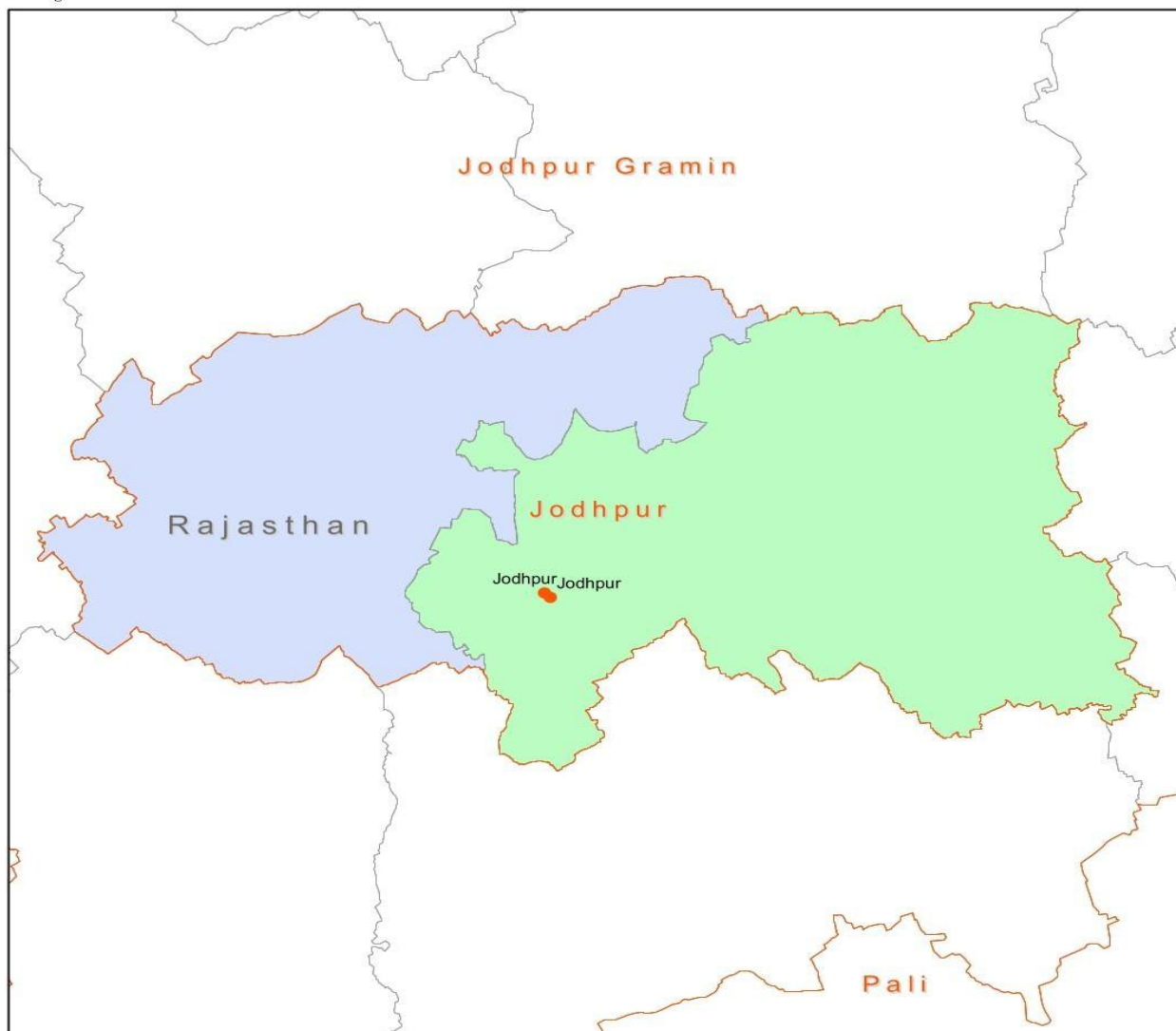


# Part A

## District Map



### Block Map - Jodhpur



#### Legend

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

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

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

(₹ lakh)

| Sr. No. | Particulars   | Amount            |
|---------|---|-------------------|
| A       | Farm Credit   | 926983.071        |
| 1       | Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities | 798834.25         |
| 2       | Term Loan for agriculture and allied activities   | 128148.82         |
| B       | Agriculture Infrastructure  | 237635.30         |
| C       | Ancillary activities  | 139219.84         |
| I       | Credit Potential for Agriculture A+B+C)   | 1303837.81        |
| II      | Micro, Small and Medium Enterprises   | 1859088.00        |
| III     | Export Credit   | 30000.00          |
| IV      | Education   | 49275.00          |
| V       | Housing   | 134820.00         |
| VI      | Social Infrastructure   | 50372.00          |
| VII     | Renewable energy  | 53172.00          |
| VIII    | Others  | 38668.00          |
|         | <b>Total Priority Sector</b>  | <b>3519233.51</b> |

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

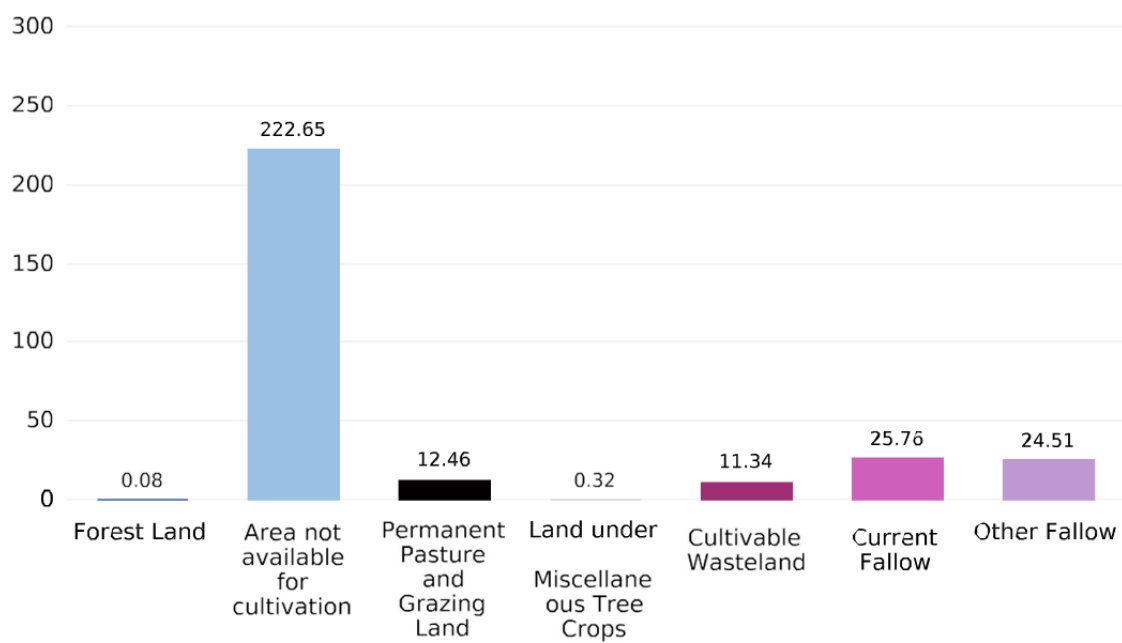
(₹ lakh)

| Sr. No. | Particulars  | Amount            |
|---------|--|-------------------|
| I       | Credit Potential for Agriculture                           |                   |
| A       | Farm Credit  |                   |
| 1       | Crop Production, Maintenance and Marketing                 | 798834.25         |
| 2       | Water Resources  | 5931.66           |
| 3       | Farm Mechanisation   | 33363.33          |
| 4       | Plantation & Horticulture with Sericulture                 | 6594.28           |
| 5       | Forestry & Waste Land Development                          | 1112.86           |
| 6       | Animal Husbandry - Dairy                                   | 50151.64          |
| 7       | Animal Husbandry - Poultry                                 | 424.34            |
| 8       | Animal Husbandry - Sheep, Goat, Piggery                    | 5904.13           |
| 9       | Fisheries  | 228.48            |
| 10      | Farm Credit- Others  | 24437.70          |
|         | Sub total  | 926982.67         |
| B       | Agriculture Infrastructure                                 |                   |
| 1       | Construction of storage                                    | 201031.60         |
| 2       | Land development, Soil conservation, Wasteland development | 22447.60          |
| 3       | Agriculture Infrastructure - Others                        | 14156.10          |
|         | Sub total  | 237635.30         |
| C       | Ancillary activities                                       |                   |
| 1       | Food & Agro. Processing                                    | 98773.84          |
| 2       | Ancillary activities - Others                              | 40446.00          |
|         | Sub Total  | 139219.84         |
| II      | Micro, Small and Medium Enterprises                        | 1859088.00        |
| II      | A Manufacturing Sector - Term Loan                         | 568400.00         |
| II      | B Service Sector - Term Loan                               | 828800.00         |
| II      | C Manufacturing Sector - WC                                | 72240.00          |
| II      | D Service Sector - WC                                      | 346248.00         |
| II      | E MSME - Others  | 43400.00          |
|         | Total MSME   | 1859088.00        |
| III     | Export Credit  | 30000.00          |
| IV      | Education  | 49275.00          |
| V       | Housing  | 134820.00         |
| VI      | Social Infrastructure                                      | 50372.00          |
| VII     | Renewable energy   | 53172.00          |
| VIII    | Others   | 38668.00          |
|         | <b>Total Priority Sector</b>                               | <b>3519233.51</b> |



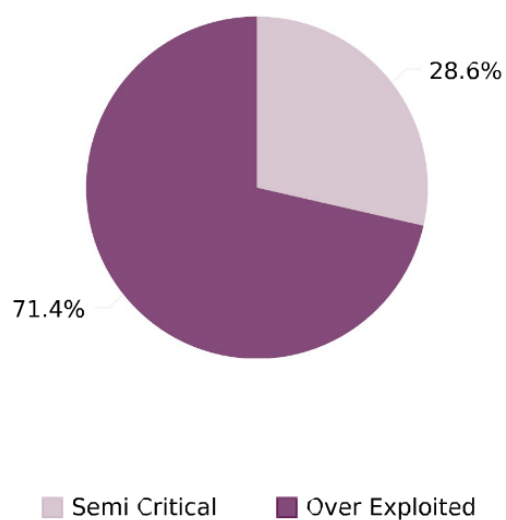
# District Profile

### 1. Land Utilisation ('000 hectares)



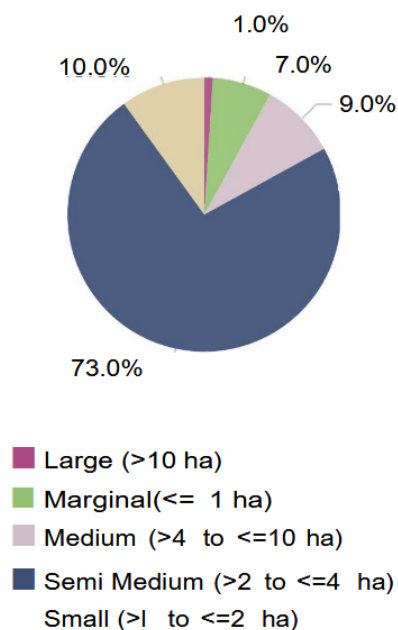
Department of Agriculture Government of Rajasthan

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

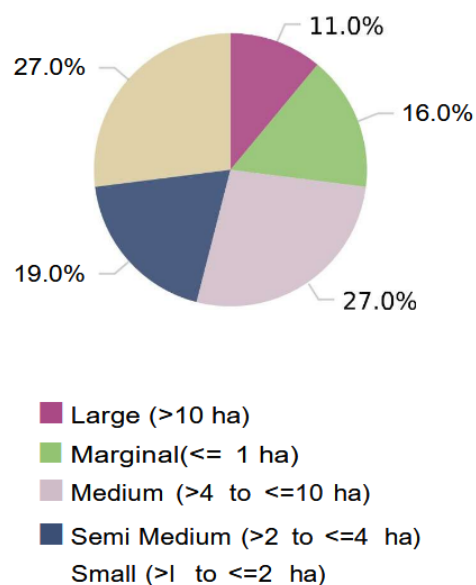


Ground Water Department Government of Rajasthan

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

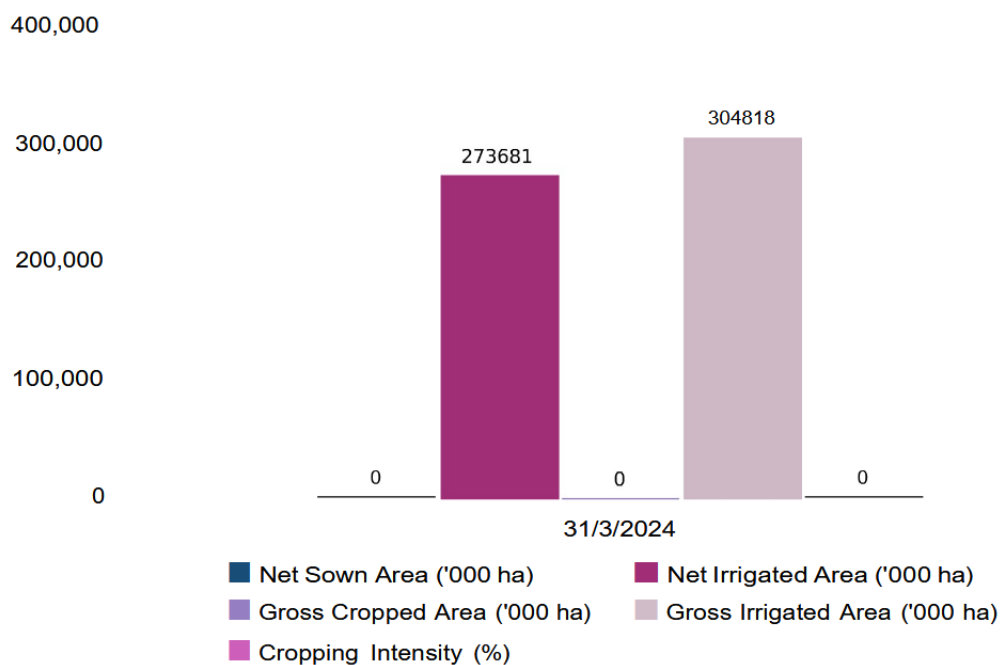


### Landholding - Area (%)

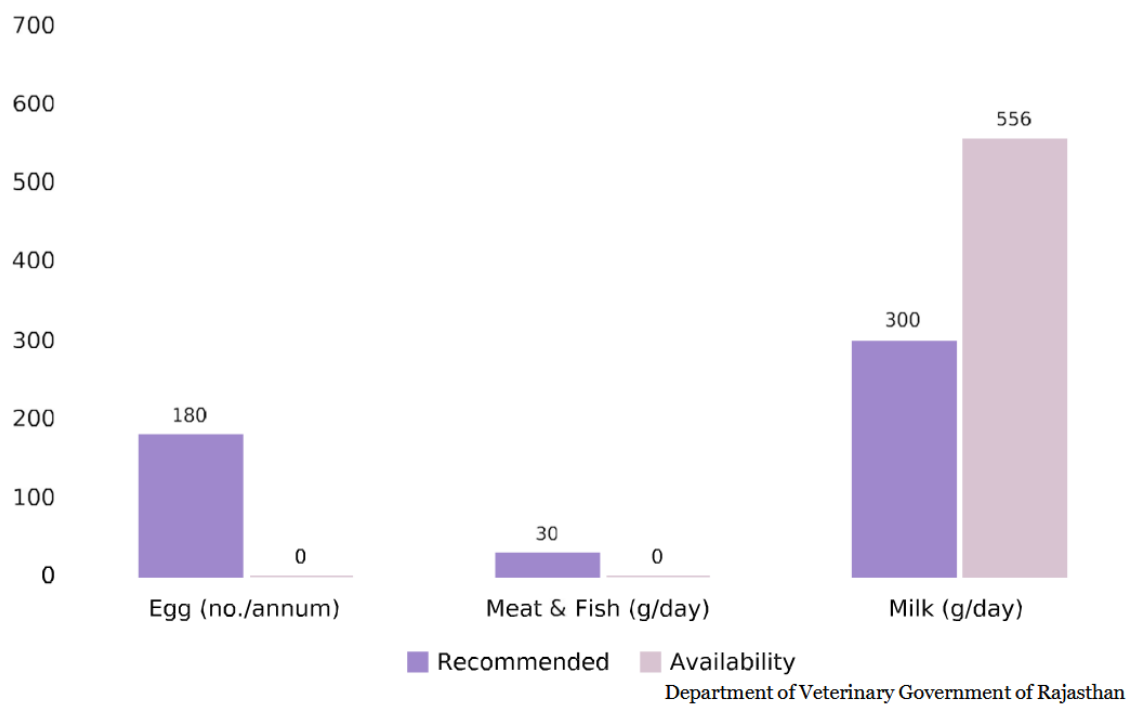


Department of Agriculture Government of Rajasthan

### 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                             | Medium |
| 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.   | % to Total |
| 1       | <= 1 ha                   | 152.00  | 7.34       | 139.00 | 15.65      |
| 2       | >1 to <=2 ha              | 210.00  | 10.14      | 239.00 | 26.91      |
| 3       | >2 to <=4 ha              | 1501.00 | 72.51      | 173.00 | 19.48      |
| 4       | >4 to <=10 ha             | 195.00  | 9.42       | 239.00 | 26.91      |
| 5       | >10 ha                    | 12.00   | 0.58       | 98.00  | 11.04      |
| 6       | Total                     | 2070.00 | 99.99      | 888.00 | 99.99      |

### Demographic Profile [In '000]

| Sr. No. | Particulars     | Total   | Male    | Female  | Rural   | Urban   |
|---------|-----------------|---------|---------|---------|---------|---------|
| 1       | Population      | 3687.00 | 1924.00 | 1763.00 | 2422.00 | 1265.00 |
| 2       | Scheduled Caste | 608.00  | 315.00  | 293.00  | 447.00  | 161.00  |
| 3       | Scheduled Tribe | 119.00  | 62.00   | 57.00   | 91.00   | 28.00   |
| 4       | Literate        | 2474.00 | 1548.00 | 926.00  | 1459.00 | 1015.00 |
| 5       | BPL             | 69.00   | 36.00   | 33.00   | 46.00   | 23.00   |

## Health, Sanitation, Livestock and Agricultural Infrastructure

### Processing Units

| Sr. No. | Type of Processing Activity                    | No. of Units |
|---------|--|--------------|
| 1       | Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.) | 124.00       |
|         | Fruit (Pulp/ Juice/ Fruit drink)               | 6.00         |
| 4       | Spices (Masala Powders/ Pastes)                | 21.00        |
| 6       | Cotton (Ginning/ Spinning/ Weaving)            | 214.00       |
| 7       | Milk (Chilling/ Cooling/ Processing, etc.)     | 12.00        |
| 10      | Others   | 12.00        |

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

| Sr. No. | Category of animal   | Total      | Male      | Female     |
|---------|----------------------|------------|-----------|------------|
| 1       | Cattle - Cross bred  | 71171.00   | 5086.00   | 66085.00   |
| 2       | Cattle - Indigenous  | 997856.00  | 92913.00  | 904943.00  |
| 3       | Buffaloes            | 317852.00  | 20615.00  | 297237.00  |
| 4       | Sheep - Cross bred   | 3257.00    | 1362.00   | 1895.00    |
| 5       | Sheep - Indigenous   | 616211.00  | 148633.00 | 467578.00  |
| 6       | Goat                 | 1640570.00 | 263767.00 | 1376803.00 |
| 7       | Pig - Cross bred     | 981.00     | 850.00    | 131.00     |
| 8       | Pig - Indigenous     | 606.00     | 311.00    | 295.00     |
| 9       | Horse/Donkey/Camel   | 4117.00    | 1659.00   | 2458.00    |
| 10      | Rabbit               | 1239.00    | 554.00    | 685.00     |
| 11      | Poultry - Improved   | 3086.00    | 1345.00   | 1741.00    |
| 12      | Poultry - Indigenous | 18558.00   | 6558.00   | 12000.00   |

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

| Sr. No. | Particulars | Production |      | Per cap avail. |      |
|---------|-------------|------------|------|----------------|------|
|         |             | Quantity   | Unit | Availability   | Unit |
| 1       | Fish        | 108.00     | NA   | 0.00           | NA   |
| 2       | Egg         | 0.00       | NA   | 0.00           | NA   |
| 3       | Milk        | 804.00     | NA   | 556.00         | NA   |
| 4       | Meat        | 0.00       | NA   | 0.00           | NA   |
| 5       | Wool        | 0.00       | NA   | 0.00           | NA   |

## 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)  | 350        | 350        |
| Rainfall - Actual (mm) | 260        | 375        |

#### Irrigated Area, Cropping Intensity

| Particulars                  | 31/03/2024 | 31/03/2025 |
|------------------------------|------------|------------|
| Gross Cropped Area ('000 ha) | 1788.00    | 1928.00    |
| Net sown area ('000 ha)      | 1405.00    | 1695.00    |
| Cropping intensity (%)       | 127.26     | 113.75     |

#### Input Use Pattern

| Particulars                             | 31/03/2024 | 31/03/2025 |
|---|------------|------------|
| Fertilizer consumption - Kharif (kg/ha) | 60.00      | 65.00      |
| Fertilizer consumption - Rabi (kg/ha)   | 75.00      | 73.00      |

#### Trend in procurement/ marketing

| Particulars  | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| RMCs/ eNAM platforms (No.)                           | 8          | 8          |
| Volume of marketing through RMCs/eNAM platforms (MT) | 49686      | 52868      |

#### KCC Coverage

| Particulars                | 31/03/2023 | 31/03/2024 | 31/03/2025 |
|----------------------------|------------|------------|------------|
| KCC coverage (No.)         | 245862     | 261586     | 275696     |
| GLC through KCC (Rs. lakh) | 201395.00  | 217880.00  | 219780.00  |

#### Soil testing facilities

| Particulars                     | 31/03/2024 | 31/03/2025 |
|---------------------------------|------------|------------|
| Soil Testing Laboratories (No.) | 10         | 10         |
| Soil Health Cards Issued (No.)  | 964875     | 983945     |

#### Crop Insurance

| Particulars                   | 31/03/2024 | 31/03/2025 |
|-------------------------------|------------|------------|
| Crop Insurance Coverage (No.) | 126234     | 133654     |

**Major Crops, Area, Production, Productivity**

| Crop         | 31/03/2024     |                 |                      | 31/03/2025     |                 |                      |
|--------------|----------------|-----------------|----------------------|----------------|-----------------|----------------------|
|              | Area ('000 ha) | Prod. ('000 MT) | Productivity (kg/ha) | Area ('000 ha) | Prod. ('000 MT) | Productivity (kg/ha) |
| Pearl Millet | 319.25         | 210.25          | 658.57               | 518.68         | 409.25          | 789.02               |
| Wheat        | 67.11          | 114.11          | 1700.34              | 97.15          | 137.66          | 1416.98              |
| Groundnut    | 164.06         | 407.73          | 2485.25              | 186.75         | 449.97          | 2409.48              |
| Mungbean     | 258.81         | 128.15          | 495.15               | 281.79         | 141.39          | 501.76               |
| Moth Beans   | 55.82          | 28.07           | 502.87               | 69.86          | 43.17           | 617.95               |

**Irrigated Area & Potential**

| Particulars                       | 31/03/2024 | 31/03/2025 |
|-----------------------------------|------------|------------|
| Net Irrigation Potential (000 ha) | 287        | 319        |
| Net Irrigated Area (000 ha)       | 265        | 291        |
| Gross Irrigated Area (000 ha)     | 305        | 333        |

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

| Particulars       | 31/03/2024 | 31/03/2025 |
|-------------------|------------|------------|
| No. of tractors   | 27568      | 29634      |
| Power Tillers     | 1856       | 1999       |
| Threshers/Cutters | 958        | 1077       |

**Service Centers**

| Particulars                                | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| Custom Hiring & Agro Service Centers (No.) | 13         | 16         |

**Plantation & Horticulture including Sericulture****Production Clusters**

| Particulars | 31/03/2024 | 31/03/2025 |
|-------------|------------|------------|
| Clusters    | 3          | 7          |

**Crop Identified for One District-One Product**

| Particulars          | 31/03/2024  | 31/03/2025  |
|----------------------|-------------|-------------|
| Crop Name            | Pomegranate | Pomegranate |
| Area cultivated (Ha) | 362         | 552         |

## Production and Productivity

| Crop         | 31/03/2024     |                 | 31/03/2025     |                 |
|--------------|----------------|-----------------|----------------|-----------------|
|              | Area ('000 ha) | Prod. ('000 MT) | Area ('000 ha) | Prod. ('000 MT) |
| Tomato       | 0.13           | 16.54           | 0.16           | 18.42           |
| Brinjal      | 0.02           | 16.45           | 0.04           | 19.91           |
| Carrot       | 2.87           | 7.56            | 3.17           | 7.93            |
| Radish       | 0.06           | 6.09            | 0.09           | 7.45            |
| Onion        | 0.03           | 27.95           | 0.09           | 31.73           |
| Coleus       | 0.02           | 15.38           | 0.08           | 18.95           |
| Potato       | 0.01           | 8.41            | 0.03           | 9.78            |
| Spinach      | 0.06           | 5.25            | 0.17           | 8.32            |
| Okra         | 0.15           | 4.53            | 0.19           | 7.24            |
| Coriander    | 0.63           | 1.21            | 0.97           | 2.69            |
| Cumin        | 101.00         | 0.35            | 125.00         | 0.85            |
| Fenugreek    | 13.58          | 0.85            | 17.35          | 1.38            |
| Garlic       | 1.91           | 7.35            | 2.85           | 8.52            |
| Bottle Gourd | 0.23           | 5.99            | 0.71           | 7.26            |
| Cucumber     | 0.04           | 7.05            | 0.18           | 9.11            |
| Cluster Bean | 0.06           | 4.12            | 0.42           | 6.58            |
| Chilli       | 0.99           | 5.03            | 1.36           | 8.23            |
| Fennel       | 1.58           | 6.25            | 1.85           | 7.24            |

## Forestry & Waste Land Development

### Area under Forest Cover & Waste Land

| Particulars            | 31/03/2024 | 31/03/2025 |
|------------------------|------------|------------|
| Forest Cover (000 ha)  | 902        | 943        |
| Waste Land (000 ha)    | 2689       | 2769       |
| Degraded Land (000 ha) | 2430       | 2556       |

### Nurseries (No.)

| Sr.No. | Crop                    | 31/03/2024      | 31/03/2025      |
|--------|-------------------------|-----------------|-----------------|
|        |                         | Nurseries (No.) | Nurseries (No.) |
| 1      | Wet Nursery             | 15              | 16              |
| 2      | Dry Nursery             | 62              | 69              |
| 3      | Traditional Nursery     | 81              | 86              |
| 4      | Hitech Nursery          | 4               | 4               |
| 5      | Temporary Nursery       | 83              | 89              |
| 6      | Permanent Nursery       | 41              | 43              |
| 7      | Clonal Propagation Unit | 1               | 1               |
| 8      | Tissue Culture Unit     | 1               | 1               |

## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

| Particulars            | 31/03/2024 | 31/03/2025 |
|------------------------|------------|------------|
| Chilling Centers (No.) | 18.00      | 25.32      |

#### Animal Husbandry - Poultry

##### Poultry

| Particulars         | 31/03/2024 | 31/03/2025 |
|---------------------|------------|------------|
| Broiler Farms (No.) | 12.00      | 18.00      |
| Hatcheries (No.)    | 7.00       | 9.00       |

#### Fisheries

##### Inland Fisheries Facilities

| Particulars                             | Status |
|---|--------|
| Tanks/ Ponds (No.)                      | 12     |
| Rainfall - Actual (mm)                  | 375    |
| Cage Culture/ Bio-floc technology (No.) | 10     |
| Fish Seed Hatchery (No.)                | 4      |

#### Agri. Infrastructure

##### Agri Storage Infrastructure

| Particulars  | Status |
|--|--------|
| Cold Storages (No.)  | 102    |
| Cold Storages (Capacity - 000 MT)                          | 3524   |
| Storage Godowns (No.)                                      | 414    |
| Storage Godowns ( Capacity - 000 MT)                       | 3652   |
| Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)                 | 14     |
| Market Yards [Nos] / Wholesale Market (No.)                | 8      |
| Storage capacity available with PACS/ LAMPS/ RMCs (000 MT) | 250    |

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

| Particulars                                 | Status |
|---|--------|
| Watershed Projects (No.)                    | 1      |
| Watershed Projects - Area treated (ooo ha)  | 0.05   |
| Wadi Projects (No.)                         | 0      |
| Wadi Projects - Area of plantation (ooo ha) | 0      |

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

| Particulars                     | 31/03/2024 | 31/03/2025 |
|---------------------------------|------------|------------|
| Fertilizer Consumption (000 kg) | 31568.00   | 32058.00   |
| Pesticides Consumption (000 kg) | 23569.00   | 25637.00   |

##### Skill Development Trainings

| Particulars  | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| PMEGP/ DDU-GKY Schemes (No. of trainees)             | 71358      | 73562      |
| EDP for artisans/ entrepreneurs by DIC/ NABARD (No.) | 23258      | 25965      |

##### Informal Credit Delivery

##### Promotional Interventions

| Particulars  | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| State specific initiative (Rs. lakh)   | 3347.00    | 3856.00    |
| NRLM/SRLM (Rs. lakh)   | 3986.00    | 4325.00    |
| Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh) | 3352.00    | 3625.00    |

##### Status of SHGs

| Particulars  | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| No. of intensive blocks                              | 14         | 14         |
| No. of SHGs formed                                   | 14569      | 15243      |
| No. of SHGs credit linked (including repeat finance) | 2014       | 3685       |
| Bank loan disbursed (Rs. lakh)                       | 7754.00    | 7893.00    |
| Average loan per SHG (Rs. lakh)                      | 0.48       | 0.85       |
| Percentage of women SHGs %                           | 99.00      | 99.80      |

##### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

| Particulars                                | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| AH Sector - Milk/ Fisheries/ Poultry (No.) | 691        | 785        |
| Consumer Stores (No.)                      | 14         | 17         |

|                                 |     |     |
|---------------------------------|-----|-----|
| Housing Societies (No.)         | 55  | 58  |
| Weavers (No.)                   | 41  | 43  |
| Marketing Societies (No.)       | 9   | 11  |
| Labour Societies (No.)          | 11  | 14  |
| Industrial Societies (No.)      | 56  | 56  |
| Agro Processing Societies (No.) | 4   | 4   |
| Others (No.)                    | 17  | 17  |
| Total (No)%                     | 898 | 898 |

#### Details of credit cooperative societies

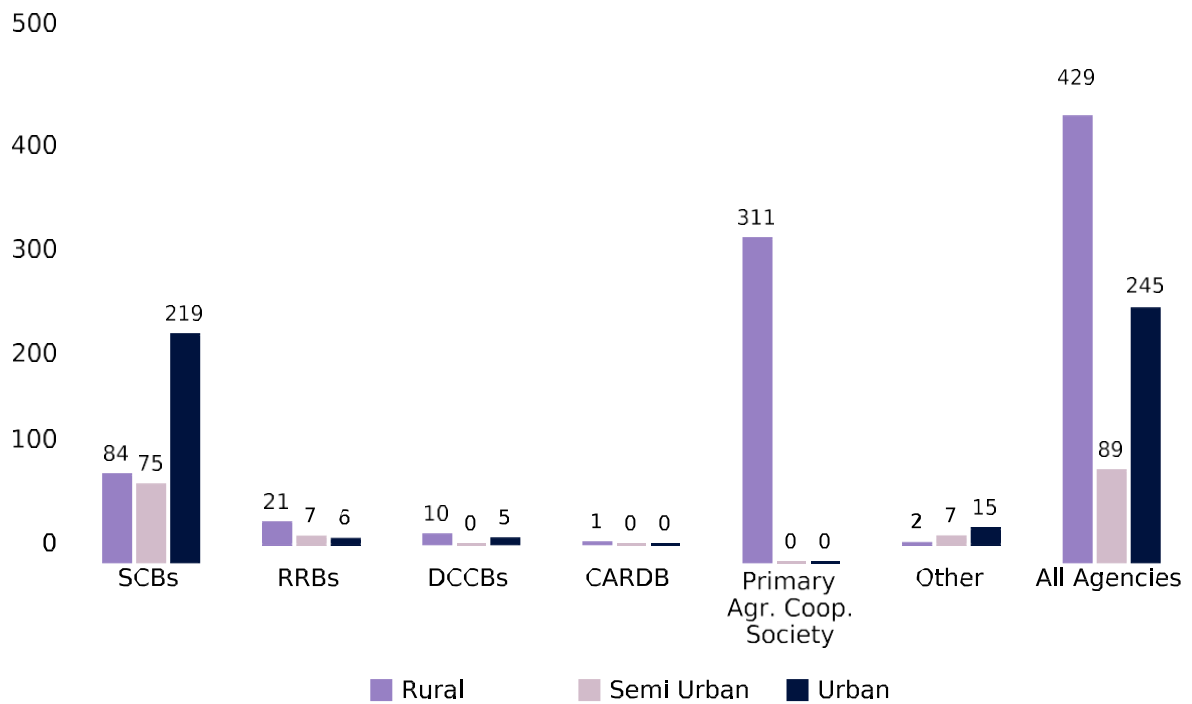
| Particulars                                | 31/03/2024 | 31/03/2025 |
|--|------------|------------|
| Primary Agriculture Credit Societies (No.) | 308        | 311        |
| Multi state cooperative societies (No.)    | 9          | 9          |

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

| Sr. No. | State     | District | Block      | 31/03/2024          |               |        | 31/03/2025          |               |        |
|---------|-----------|----------|------------|---------------------|---------------|--------|---------------------|---------------|--------|
|         |           |          |            | Sector              | No. of Societ | Spread | Sector              | No. of Societ | Spread |
| 1       | Rajasthan | Jodhpur  | Baori      | Milk Societies      | 111           | Rich   | Milk Societies      | 113           | Rich   |
| 2       | Rajasthan | Jodhpur  | Bilara     | Consumer Stores     | 41            | Rich   | Consumer Stores     | 42            | Rich   |
| 3       | Rajasthan | Jodhpur  | Bhopalgarh | Marketing Societies | 23            | Rich   | Marketing Societies | 24            | Rich   |

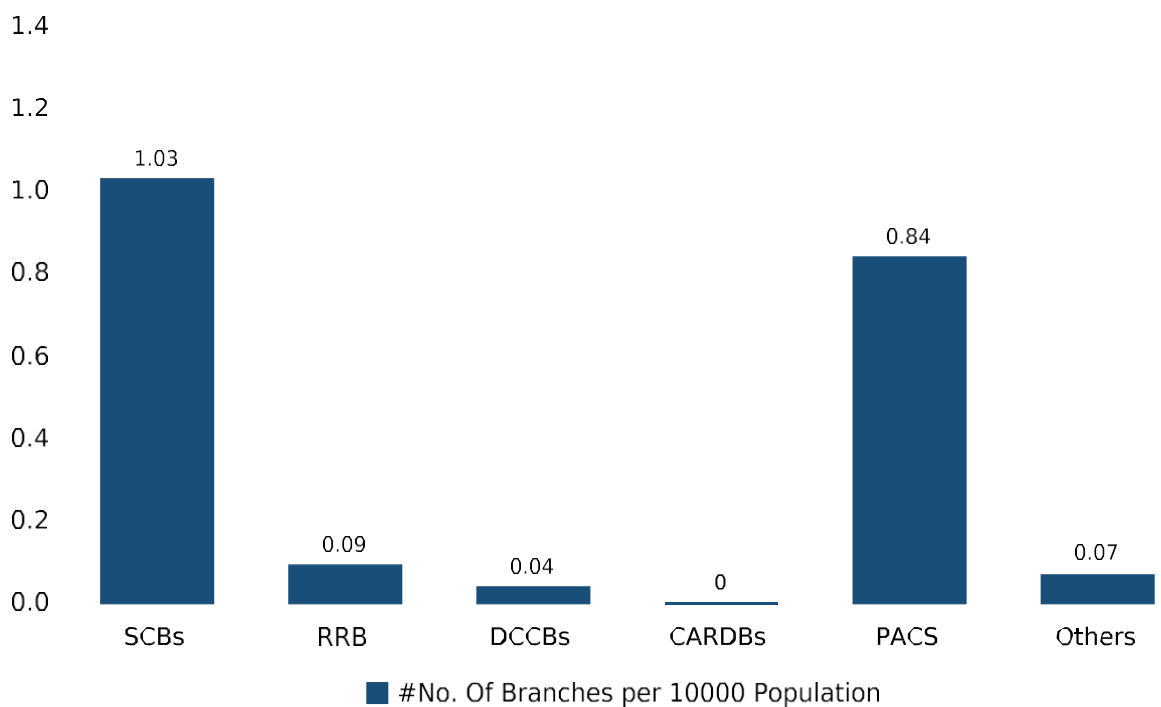
# **Banking Profile**

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



RGB Camp Office HO Jodhpur

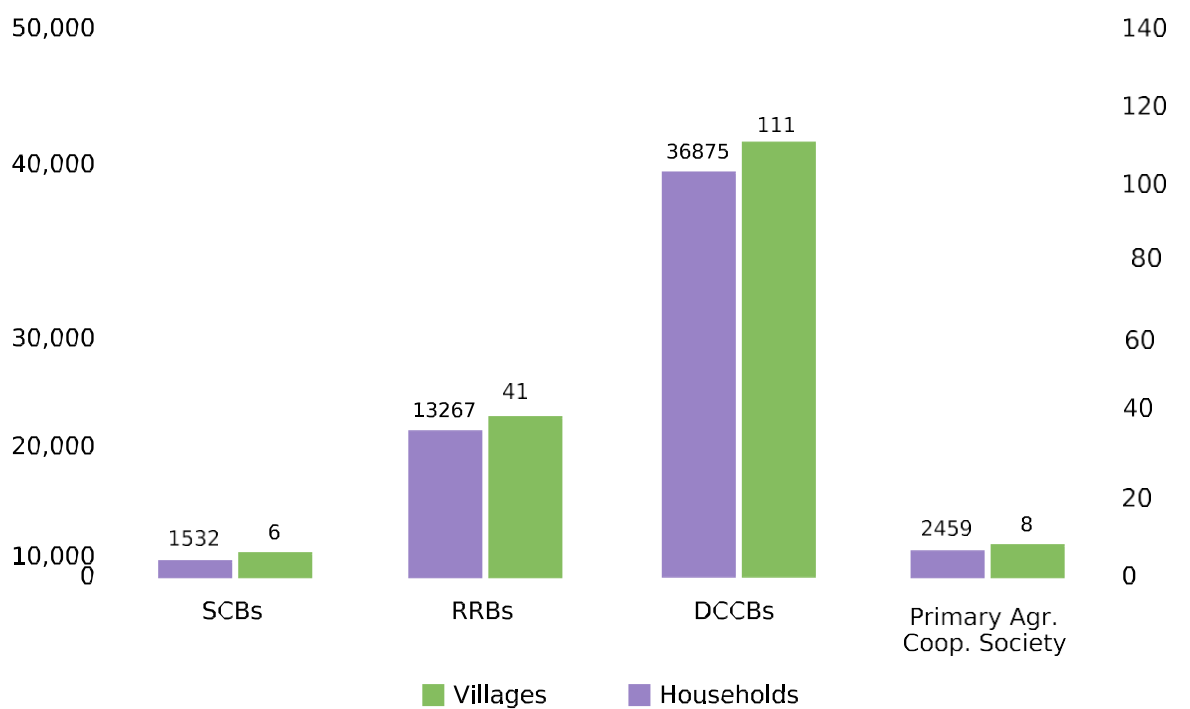
### Branch Penetration



RGB Camp Office HO Jodhpur

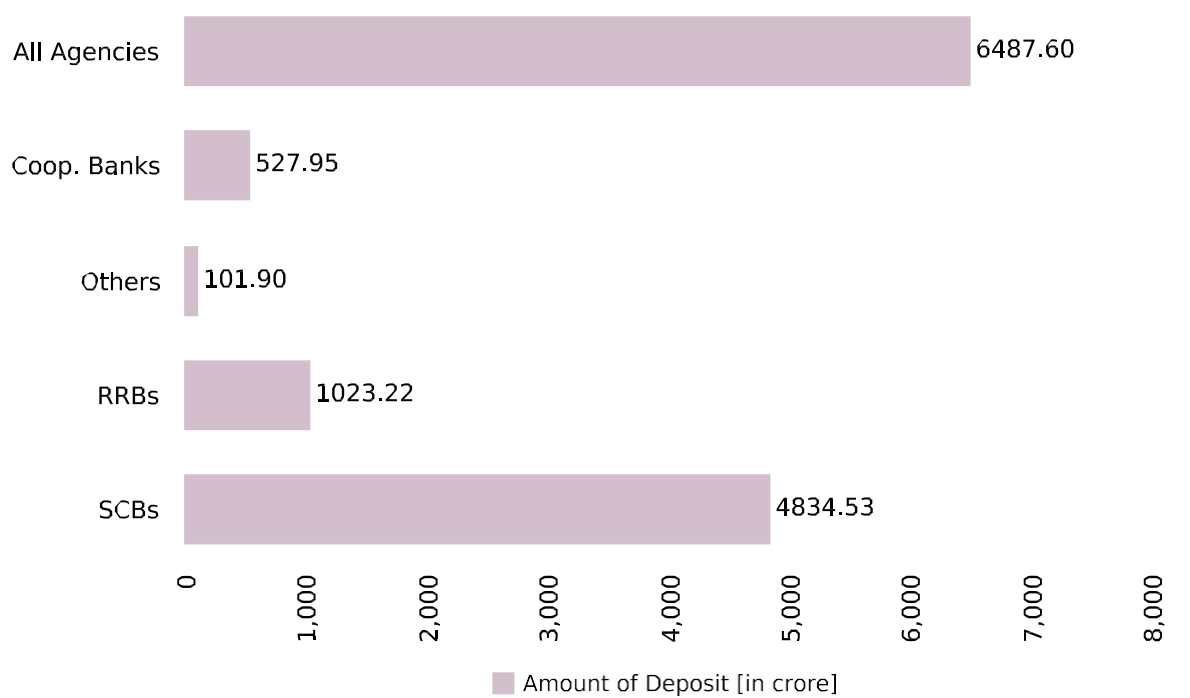


### Agency wise - Per branch Outreach



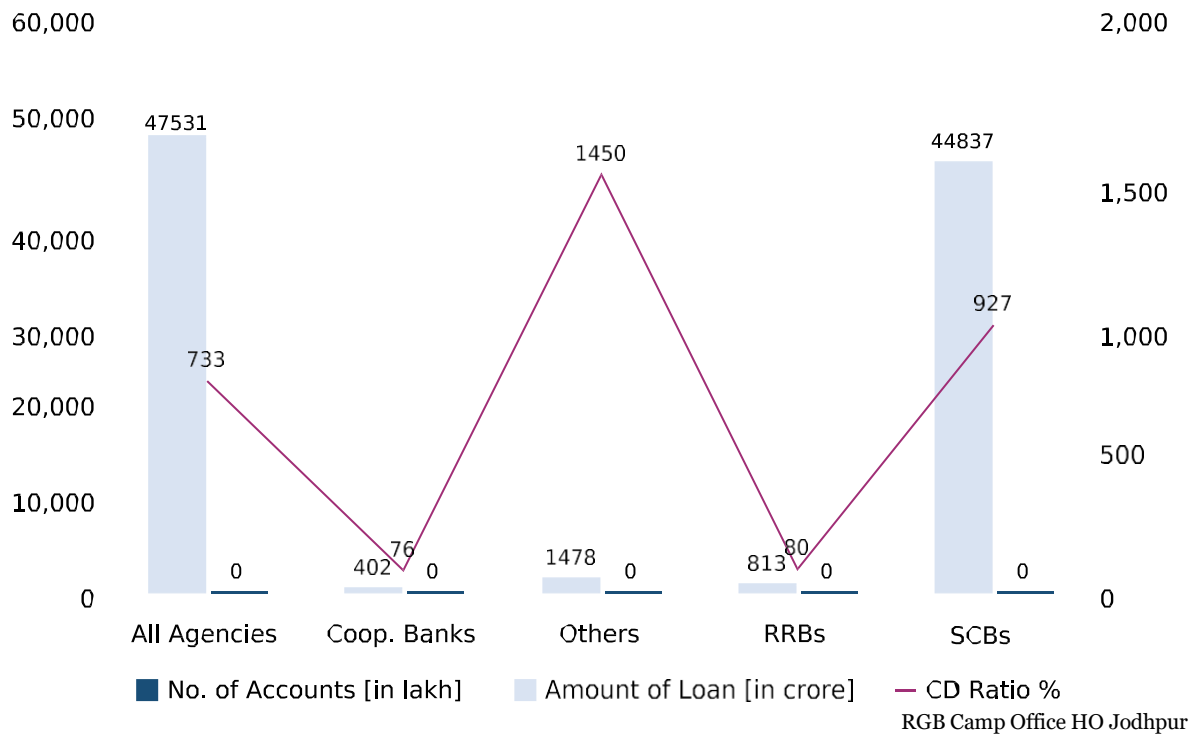
RGB Camp Office HO Jodhpur

### 1. Agency wise - Deposit O/s

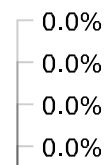


RGB Camp Office HO Jodhpur

### Agency wise - Loan O/s and CD ratio

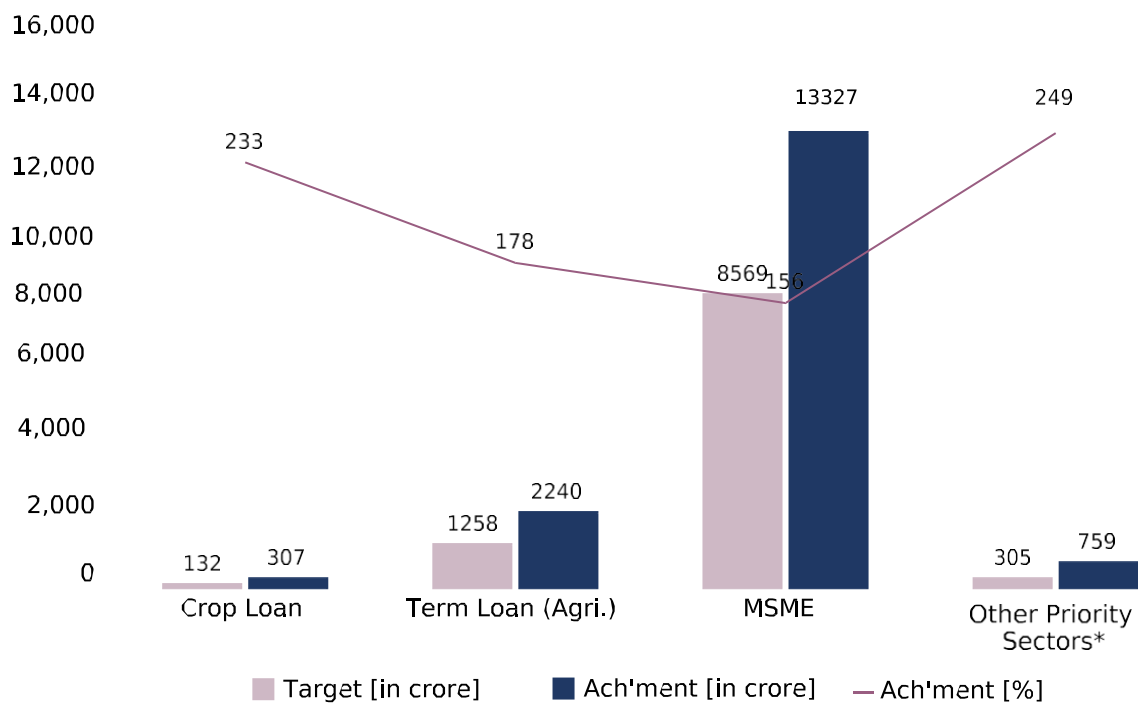


### 2. Performance under Financial Inclusion (No. of A/c)

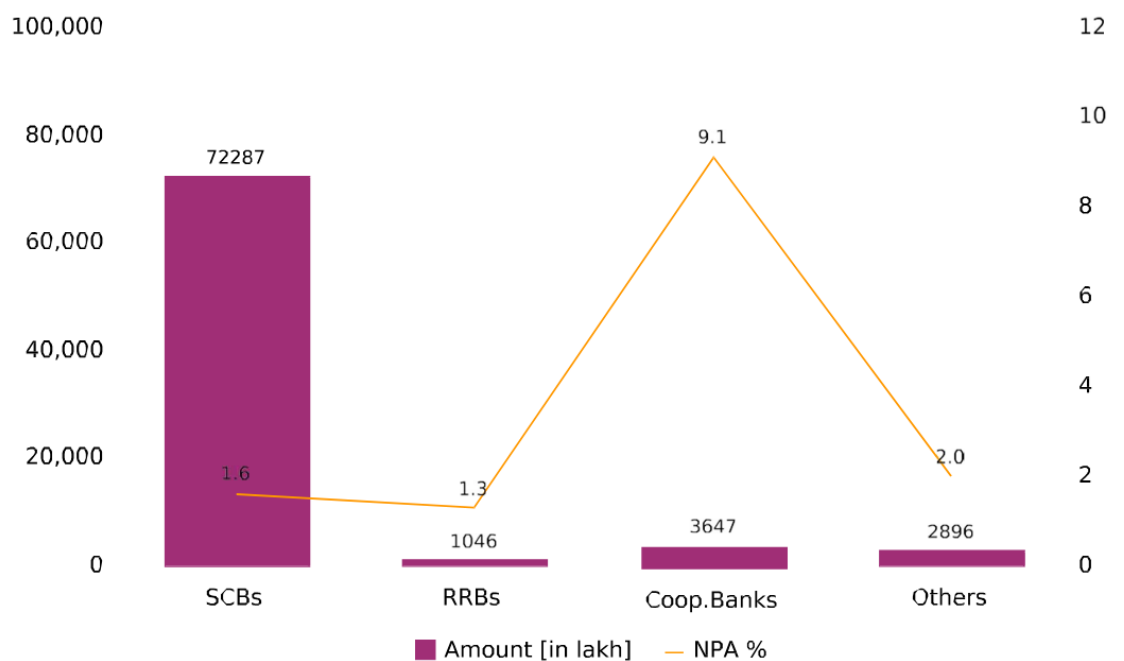


APY PMJDY PMJJBY PMSBY

### Sector-wise Performance under ACP

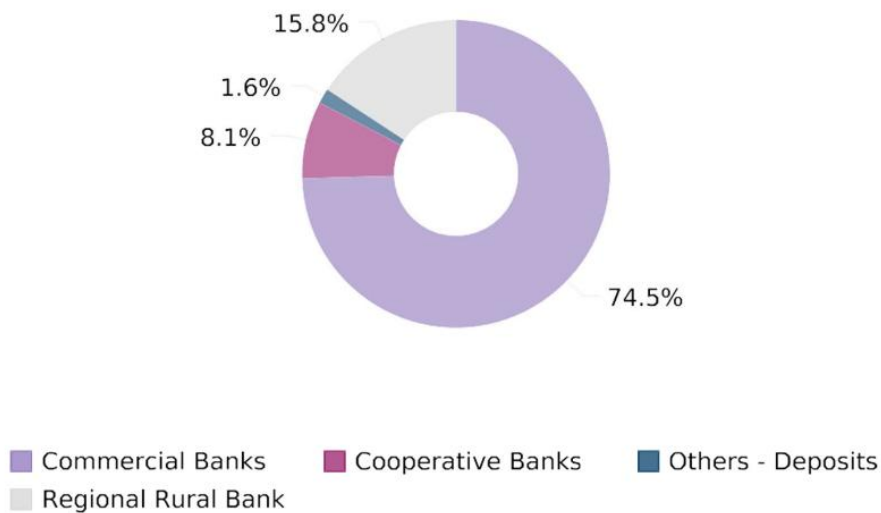


### NPA position



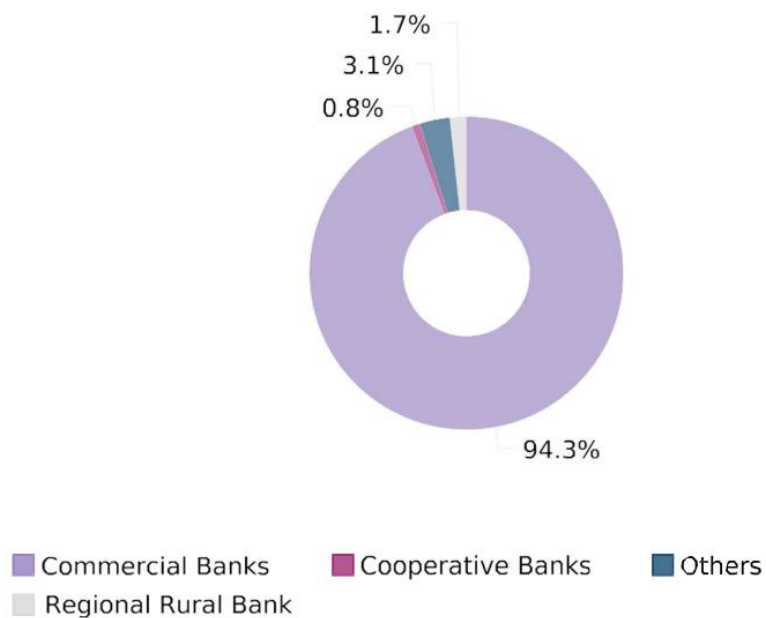
RGB Camp Office HO Jodhpur

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



RGB Camp Office HO Jodhpur

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



RGB Camp Office HO Jodhpur



## Banking Profile

### 1. Network & Outreach

| Agency                       | No. of Banks/ Societies | No. of Banks/ Societies |       |            |       | No. of non-formal agencies associated |            |         | Per Branch Outreach |            |
|------------------------------|-------------------------|-------------------------|-------|------------|-------|---------------------------------------|------------|---------|---------------------|------------|
|                              |                         | Total                   | Rural | Semi-urban | Urban | mFIs/mF Os                            | SHGs/JLG s | BCs/BFs | Villages            | Households |
| Commercial Banks             | 28                      | 378                     | 84    | 75         | 219   | 0                                     | 14817      | 462     | 6                   | 1532       |
| Regional Rural Bank          | 1                       | 34                      | 21    | 7          | 6     | 0                                     | 676        | 120     | 41                  | 13267      |
| District Central Coop. Bank  | 3                       | 15                      | 10    | 0          | 5     | 0                                     | 265        | 227     | 111                 | 36875      |
| Coop. Agr. & Rural Dev. Bank | 1                       | 1                       | 1     | 0          | 0     | 0                                     | 0          | 0       | 0                   | 0          |
| Primary Agr. Coop. Society   | 311                     | 311                     | 311   | 0          | 0     | 0                                     | 0          | 0       | 8                   | 2459       |
| Others                       | 6                       | 24                      | 2     | 7          | 15    | 0                                     | 0          | 0       | 0                   | 0          |
| All Agencies                 | 350                     | 763                     | 429   | 89         | 245   | 0                                     | 15758      | 809     | 6                   | 3656       |

### 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    | 774568          | 1          | 1          | 0.0        | 25.0      | 3479928.00                   | 4548596.00 | 483453.25  | -89.4      | 74.52     |
| Regional Rural Bank | 45695           | 378997     | 1          | -100.0     | 25.0      | 83241.00                     | 79883.00   | 102322.41  | 28.1       | 15.77     |



|                   |        |        |   |        |       |            |            |           |       |        |
|-------------------|--------|--------|---|--------|-------|------------|------------|-----------|-------|--------|
| Cooperative Banks | 115635 | 1      | 1 | 0.0    | 25.0  | 53686.00   | 69752.61   | 52794.93  | -24.3 | 8.14   |
| Others            | 3265   | 1      | 1 | 0.0    | 25.0  | 13128.00   | 126526.39  | 10189.58  | -91.9 | 1.57   |
| All Agencies      | 939163 | 379000 | 4 | -100.0 | 100.0 | 3629983.00 | 4824758.00 | 648760.17 | -86.6 | 100.00 |

### 3. Loans & Advances Outstanding

| Agency              | No. of accounts |            |            |            |           | Amount of Deposit [Rs. lakh] |            |            |            |           |
|---------------------|-----------------|------------|------------|------------|-----------|------------------------------|------------|------------|------------|-----------|
|                     | 31/03/2023      | 31/03/2024 | 31/03/2025 | Growth (%) | Share (%) | 31/03/2023                   | 31/03/2024 | 31/03/2025 | Growth (%) | Share (%) |
| All Agencies        | 4856190         | 47573      | 4          | -100.0     | 100.0     | 4647052.00                   | 4024826.00 | 4753102.59 | 18.1       | 100.0     |
| Commercial Banks    | 4255678         | 1          | 1          | 0.0        | 25.0      | 4450789.00                   | 3793559.00 | 4483732.40 | 18.2       | 94.3      |
| Cooperative Banks   | 69435           | 1          | 1          | 0.0        | 25.0      | 72509.00                     | 47461.48   | 40233.61   | -15.2      | 0.8       |
| Others              | 45862           | 1          | 1          | 0.0        | 25.0      | 37819.00                     | 109610.52  | 147798.30  | 34.8       | 3.1       |
| Regional Rural Bank | 485215          | 47570      | 1          | -100.0     | 25.0      | 85935.00                     | 74195.00   | 81338.28   | 9.6        | 1.7       |

### 4. CD Ratio

| Agency              | CD Ratio % |            |            |
|---------------------|------------|------------|------------|
|                     | 31/03/2023 | 31/03/2024 | 31/03/2025 |
| Commercial Banks    | 127.9      | 83.4       | 927.4      |
| Regional Rural Bank | 103.2      | 92.9       | 79.5       |
| Cooperative Banks   | 135.1      | 68.0       | 76.2       |
| Others              | 288.1      | 86.6       | 1450.5     |
| All Agencies        | 128.0      | 83.4       | 732.6      |



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

| Agency              | Cumulative up to |        |        |        |
|---------------------|------------------|--------|--------|--------|
|                     | 31/03/2025       |        |        |        |
|                     | PMJDY            | PMSBY  | PMJJBY | APY    |
| Commercial Banks    | 1043691          | 701091 | 279491 | 113880 |
| Regional Rural Bank | 183308           | 22547  | 15349  | 2752   |
| Cooperative Banks   | 0                | 351    | 86     | 1021   |
| Others              | 5176             | 2583   | 1925   | 2282   |
| All Agencies        | 1232175          | 726572 | 296851 | 119935 |

### 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    | 1595397.80            | 35.6             | 242349.74            | 5.4              | 361486.08                | 8.1              | 133.77                 | 0.0              | 77163.06          | 1.7              |
| Regional Rural Bank | 29472.85              | 36.2             | 7523.00              | 9.2              | 12336.78                 | 15.2             | 0.00                   | 0.0              | 7813.00           | 9.6              |
| Cooperative Banks   | 0.00                  | 0.0              | 0.00                 | 0.0              | 27850.77                 | 69.2             | 0.00                   | 0.0              | 35532.00          | 88.3             |
| Others              | 38382.66              | 26.0             | 4801.73              | 3.2              | 16061.19                 | 10.9             | 0.00                   | 0.0              | 4552.00           | 3.1              |
| All Agencies        | 1663253.31            | 35.0             | 254674.47            | 5.4              | 417734.82                | 8.8              | 133.77                 | 0.0              | 125060.06         | 2.6              |

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

| Agency              | 31/03/2023           |                        |                     | 31/03/2024           |                        |                     | 31/03/2025           |                        |                     | Avg. Ach<br>[%]<br>in last 3<br>years |
|---------------------|----------------------|------------------------|---------------------|----------------------|------------------------|---------------------|----------------------|------------------------|---------------------|---------------------------------------|
|                     | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] |                                       |
| All Agencies        | 1416800.00           | 1776593.26             | 125.4               | 1584000.00           | 2178818.00             | 137.6               | 1026415.06           | 1663253.31             | 162.0               | 141.7                                 |
| Commercial Banks    | 1269200.00           | 1605505.38             | 126.5               | 732200.00            | 674174.00              | 92.1                | 999309.41            | 1595397.80             | 159.7               | 126.1                                 |
| Cooperative Banks   | 81500.00             | 79796.35               | 97.9                | 89300.00             | 81322.00               | 91.1                | 0.00                 | 0.00                   | 0                   | 63.0                                  |
| Others              | 5100.00              | 4213.78                | 82.6                | 694700.00            | 1347975.00             | 194.0               | 15086.06             | 38382.66               | 254.4               | 177.0                                 |
| Regional Rural Bank | 61000.00             | 87077.75               | 142.8               | 67800.00             | 75347.00               | 111.1               | 12019.59             | 29472.85               | 245.2               | 166.4                                 |

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

| Broad Sector            | 31/03/2023           |                        |                     | 31/03/2024           |                        |                     | 31/03/2025           |                        |                     | Avg. Ach<br>[%]<br>in last 3<br>years |
|-------------------------|----------------------|------------------------|---------------------|----------------------|------------------------|---------------------|----------------------|------------------------|---------------------|---------------------------------------|
|                         | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] | Target<br>[Rs. lakh] | Ach'ment<br>[Rs. lakh] | Ach'm<br>ent<br>[%] |                                       |
| Crop Loan               | 379890.00            | 329304.74              | 86.7                | 485600.00            | 435509.00              | 89.7                | 13171.65             | 30677.00               | 232.9               | 136.4                                 |
| Term Loan (Agri.)       | 41357.00             | 94059.12               | 227.4               | 122700.00            | 200575.00              | 163.5               | 125833.16            | 223997.47              | 178.0               | 189.6                                 |
| Total Agri. Credit      | 421247.00            | 423363.86              | 100.5               | 608300.00            | 636084.00              | 104.6               | 139004.81            | 254674.47              | 183.2               | 129.4                                 |
| MSME                    | 100133.00            | 141143.57              | 141.0               | 680600.00            | 1449411.00             | 213.0               | 856882.75            | 1332700.31             | 155.5               | 169.8                                 |
| Other Priority Sectors* | 895420.00            | 1212085.83             | 135.4               | 295100.00            | 93323.00               | 31.6                | 30527.50             | 75878.53               | 248.6               | 138.5                                 |



|                       |            |            |       |            |            |       |            |            |       |       |
|-----------------------|------------|------------|-------|------------|------------|-------|------------|------------|-------|-------|
| Total Priority Sector | 1416800.00 | 1776593.26 | 125.4 | 1584000.00 | 2178818.00 | 137.6 | 1026415.06 | 1663253.31 | 162.0 | 141.7 |
|-----------------------|------------|------------|-------|------------|------------|-------|------------|------------|-------|-------|

### 9. NPA Position (Outstanding)

| Agency              | 31/03/2023           |                     |            | 31/03/2024           |                     |            | 31/03/2025           |                     |            | Avg. NPA [%]<br>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    | 4450789.00           | 88653.26            | 2.0        | 3793559.00           | 0.00                | 0.0        | 4486732.40           | 72286.79            | 1.6        | 1.2                             |
| Regional Rural Bank | 85935.00             | 2680.00             | 3.1        | 74195.00             | 1125.00             | 1.5        | 81338.28             | 1046.49             | 1.3        | 2.0                             |
| Cooperative Banks   | 72509.00             | 3696.00             | 5.1        | 47461.48             | 1887.53             | 4.0        | 40233.61             | 3646.73             | 9.1        | 6.1                             |
| Others              | 37819.00             | 3272.37             | 8.7        | 109610.52            | 0.00                | 0.0        | 147798.30            | 2896.50             | 2.0        | 3.6                             |
| All Agencies        | <b>4647052</b>       | <b>98301.63</b>     | <b>0.0</b> | <b>4024826</b>       | <b>3012.53</b>      | <b>0.0</b> | <b>4756102.59</b>    | <b>79876.51</b>     | <b>0.0</b> | <b>0.0</b>                      |



# Part B



## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

### 3. Policy Initiatives - RBI

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

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

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

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

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

The other major master directions issued by RBI:

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

### 4. Policy Initiatives - NABARD

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

#### **Infrastructure:**

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



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

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

### **Climate Change:**

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

### **Institutional Development:**

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

**NABARD's Digital Initiatives**

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

**Digital Technology for Credit Delivery & Interest Subvention:**

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

**Promotional Development & Financial Inclusion**

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

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

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



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

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

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



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

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

## 6. State Budget

### 6.1. Important Announcements

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

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

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

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

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

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

## **6.2. Highlights related Agriculture & Farm Sector**

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

For horticulture, a provision of ₹1,918.68 crore has been made, which includes ₹905.19 crore (with a state share of ₹362.07 crore) for the Micro Irrigation Scheme. An additional ₹359.30 crore from the state fund strengthens this initiative. The Pradhan Mantri 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 Adiwasi Udyam Protsahan Yojana :** This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*.

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

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

Jodhpur is an agriculture-oriented district. The main basis of the economy of the district is agriculture and the main occupation of 80 percent of the population of the district is involved in agriculture-based activities. The Jodhpur region falls under the dry agro-climatic zone and most of its parts are desert. The total geographical area of the erstwhile Jodhpur district is 22,85,000 hectares, which is 6.67 percent of the total geographical area of the state (3,42,58,000 hectares). There are no perennial rivers or canals in the district. The main source of irrigation is tube wells. The total irrigated area of the district is 3,29,284 hectares. The crop density of the district is 127%. New Pradhan Mantri Crop Insurance Scheme at low premium has been implemented in the district from Kharif 2016, under which premium rates have been fixed by the farmers as per one season one rate. Farmer premium for Kharif and Rabi crops is kept at 2 and 1.5 percent respectively and for commercial crops cotton and horticulture; the amount of premium is 5 percent. The rest of the premium is being borne by the state and central governments. In this scheme, loanee farmers are getting crop insurance done compulsorily and non-loanee farmers are getting crop insurance done on voluntary basis. The main crops of the district are millet, guar, moth, green gram, castor, cotton, groundnut etc. in Kharif and wheat, cumin, mustard, arugula, gram etc. in Rabi.

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

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

Agriculture department is working at the district level where Joint Director, Deputy Director, Assistant Director, Agriculture Officer, Assistant Agriculture Officer and Agriculture Supervisor are working.

Seeds, fertilizers and pesticides have an important place in crop production. Basic facilities for distribution of chemical fertilizers, medicines and other inputs are available in the district. This facility is provided in the district by private dealers, co-operative societies, State Insurance Corporation, National Bee Corporation and other agencies.

Central Arid Zone Research Institute (CAZRI), Arid Forest Research Institute (AFRI), two agricultural science centres - Jodhpur and Phalodi and Agricultural University are providing guidance and assistance in technical upgradation to the farmers in Jodhpur district. Under the Agricultural Technical Management Agency (ATMA) programme, efforts are being made to increase awareness, capacity building of farmers through training and exposure, to increase agricultural production and productivity and for technological upgradation in the district. There are soil testing laboratories in the district for soil testing, through them soil health cards have been issued to farmers in Jodhpur district. However, the state government should establish more and more soil training laboratories at the revenue and sub-district tehsil level.

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

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

(₹ lakh)

| Sr. No   | Activity  | Unit Size | Sof/ Unit Cost | Bank Loan Factor | Phy   | TFO      | Bank Loan |
|--|---|-----------|----------------|------------------|-------|----------|-----------|
| <b>A.01a Crop Production, Maintenance, Marketing</b> |   |           |                |                  |       |          |           |
| 1  | Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi            | Hectare   | 1.11           | 1                | 6050  | 6732.44  | 6732.44   |
| 2  | Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi | Hectare   | 0.94           | 1                | 4950  | 4660.92  | 4660.92   |
| 3  | Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi  | Hectare   | 1.64           | 1                | 6500  | 10675.96 | 10675.96  |
| 4  | Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi       | Hectare   | 0.36           | 1                | 4000  | 1455.20  | 1455.20   |
| 5  | Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi      | Hectare   | 0.94           | 1                | 4900  | 4613.84  | 4613.84   |
| 6  | Annual Vegetables - Other Vegetables_Irrigated_Conventional_Pre- Kharif   Kharif Rabi         | Hectare   | 0.60           | 1                | 6600  | 3954.72  | 3954.72   |
| 7  | Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif   Kharif Rabi             | Hectare   | 0.88           | 1                | 6050  | 5340.66  | 5340.66   |
| 8  | Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi          | Hectare   | 0.70           | 1                | 5850  | 4068.71  | 4068.71   |
| 9  | Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi                        | Hectare   | 0.36           | 1                | 4550  | 1660.16  | 1660.16   |
| 10   | Cereals - Millets_Irrigated_Conventional_Pre- Kharif   Kharif Rabi                            | Hectare   | 0.32           | 1                | 53000 | 17013.00 | 17013.00  |
| 11   | Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi                   | Hectare   | 0.22           | 1                | 22250 | 4999.58  | 4999.58   |
| 12   | Cereals - Wheat/ Gehu_UnIrrigated_Conventional_Pre- Kharif   Kharif Rabi                      | Hectare   | 0.56           | 1                | 33000 | 18361.20 | 18361.20  |
| 13   | Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Kharif                                    | Hectare   | 0.62           | 1                | 10050 | 6237.03  | 6237.03   |
| 14   | Fibre Crops - Cotton/ Kapaas_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi               | Hectare   | 0.62           | 1                | 3750  | 2327.25  | 2327.25   |



|    |   |         |      |   |       |          |          |
|----|---|---------|------|---|-------|----------|----------|
| 15 | Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Rabi                              | Hectare | 0.32 | 1 | 2300  | 738.30   | 738.30   |
| 16 | Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Kharif                                 | Hectare | 0.91 | 1 | 1600  | 1455.22  | 1455.22  |
| 17 | Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_Pre- Kharif   Kharif Rabi                                       | Hectare | 0.78 | 1 | 1800  | 1396.94  | 1396.94  |
| 18 | Fruits - Lemon/ Nimboo_Irrigated_Conventional_Rabi  | Hectare | 1.00 | 1 | 2000  | 1990.22  | 1990.22  |
| 19 | Fruits - Mango/ Aam_Irrigated_Conventional_Rabi   | Hectare | 0.94 | 1 | 1150  | 1076.71  | 1076.71  |
| 20 | Fruits - Pomegranate/ Anar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi   | Hectare | 1.18 | 1 | 12100 | 14241.70 | 14241.70 |
| 21 | Medicinal And Aromatic Plants - Isabgol_Irrigated_Conventional_Pre- Kharif   Kharif Rabi                                | Hectare | 0.38 | 1 | 17300 | 6515.87  | 6515.87  |
| 22 | Medicinal And Aromatic Plants - Senna/ Sonamukhi_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi                     | Hectare | 0.14 | 1 | 11200 | 1617.88  | 1617.88  |
| 23 | Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi                                     | Hectare | 0.60 | 1 | 48000 | 28813.00 | 28813.00 |
| 24 | Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi                           | Hectare | 0.41 | 1 | 18100 | 7398.23  | 7398.23  |
| 25 | Oil Seeds - Sesame/ Til/ Seesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi                          | Hectare | 0.27 | 1 | 15700 | 4199.77  | 4199.77  |
| 26 | Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi   | Hectare | 0.20 | 1 | 21600 | 4368.19  | 4368.19  |
| 27 | Others - Henna/ Mehendi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi  | Hectare | 0.80 | 1 | 2050  | 1645.14  | 1645.14  |
| 28 | Plantation Crops other than fruits and vegetables - Date Palm/ Khajoor_Irrigated_Conventional_Pre- Kharif   Kharif Rabi | Hectare | 6.74 | 1 | 1900  | 12807.90 | 12807.90 |

|                     |  |         |      |   |               |                  |                  |
|---------------------|--|---------|------|---|---------------|------------------|------------------|
| 29                  | Plantation Crops other than fruits and vegetables - Fig/ Anjeer_ Irrigated_ Conventional_ Pre- Kharif   Kharif  Rabi | Hectare | 1.00 | 1 | 2000          | 1990.24          | 1990.24          |
| 30                  | Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi      | Hectare | 0.33 | 1 | 4200          | 1370.68          | 1370.68          |
| 31                  | Pulses - Moth Beans/ Moth Ki Dal/ Mataka_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi                       | Hectare | 0.28 | 1 | 3700          | 1045.17          | 1045.17          |
| 32                  | Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi                     | Hectare | 0.35 | 1 | 6150          | 2171.59          | 2171.59          |
| 33                  | Spices & Condiments - Anise/ Moti Saunf/ Aniseed_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi               | Hectare | 0.41 | 1 | 2500          | 1029.91          | 1029.91          |
| 34                  | Spices & Condiments - Chilli/ Mirch_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi                            | Hectare | 0.79 | 1 | 3200          | 2533.76          | 2533.76          |
| 35                  | Spices & Condiments - Cumin/ Jeera_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi                             | Hectare | 0.62 | 1 | 12500         | 7784.26          | 7784.26          |
| 36                  | Spices & Condiments - Garlic/ Lahasun_unIrrigated_ Conventional_ Pre- Kharif   Kharif  Rabi                          | Hectare | 0.75 | 1 | 1825          | 1366.93          | 1366.93          |
| <b>Sub Total</b>    |  |         |      |   | <b>364375</b> | <b>199658.28</b> | <b>199658.28</b> |
| <b>Post Harvest</b> |  |         |      |   |               |                  | <b>19965.83</b>  |
| <b>Maintenance</b>  |  |         |      |   |               |                  | <b>39931.66</b>  |
| <b>Total</b>        |  |         |      |   |               |                  | <b>259555.76</b> |
| <b>Grand Total</b>  |  |         |      |   | <b>364375</b> | <b>199658.28</b> | <b>259555.76</b> |

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Water is a vitally important resource for life and is central to all developmental activities. Water is a fundamental requirement in the development of the economy. Trees play an important role in increasing agricultural production and economic and social development. Ensured use of surface water and ground water is necessary for irrigation, drinking purposes and industries. River water and ground water can be exploited for irrigation. Rainfall is irregular, hence only ground water is available for irrigation. With adequate and assured system of irrigation, production can be increased by latest technology in agriculture, proper and effective use of hybrid seeds and fertilizers and pesticides. This can also lead to changes in crop rotation and production of cash crops. The average rainfall of the district is 350 mm. According to the "Report on Dynamic Ground Water Resources of Rajasthan" of Central Land Board-Western Region-Jaipur and Land Department, Government of Rajasthan dated 31 March 2013, 10 blocks of erstwhile Jodhpur district

(Bhopalgarh, Baori, Balesar, Bilara, Dechu, Mandore, Osian, Phalodi, Sekhala and Shergarh) are in over exploited category. 10 blocks have been classified as semi critical and 1 block (Luni) has been categorized as saline.

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

There are no canals or perennial rivers for irrigation in the district. The ground level in district has gone down a lot. Ground water department is functioning in the district, which monitors the level of ground water. There are agricultural pump sets and power-free pump sets in Jodhpur district. There is a need to collect and save the rainwater. There is a need to promote water conservation by constructing ponds, lake, hose, etc. Drip Irrigation System from the point of view of water saving and higher production, the irrigation scheme is based on practical and scientific technology and despite its many advances, it has not yet achieved the desired pace in Jodhpur district. The need of the hour is to increase the area under irrigation extensively.

### 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                           | Diesel Pump Sets--10.0 HP                                 | No.       | 0.49           | 90               | 700  | 344.54  | 310.10    |
| 2                           | Drip Irrigation--1.8m*0.6mlteral size16mm-1Hectaremodel   | ha        | 0.64           | 90               | 560  | 360.64  | 324.52    |
| 3                           | Drip Irrigation--1m*0.3mlteralsize16mm-1Hectare model     | ha        | 0.85           | 90               | 350  | 296.38  | 266.70    |
| 4                           | Drip Irrigation--2.5m*0.6mlteral size16mm-1Hectare model  | ha        | 0.53           | 90               | 700  | 370.58  | 333.48    |
| 5                           | Drip Irrigation--4.5m*4.5mlateral size12mm-1 ha model     | ha        | 0.47           | 90               | 700  | 327.18  | 294.56    |
| 6                           | Drip Irrigation--6m*6mlateral size12mm-1ha model          | ha        | 0.41           | 90               | 840  | 347.06  | 312.34    |
| 7                           | Drip Irrigation--8m*8mlateral size12mm-1 ha model         | ha        | 0.35           | 90               | 1050 | 364.14  | 327.60    |
| 8                           | Drip Irrigation--9m*9mlateral size12mm-1 ha model         | ha        | 0.32           | 90               | 4200 | 1335.32 | 1201.76   |
| 11                          | Dug-cum-Bore Well--JodhpurDug dia2mdepth 45m; Boring(DTH) | No.       | 2.07           | 90               | 70   | 144.76  | 130.20    |

|              |  |     |      |    |              |                |                |
|--------------|--|-----|------|----|--------------|----------------|----------------|
| 12           | Dug-cum-Bore Well--JodhpurDug dia2mdepth 45m; Boring(Rotary) | No. | 1.49 | 90 | 140          | 208.46         | 187.60         |
| 9            | Dug Well-Deepening-Jhodhpur-Hardrock-depth per meter         | No. | 0.06 | 90 | 140          | 7.98           | 7.14           |
| 10           | Dug Well-New-Jodhpur-hardrock-Dia 4mDepth 24m                | No. | 1.40 | 90 | 210          | 294.98         | 265.58         |
| 13           | Electric Pump Sets--12.5 HP                                  | No. | 0.54 | 90 | 210          | 112.42         | 101.08         |
| 14           | Solar PV Pump Sets (AC)--10 to 15 kw                         | No. | 0.40 | 90 | 840          | 338.38         | 304.50         |
| 15           | Solar PV Pump Sets (DC)--submersible pump set 12.5 HP        | No. | 0.79 | 90 | 700          | 554.96         | 499.52         |
| 17           | Solar PV Pump Sets (DC)--without USPC 10.0 HP                | No. | 4.36 | 90 | 140          | 611.10         | 549.92         |
| 16           | Solar PV Pump Sets (DC)--with USPC 3.0 HP                    | No. | 2.14 | 90 | 210          | 448.42         | 403.48         |
| 18           | Sprinkler Irrigation --75 mm D *6m L (4ha model)             | ha  | 0.44 | 90 | 210          | 92.68          | 83.44          |
| 19           | Sprinkler Irrigation --Bend with coupler 4ha                 | ha  | 0.01 | 90 | 140          | 0.70           | 0.70           |
| 20           | Sprinkler Irrigation --sprinkler nozzles 4ha                 | ha  | 0.11 | 90 | 280          | 30.38          | 27.44          |
| <b>Total</b> |  |     |      |    | <b>12390</b> | <b>6591.06</b> | <b>5931.66</b> |

### 2.1.3 Farm Mechanization

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

Green Revolution was possible in India only with the help of improved varieties of seeds, means of irrigation and Farm Mechanization. The role of Farm Mechanization has been very important in timely completion of agricultural works, because of which we have been able to achieve abundant agricultural productivity and food self-sufficiency in the country. Tractors and other farm equipment are used for agricultural work like land levelling, sowing, and plant protection, weed removal, threshing etc. Apart from this, the use of tractors is also increasing for taking agricultural products to the market or taking them to processing units. Institutional credit plays an important role in the process of Farm Mechanization.

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

Adequate infrastructure facilities are available for Farm Mechanization in the district. Dealers of all tractors and thresher companies are available at the block headquarters. Also, trained mechanics and parts for the company's workshops and repairs are available throughout the state. Krishi Vigyan Kendras, ITIs and tractor companies have also given training to farmers for maintenance of tractors so that better care can give them better profits. Use of power tiller in stone is very less but it is suitable for small and medium scale farmers. They are used for many types of purposes, from ploughing the fields to carrying the produce to the markets. There is a shortage of power tiller dealers in the district and the information about it among the farmers is less. Therefore, agriculture department and dealers should be promoted and displayed it. The main factor which affects mechanization in Jodhpur district are ground water availability. Most of the farmers in the district use sugarcane tractors, the demand for tractors is increasing with the increase in irrigation. There is a provision of 40% grant on cost basis to the Custom Hiring Centres to be established by the National Agricultural Extension and Technical Mission for Farm Mechanization to provide advanced agricultural equipment on rent to the farmers.

### 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               | 280          | 10486.00        | 9437.40         |
| 2                              | Drones--12 hp  | No.       | 6.96           | 90               | 2800         | 19474.00        | 17526.60        |
| 3                              | Leveller-Laser Guided-45 HP laser  | No.       | 3.53           | 90               | 235          | 829.80          | 746.83          |
| 4                              | Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc | No.       | 0.49           | 90               | 1400         | 689.08          | 620.20          |
| 5                              | Other machinery-Other Machinery & Equipments-Rotavator- 7feet                                  | No.       | 1.55           | 90               | 140          | 217.28          | 195.44          |
| 6                              | Power Tiller--12-15 hp   | No.       | 2.41           | 90               | 140          | 337.12          | 303.38          |
| 7                              | Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type                                       | No.       | 0.59           | 90               | 4200         | 2471.70         | 2224.60         |
| 8                              | Sprayer-Power Sprayer-Electric   | No.       | 0.05           | 90               | 1400         | 74.90           | 67.48           |
| 9                              | Sprayer-Tractor Mounted Sprayer-Tractor mounted  | No.       | 0.70           | 90               | 350          | 243.46          | 219.10          |
| 10                             | Tractor-Without Implements & Trailer-38hp/3 cylinders  | No.       | 8.03           | 90               | 280          | 2247.00         | 2022.30         |
| <b>Total</b>                   |  |           |                |                  | <b>11225</b> | <b>37070.34</b> | <b>33363.33</b> |

### 2.1.4 Plantation & Horticulture, including Sericulture

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

The land, climate and atmosphere of Jodhpur district are suitable for dry horticultural crops. The district has been included in the National Horticulture Mission for horticulture development. Major horticulture crops in district are Amla, Lemon, Plum, Pomegranate etc. Banks have not shown much interest in the field of horticulture. Farmers have been able to produce vegetables and fruits in this area with their own resources and the help received from the Horticulture Mission.

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

The Government of India has set a target of 8% growth for this sector under the Integrated Horticulture Development Mission. Its main strategy is to adopt a holistic approach by providing all facilities at one place including pre-production, during production and post-harvest management, processing and marketing facilities to ensure adequate returns to the growers.

Under the National Horticulture Mission, financial assistance is available for establishment

of new gardens, re-opening of old gardens, protected cultivation, integrated nutrient management, integrated pesticide management, global farming, beekeeping, horticulture mechanization, post-harvest management etc.

Central Arid Zone Research Institute (CAZRI) has developed such horticultural technologies which are beneficial for horticultural crops in dry zone and are being disseminated to the farmers by CAZRI through its extension wing. NABARD also conducted an experimental project "Development of Exporter Oriented Hi-Tech Pomegranate Production Model" in Jodhpur district so that improved varieties of pomegranates could be exported in collaboration with CAZRI. If it is successful, farmers will be able to increase their income by producing pomegranates of improved varieties.

### 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               | 700  | 1632.82 | 1469.58   |
| 2   | Dryland Horticulture crops--Ber-with drip-6m*6m                       | ha        | 1.12           | 90               | 140  | 157.36  | 141.54    |
| 3   | Dryland Horticulture crops--Custard Apple-2.5m*2.5m                   | ha        | 1.71           | 90               | 70   | 119.84  | 107.80    |
| 4   | Dryland Horticulture crops--Pomegranate-without drip-5m*5m            | ha        | 1.03           | 90               | 140  | 143.78  | 129.36    |
| 5   | Floriculture-Rose-1 ha  | ha        | 1.58           | 90               | 140  | 221.76  | 199.50    |
| 6   | High density plantation--Lemon high density-4m*4.5m                   | ha        | 1.53           | 90               | 140  | 214.20  | 192.78    |
| 9   | Medicinal & Aromatic Crops--Henna-3m*3m                               | ha        | 1.26           | 90               | 28   | 35.42   | 31.78     |
| 7   | Medicinal & Aromatic Crops--Isabgol plant- 25 plants per square meter | ha        | 0.58           | 90               | 140  | 80.92   | 72.80     |
| 8   | Medicinal & Aromatic Crops--Senna plant-4 plants per square meter     | ha        | 0.41           | 90               | 1050 | 432.60  | 389.34    |
| 10  | Nursery --Nursery raising   | ha        | 17.44          | 90               | 70   | 1220.94 | 1098.72   |
| 11  | Other Plantation Crops--Date Palm (Tissue culture)                    | ha        | 7.62           | 90               | 28   | 213.36  | 191.94    |
| 12  | Protection Structure--Low-cost onion storage structure-25MT           | sq.m.     | 2.04           | 90               | 28   | 57.26   | 51.52     |
| 14  | Protection Structure-Poly/Green Housing-1000 per square meter         | sq.m.     | 14.66          | 90               | 28   | 410.48  | 369.46    |



|   |  |       |       |    |             |                |                |
|---|--|-------|-------|----|-------------|----------------|----------------|
| 15  | Protection Structure-Poly/<br>Green Housing-4000 per<br>square meter | sq.m. | 44.94 | 90 | 14          | 629.16         | 566.30         |
| 13  | Protection Structure--<br>Refrigerated Transport<br>vehicle-9MT      | sq.m. | 29.96 | 90 | 14          | 419.44         | 377.44         |
| <b>Sub Total</b>                          |  |       |       |    | <b>2730</b> | <b>5989.34</b> | <b>5389.86</b> |
| <b>A.05 Working Capital - Bee Keeping</b> |  |       |       |    |             |                |                |
| 1   | Apiculture_Others  | No.   | 4.30  | 1  | 280         | 1204.42        | 1204.42        |
| <b>Sub Total</b>                          |  |       |       |    | <b>280</b>  | <b>1204.42</b> | <b>1204.42</b> |
| <b>Total</b>                              |  |       |       |    | <b>3010</b> | <b>7193.76</b> | <b>6594.28</b> |

### 2.1.5 Forestry & Waste Land Development

#### 2.1.5.1 Status of the Sector in the District

Forests form the planet's largest terrestrial ecosystem, supporting most life forms, including 80 percent of terrestrial species, 75 percent of bird species, and 68 percent of mammalian species (Vié, Hilton-Taylor and Stuart, 2009). Forestry is the science and art of growing, caring for and managing forest crops for the benefit of the environment and human habitations. Forests have an essential role in maintaining biodiversity as green pools for food and medicinal crops. There is not much scope for mining and barren land in the district.

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

Forest means land whose area is 1.0 hectares and have more than 10 percent tree canopy cover, which are independent of the origin, ownership, land use and legal status of the forest stand. (Source: FSI).

The 17th Indian State of Forest Report (2021) shows that India's total forest area has increased by 0.22 percent from 7,12,249 square kilometres to 7,13,789 square kilometres since its last assessment in 2019. This constitutes about 1.8 percent of the total forest area of the world.

The total unrecorded forest area in the state is 32869.69 sq.km. Which is 9.60 percent of the geographical area of the state. As per the provisions of Rajasthan Forest Act 1953, from the statutory point of view the said forest has been classified as reserved forest, protected forest and unclassified forest, which are 37.05, 56.55 and 6.40 percent respectively of the total forest area. According to the India Forest Status Report-2021 released by the Indian Forest Survey, Dehradun, the forest cover of the state is 16654.96 sq. km. And tree cover is 8733 sq.km. That is, the total forest cover and tree cover of the state is 25387.96 square kilometres, which is 7.42 percent of the geographical area of the state.

#### 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--Khejdi plant-5m*5m | ha        | 1.11           | 90               | 420         | 465.08         | 418.60         |
| 2                    | Plantation--Rohida plant-8m*5m | ha        | 1.10           | 90               | 700         | 771.54         | 694.26         |
| <b>Total</b>         |                                |           |                |                  | <b>1120</b> | <b>1236.62</b> | <b>1112.86</b> |

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

Dairy is an important activity to increase employment and income in the rural areas of the district. Due to small landholdings, increasing number of small and marginal farmers and favourable climate, dairy farming has great potential to be developed as a supplementary business. Under the National Livestock Policy of the Government of India and the State Government, continuous efforts are being made for breed improvement of milk animals, free medicines and artificial insemination and expansion of health services. According to Livestock Census 2019, the number of cattle in district is – 10,69,027, buffalo – 3,17,852, sheep – 6,19,468, goat– 16,40,570. The total milk production in Jodhpur district was 8.72 lakh metric tonnes for 2018-19.

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

There are 356 veterinary hospitals/artificial insemination centres, 01 animal husbandry training centre and 61 collection centres in the district. Also, more veterinary clinics/artificial insemination centres are being constructed under the RIDF scheme of NABARD, but there is a need to appoint adequate number of veterinarians. The State Government distributes free medicines for veterinary treatment.

There are 690 DCS registered in the district which produce and provide quality milk to District Milk Union. Along with this, they also do the work of milk preservation and carcass disposal. Public and private sector insurance companies operating in the city The risks of livestock owners are covered through animal insurance. Improvement in the breed of dairy cattle is necessary. Out of the total milk production of 7.85 lakh metric tonnes, about 50 percent of the milk is sold through private sellers, due to this milk producers are not able to get the fair price. Milk production and procesing could be increased significantly by forming a farmer producer organization. An FPO could fetch a fair price.

### 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   | Breed Multiplication Farm--Breeding bull-01                                     | 200       | 1.07           | 90               | 2800         | 2996.00         | 2696.40         |
| 3   | Buffalo Farming--Buffao male calf rearing-for 1 calf-without shed               | 1+1       | 0.47           | 90               | 4200         | 1972.04         | 1774.78         |
| 2   | Buffalo Farming--Buffao male calf rearing-for 1 calf-with shed                  | 1+1       | 0.89           | 90               | 2800         | 2483.04         | 2234.82         |
| 5   | Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed        | 1+1       | 2.63           | 90               | 4200         | 11037.32        | 9933.56         |
| 4   | Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed           | 1+1       | 3.59           | 90               | 2800         | 10054.52        | 9049.18         |
| 7   | Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed          | 1+1       | 2.10           | 90               | 700          | 1470.28         | 1323.28         |
| 6   | Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed             | 1+1       | 3.06           | 90               | 1400         | 4288.76         | 3859.94         |
| 8   | Chaff Cutter--02 bullocks driven cart(5*4*6)-without animal                     | No.       | 0.56           | 90               | 1400         | 778.96          | 701.12          |
| 10  | Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)         | No.       | 0.50           | 90               | 2800         | 1390.20         | 1251.18         |
| 11  | Chaff Cutter-Manual-Manually operated   | No.       | 0.08           | 90               | 4200         | 346.08          | 311.50          |
| 9   | Chaff Cutter--Single camel cart (5*4*6)-without animal                          | No.       | 0.56           | 90               | 1400         | 778.96          | 701.12          |
| 13  | Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed     | 1+1       | 2.13           | 90               | 2450         | 5219.90         | 4697.98         |
| 12  | Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed        | 1+1       | 2.97           | 90               | 1400         | 4151.28         | 3736.18         |
| 14  | Fodder Cultivation--Lucern in 01 Hectare area for dairy units                   | No.       | 0.46           | 90               | 3500         | 1610.42         | 1449.28         |
| 15  | Indigenous Cattle Faming--Camel mixed breed-02 camels                           | 1+1       | 0.75           | 90               | 280          | 209.72          | 188.72          |
| 16  | Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed | 1+1       | 2.28           | 90               | 630          | 1436.68         | 1293.04         |
| 17  | Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal                  | 1+1       | 2.73           | 90               | 350          | 955.36          | 859.88          |
| <b>Sub Total</b>  |   |           |                |                  | <b>37310</b> | <b>51179.52</b> | <b>46061.96</b> |
| <b>A.08 Working Capital - AH - Dairy/Drought animal</b> |   |           |                |                  |              |                 |                 |

|                  |                           |          |      |   |              |                 |                 |
|------------------|---------------------------|----------|------|---|--------------|-----------------|-----------------|
| 1                | Buffalo Farming_Others    | Per Anim | 0.18 | 1 | 7000         | 1265.88         | 1265.88         |
| 2                | Cross bred Farming_Others | Per Anim | 0.14 | 1 | 9800         | 1363.18         | 1363.18         |
| 3                | Draught Animals_Camel     | Per Pair | 0.35 | 1 | 4200         | 1460.62         | 1460.62         |
| <b>Sub Total</b> |                           |          |      |   | <b>21000</b> | <b>4089.68</b>  | <b>4089.68</b>  |
| <b>Total</b>     |                           |          |      |   | <b>58310</b> | <b>55269.20</b> | <b>50151.64</b> |

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

Due to extremely hot climate of Jodhpur district, the possibilities of poultry farming are less. Some commercial banks in the city have provided financial assistance to small and big poultry farmers. It is estimated that 40 percent of broilers and 44 percent of eggs are being produced by small units. Ordinary small farmers keep 25 to 250 hens. Eggs are gaining popularity as an important commodity to meet the increasing population and the need for protein in food. The areas of Bilada and Bhopalgarh block of the district are suitable for poultry farming and adequate markets are also available, but due to social reasons, the required development of poultry farming business has not been possible in the district.

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

The number of hens in the state increased from 196.58 million in the year 1985-86 to 1454.79 million in the year 2017-18. The number of hens in the state witnessed a growth rate of 14.2% in 2018-19. The per capita availability of eggs in the state is 22 eggs which is much less than the national average of 79 eggs, hence there is immense potential in the value chain of this sector. Due to extremely hot climate of the Jodhpur district, poultry farming work is reduced and this district is the consumption centre of poultry products, hence only consumption components have been taken.

### 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               | 140        | 430.64        | 387.66        |
| <b>Sub Total</b>                           |   |           |                         |                  | <b>140</b> | <b>430.64</b> | <b>387.66</b> |
| <b>A.10 Working Capital - AH - Poultry</b> |   |           |                         |                  |            |               |               |
| 1  | Broiler Farming_Others  | 1000      | 1.87                    | 1                | 14         | 26.18         | 26.18         |
| 2  | Layer Farming_Others  | 1000      | 0.75                    | 1                | 14         | 10.50         | 10.50         |
| <b>Sub Total</b>                           |   |           |                         |                  | <b>28</b>  | <b>36.68</b>  | <b>36.68</b>  |
| <b>Total</b>                               |   |           |                         |                  | <b>168</b> | <b>467.32</b> | <b>424.34</b> |

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

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

Sheep, goats are mostly the business of small, marginal farmers, agricultural labourers etc. Goat milk is more suitable for small children and disabled people due to its good digestibility. Goats produce more milk per kilogram of body weight than cows and buffaloes, and during the summer months, when the milk production of other animals decreases, goats are the only animal whose milk production increases. The forests of district are suitable for sheep and goat rearing and are a source of supplementary employment and additional income to small and marginal farmers. According to the animal census of 2019, there are 619468 sheep and 1640570 goats available in the district. Most of the sheep and goat farming is financed mainly under government sponsored programmes.

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

The work of sheep, goat and pig development is looked after by the Joint Director Animal Husbandry Department. Deputy Directors, assistant directors, veterinarians and other support staff are available under them.

The headquarters of the Central Wool Development Board is also located in Jodhpur.

Necessary services and markets are available for the development of this sector.

There is a need for a breeding farm in the city for goats of Sirohi breed.

Under the National Livelihood Mission, goat marketing can be developed for big markets like Mumbai, Surat etc., so that goat farmers can get better prices.

#### 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               | 350         | 1179.64        | 1061.76        |
| 2                                  | Pig Breeding Unit--03 breeder female+1 male piglet (without shed)            | 20+2      | 1.52                    | 90               | 490         | 744.24         | 669.76         |
| 3                                  | Pig Breeding Unit-New Shed-03 breeder female+1 male piglet (with shed)       | 20+2      | 3.19                    | 90               | 84          | 267.82         | 240.94         |
| 4                                  | Pig Rearing Unit--Pig fattener unit-150/sqft@Rs.600/sqft-without shed-10pigs | 3+1       | 2.04                    | 90               | 140         | 286.30         | 257.60         |
| 5                                  | Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram         | 40+2      | 6.63                    | 90               | 140         | 928.76         | 835.94         |
| <b>Sub Total</b>                   |  |           |                         |                  | <b>1204</b> | <b>3406.76</b> | <b>3066.00</b> |

| <b>A.12 Working Capital - AH - Others/SR</b> |                      |          |      |   |               |                |                |
|--|----------------------|----------|------|---|---------------|----------------|----------------|
| 1  | Goat Farming_Others  | Per Anim | 0.01 | 1 | 94900         | 1421.60        | 1421.60        |
| 2  | Pig Farming_Others   | 10+1     | 0.10 | 1 | 13200         | 1295.19        | 1295.19        |
| 3  | Sheep Farming_Others | Per Anim | 0.01 | 1 | 8100          | 121.34         | 121.34         |
| <b>Sub Total</b>                             |                      |          |      |   | <b>116200</b> | <b>2838.13</b> | <b>2838.13</b> |
| <b>Total</b>                                 |                      |          |      |   | <b>117404</b> | <b>6244.89</b> | <b>5904.13</b> |

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Rajasthan possesses a large number of water bodies, which offer potential for development of capture and culture fisheries. State has freshwater as well as saline water resources. It has about 4.30 lakh ha. fresh water area besides 30,000 ha. area as rivers and canals, 80000 ha. waterlogged and 1.80 lakh ha. salt affected areas at full tank level. Fisheries are not only a source of food but also a source of employment for a large population. Fish farming is an activity which has no competition with any agricultural or non-agricultural activities. Aquaculture is based on productive use of marshy areas, low-lying lands and marshy areas and entails maximum utilization of such water areas. There are limited possibilities for fish farming in Jodhpur district due to non-availability of surface water. Fish farming can be done by making small ponds in the districts. According to Fisheries Department, Government of Rajasthan, 108 metric tons of fish was produced in Jodhpur district. Banks have not shown much interest in the financing of fisheries sector. These are the reasons why interested and eligible individuals could not be linked to bank loans. The achievements of banks in fisheries in the last three years is almost negligible. The fish production of the district has reduced from 642 MT during 2012-13 to 164 MT during 2019-20.

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

There is a need to provide both forward and backward estimates about fish farming business. The main reasons for this are the absence of fish seed farms and lack of extension services.

### 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                     | Composite Fish Culture-<br>Composite Fish Culture - New Tanks-new fishpond<br>composite fish culture 1.0ha-leased | ha        | 1.06           | 90               | 28  | 29.68 | 26.74     |



|   |   |         |      |    |           |               |              |
|---|---|---------|------|----|-----------|---------------|--------------|
| 2                                       | Pond construction-Pond Renovation & Desilting-Renovation of fish pond cum fish culture in 1.0 ha pond | ha      | 4.12 | 90 | 14        | 57.68         | 51.94        |
| <b>Sub Total</b>                        |   |         |      |    | <b>42</b> | <b>87.36</b>  | <b>78.68</b> |
| <b>A.14 Working Capital - Fisheries</b> |   |         |      |    |           |               |              |
| 1                                       | Fish Culture - Others_Farm Pond_FISHRIES  | Hectare | 4.28 | 1  | 14        | 59.92         | 0.56         |
| 2                                       | Prawn Culture - Scampi_JHINGA FISH  | Hectare | 6.42 | 1  | 14        | 89.88         | 0.84         |
| <b>Sub Total</b>                        |   |         |      |    | <b>28</b> | <b>149.80</b> | <b>1.40</b>  |
| <b>Total</b>                            |   |         |      |    | <b>70</b> | <b>237.16</b> | <b>80.08</b> |

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

For bullock carts used in agricultural work, good breed of bulls, buffaloes and camels are required which can pull the cart with wooden and rubber tyred cart and can be used to carry fodder for the animals of small farmers and transport other essential goods. Rural haats are organized at the block level and in the towns. In these rural markets, local small traders and farmers bring their products to sell. Animal drawn carts have their own importance for short distances and less luggage. Not only can they easily move around the area, but they can also be used to pull a pair of bulls into agricultural carts during farming times. Due to the promotion of Farm Mechanization activities, the interest of the villagers has gradually shifted from animal-driven means to other mechanized means, yet the importance of this activity cannot be denied.

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

Farmers are increasingly inclined towards commercial crops for the sale of which their own means are necessary so that the farmers can get fair price for their produce on time. Very few artisans have shown interest in this field in the last years but it is an excellent resource for small and marginal farmers. Small farmers not only find it costly to use agricultural implements but also have to depend on big farmers or tractor owners.

Farmers in district still do farming with traditional means and are not in a position to buy tractors etc. Due to availability of modern means of agriculture, it is decreasing. However, the availability of these animals is still in abundance.

### 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            | Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles        | No. | 8.56  | 80 | 700          | 5992.00         | 4793.60         |
| 2            | Finance to FPOs/FPCs- Procurement & Marketing                              | No. | 10.70 | 80 | 350          | 3745.00         | 2996.00         |
| 3            | Integrated Farming--1.0 ha (SF/MF)   | No. | 3.45  | 90 | 1050         | 3627.40         | 3264.66         |
| 4            | Jewel Loans-Jewel Loans/ Gold Loans  | No. | 10.70 | 70 | 280          | 2996.00         | 2097.20         |
| 5            | Soil Testing Lab   | No. | 1.07  | 80 | 1400         | 1498.00         | 1198.40         |
| 7            | Solar Energy-Farm Level Solar Power Plant- >10KW upto 25 KW                | No. | 0.00  | 90 | 10500        | 9.52            | 8.54            |
| 9            | Solar Energy-Solar Agriculture Pump-10 HP Power (without USPC)             | No. | 4.75  | 90 | 350          | 1663.48         | 1497.16         |
| 8            | Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)                | No. | 5.47  | 90 | 280          | 1530.34         | 1377.32         |
| 11           | Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)              | No. | 2.73  | 90 | 490          | 1339.52         | 1205.68         |
| 10           | Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)                 | No. | 3.28  | 90 | 420          | 1377.88         | 1240.12         |
| 12           | Solar Energy-Solarisation of Grid Connected Agri. Pump- >100KW upto 500 KW | No. | 0.42  | 90 | 1750         | 731.78          | 658.56          |
| 13           | Solar Energy-Solarisation of Grid Connected Agri. Pump- >2KW upto 3 KW     | No. | 0.49  | 90 | 2100         | 1028.16         | 925.40          |
| 6            | Solar Energy--Solar street lights (with lithium-ion battery)               | No. | 0.15  | 90 | 3500         | 531.86          | 478.66          |
| 14           | Two Wheeler Loans  | No. | 1.07  | 90 | 2800         | 2996.00         | 2696.40         |
| <b>Total</b> |  |     |       |    | <b>25970</b> | <b>29066.94</b> | <b>24437.70</b> |

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

Examples of resilience in the face of increasing extreme climate events – intense and frequent droughts, floods, unseasonal rains, heat waves, locust attacks – are emerging from the ground, highlighting the potential of affordable and sustainable agricultural practices.

The Sustainable farming practices and systems prevalent in India are shown below: -

- 1.) Organic farming
- 2) Natural farming
- 3) System of Rice Intensification (SRI)
- 4) Biodynamic agriculture
- 5) Conservation Agriculture
- 6) Integrated Farming System
- 7) Permaculture
- 8) Precision Farming
- 9) Agricultural forestry
- 10) Integrated insect Management
- 11) Crop rotation and intercropping
- 12) Cover Crop and Mulching



- 13) Contour farming
- 14) Rain water harvesting- artificial recharge of soil
- 15) Floating Farming
- 16) Vermi composting

In Jodhpur, Crop rotation and intercropping and Crop rotation and intercropping are in practice. Among all these affordable farming practices, integrated farming systems are popular among small and marginal farmers. In the present times, farmers mainly focus only on crop production which leads to uncertainty in their livelihood and their employment.

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

Since 2014-15, India has a National Mission for Sustainable Agriculture (NMSA) to promote sustainable agriculture. It includes several programs focusing on agro ecology, water-based sector, water and soil health management, climate change Impact and Adaptation. The Prime Minister's Agricultural Irrigation Scheme promotes adoption of sustainable farming. Technologies such as surface irrigation and integrated watershed management programs support sustainable water supply. The Irrigated Area Development (RAD) component under the National Mission on Sustainable Agriculture (NMSA) implemented since 2014 has been implemented in cluster mode to popularize integrated farming systems in livestock, dairy, poultry, horticulture, forestry, beekeeping clusters of 100 hectares each have been selected with activities.

Efficient animal health care and artificial insemination service networks have been developed in the state. The State Seed Corporation has ambitious targets for fodder and seed production to support the livestock sector.

Funding for different components of IFS is not received simultaneously and in parallel. Launching a mission on integrated farming system concept in the district by integrating various schemes of crop management, horticulture, livestock and fisheries can give impetus to integrated farming system.

### **2.2 Agriculture Infrastructure**

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

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

Proper storage system is an essential basic facility for the food security of the country and its importance is in no way less than the process of production. Also, marketing of agricultural products has gained momentum in the last several years and agriculture has now become a commercial activity rather than just a subsistence activity. Yields have increased due to technological advancement in the agricultural sector. Considering the production and demand, there is a need to expand marketing facilities to farmers and traders to get fair prices for it. With the aim of increasing the basic facilities based on agriculture, a grant scheme is also being run by the Ministry of Agriculture of the Government of India. Gram, wheat, guar, cumin, mustard etc. are the main crops in the district, for their storage there is an urgent need to build a warehouse in the district. At present there is a severe shortage of storage facilities in district. There is great potential and demand for village level warehouses for small and medium farmers in district. There are 68 registered cold storages & 619 storage godowns at present.

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

All the backward and forward linkages required to develop storage capacity are available in the district.

As per the policy of the State Government, simplifying the process of land conversion from

agricultural land for warehouse construction to storage construction will give impetus to the development of this sector.

Those village cooperative societies having warehouses with capacity of more than 500 tonnes should register their warehouses with the Warehouse Development and Regulatory Authority so that they can provide marketing loans to farmers against warehouse receipts. According to the Warehouse Development and Regulatory Authority, there are 13 active registered warehouses in Jodhpur district.

NABARD launched a Special Reinvestment Scheme under which all PACS likely to be converted into multi-service centres were to be converted into multi-service centres over a period of three years starting from the year 2020-21. The objective of the scheme is to provide refinance at a concessional rate of 3% to State Cooperative Banks for developing all potential PACS as Multi-Service Centres (MSC) over a period of three years beginning from the year 2020-21 so that they can create good quality infrastructure and expand their business portfolio as per the needs of their members.

### 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.       | 909.50                  | 80               | 630        | 247170.00        | 197736.00        |
| 2                              | Godown       | No.       | 160.50                  | 80               | 28         | 3745.00          | 2996.00          |
| 3                              | Market Yard  | No.       | 5.35                    | 80               | 70         | 374.50           | 299.60           |
| <b>Total</b>                   |              |           |                         |                  | <b>728</b> | <b>251289.50</b> | <b>201031.60</b> |

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

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

Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural development is possible only when land development activities take place, land development is still not given the desired importance. The main land development activities to be undertaken to increase the productivity of land in the district are - land reclamation, land levelling, ditch construction, earthworks/soil conservation, shed construction, integrated farm development, vermicompost, tarpaulin etc. Out of the total reported area of the district of 22,56,405 hectares, 20,33,840 hectares are cultivable and 2,22,565 hectares are land available for agriculture. For land conservation and better utilization in the region, there is a need for levelling, damming, preventing soil erosion, farm ponds, global farming, vermicompost, integrated farm development, and preventing salinity. There is continuous depletion of nutrients in the soil due to less use of chemical fertilizers and less adoption of crop rotation and improved cropping methods. It is necessary to increase the fertilizer power of soil by testing the soil, use of wet compost and use of chemical fertilizers in appropriate quantity.

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

There is an increased inclination among big farmers for integrated development of their farms. Integrated farm development includes land development, mechanization, irrigation, water management, horticulture development, fencing, roads and other related activities. At present, very few efforts have been made for integrated financing. Since more than 90% of the springs in the district are of large category, this activity can be carried out on a large scale.

Soil Conservation and Watershed Development Department exists in the district which provides necessary advice and training to the farmers from time to time. There are seven soil training laboratories in the district for soil training, through them soil health cards have been issued to about 5.18 lakh farmers in Jodhpur district. Adequate technical means are available for this work and apart from this, Jila Parishad has also included Panchayat Committee and non-governmental organizations in this project to improve the watershed. Efforts have also been made to link this initiative of the city with the self-help groups. There is a need to conduct water harvesting and soil conservation programs through voluntary organizations or through private public partnership so that maximum area can be covered.

### 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               | 2100        | 7617.40         | 6855.66         |
| 2                            | Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha   | No.       | 5.91           | 90               | 700         | 4134.48         | 3721.06         |
| 3                            | Green Manuring--Vermi composting-1.0 ha   | ha        | 1.72           | 90               | 4200        | 7244.30         | 6519.94         |
| 4                            | Green Manuring--Vermi composting-1.5 ha   | ha        | 2.83           | 90               | 2100        | 5945.52         | 5350.94         |
| <b>Total</b>                 |   |           |                |                  | <b>9100</b> | <b>24941.70</b> | <b>22447.60</b> |

### 2.2.3 Agri. Infrastructure - Others

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

In order to increase productivity, reduce cost and balance the environment, two activities in modern agriculture which are continuously gaining importance include tissue culture, agricultural bio-chemistry, seed manufacturing, use of global fertilizers, global pesticides, use of earthworms and Nadev fertilizers etc. Use of quality seeds can increase productivity

by about 25 percent. Seed manufacturing ensures seed availability as well as benefits like adequate germination capacity, prescribed quantity of seed, creation of substrate and weed control etc.

To increase agricultural production and productivity, it is necessary that soil testing is done by farmers. Also, vermicompost should be promoted in place of chemical fertilizers so that global farming can be promoted and farmers should make vermicompost on agricultural waste and cow dung. This can also reduce the cost of farming. Keeping all these factors in mind, the physical and financial credit requirements for essential agricultural basic services can be assessed as per the activity. There are 10 Farmer Producer Organizations (FPOs) registered on e-NAM in Jodhpur. There are 8 market yards/APMCs in the district. Jodhpur also has 11,000 MT storage capacity with PACS.

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

Excessive use of chemical fertilizers causes depletion of natural macronutrients in the soil and has adverse effects on the soil. Furthermore, due to lack of soil lab at the committee level, farmers are not getting the soil tested and are continuously using excessive fertilizers, due to which the expected productivity is not achieved and the cost of production also increases. However, at present there has been a lot of interest among the farmers and now they seem willing to use compost on a large scale. The production and use of vermicompost is gradually increasing. Some farmers have set up vermicompost units on a small scale.

Banks also need to provide loans for the expansion of this activity. NABARD has also set up 06 vermicompost units in village Bhandu Kalan, Panchayat Samiti Luni, Jodhpur under the corporate identity of NABCONS to motivate people towards vermi compost. In Jodhpur district, work is being done to connect the existing APMC markets through online network to create an integrated national market for agricultural products through National Agriculture Market (e-NAM), a pan-India electronic trading portal. Mainly grain business is being done here.

### 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.       | 10.70          | 90               | 770         | 8239.00         | 7415.10         |
| 2   | Tissue Culture  | No.       | 26.75          | 90               | 280         | 7490.00         | 6741.00         |
| <b>Total</b>                                    |                 |           |                |                  | <b>1050</b> | <b>15729.00</b> | <b>14156.10</b> |

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Post-harvest technology and management play an important role in value addition to

agricultural products. There is a need to give special emphasis to the potential of agro and food processing in order to generate additional employment. The Government of India and State Governments are giving high priority to the development of Agro/Food Processing sector. Many efforts are being made to develop the agriculture/food processing sector in India such as agricultural export loans, formation of food parks and contract farming. Work has not been initiated in line with the immense potential available for investment in the agriculture/food processing sector. Production, post-harvest management, processing and marketing, including exports, have remained quite weak. This situation has remained stagnant despite adequate production available under agriculture and allied sectors. Mustard, wheat, mustard, jowar, millet, guava, lemon, urad etc. are produced in large quantities in district. Encouragement could be given to set up industries in the district for processing these crops. This will also increase employment opportunities in district and farmers will also be able to get fair prices.

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

The Government of India is supporting the sector through Liberalized Foreign Direct Investment Policy, National Food Processing Policy 2019, Agricultural Export Policy 2018, Agricultural Trade Portal (trade portal by APEDA), Agricultural Infrastructure Fund and various schemes. Major schemes of Government of India and Government of Rajasthan are Pradhan Mantri Kisan Sampada Yojana and Prime Minister's Scheme for Formalization of Food Processing Enterprises (PM-FME). Market Reforms by Rajasthan Government:

- Two Agricultural Export Zones – first for coriander covering Kota, Bundi, Baran, Jhalawar and Chittorgarh and second for cumin covering Nagaur, Jodhpur, Barmer, Pali and Jalor.
- Contract farming – Allowing contract farming for fruits, vegetables, medicinal and aromatic plants, barley and maize.
- E-commerce – Permission to establish separate sub-e- markets.
- Direct Procurement – All restrictions on direct procurement of agricultural and horticultural products produced in the state by agro-processing enterprises were removed.
- Market charges – Market charges on fruits and vegetables are exempted and trades outside the yard are free.
- Private Market yard – private sector can set up market yard to increase supply to industries.
- No conversion for land required for agriculture and food processing up to 10 hectares.
- No regulatory licenses and clearances are required for MSMEs during the first three years.

### 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.       | 214.00         | 80               | 126 | 16478.00 | 13182.40  |
| 2                                      | Cotton processing     | No.       | 107.00         | 80               | 140 | 14980.00 | 11984.00  |
| 3                                      | Dairy Processing Unit | No.       | 214.00         | 80               | 350 | 74900.00 | 59920.00  |

|              |                           |     |        |    |             |                  |                 |
|--------------|---------------------------|-----|--------|----|-------------|------------------|-----------------|
| 4            | Dal/ Pulses Mill          | No. | 10.70  | 80 | 210         | 2247.00          | 1797.60         |
| 5            | Fruit Processing          | No. | 10.70  | 80 | 140         | 1498.00          | 1198.40         |
| 6            | Honey & Honey Products    | No. | 5.35   | 80 | 98          | 524.30           | 419.44          |
| 7            | Meat & Poultry Processing | No. | 107.00 | 80 | 70          | 7490.00          | 5992.00         |
| 8            | Oil Extraction            | No. | 10.70  | 80 | 290         | 3103.00          | 2482.40         |
| 9            | Packaging Unit            | No. | 10.70  | 80 | 98          | 1048.60          | 838.88          |
| 10           | Spice Processing          | No. | 10.70  | 80 | 28          | 299.60           | 239.68          |
| 11           | Vegetable Processing      | No. | 10.70  | 80 | 84          | 898.80           | 719.04          |
| <b>Total</b> |                           |     |        |    | <b>1634</b> | <b>123467.30</b> | <b>98773.84</b> |

### 2.3.2 Agri Ancillary Activities - Others

#### Status of the Sector in the District

The ACABC scheme is being implemented by the Ministry of Agriculture and Farmers Welfare, Government of India in which NABARD is acting as the subsidy channelizing agency.

The objectives of this plan are-

To complement public extension efforts by providing extension and other services to farmers on paid basis or free of cost, as per the agricultural business model, local needs and capacity of the target groups of farmers.

To support agricultural development.

To create gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders, agricultural and global science graduates along with post-graduation in agriculture related courses.

Agricultural clinics have been created to provide advice and services to farmers by experts on various aspects to increase the productivity of crops/animals and enhance the livelihood of farmers.

Agri Clinic will provide assistance in the following areas:

- Soil health
- Harvesting methods
- Plant protection
- Crop insurance, harvesting techniques, clinical services for animals, fodder management, market prices of different crops etc.

Agri-Business Centre

Agri-business centres are commercial units of agricultural enterprises set up by trained agricultural professionals.

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

- Diploma in Agriculture and allied courses offered by other agencies subject to the approval of the Department of Agriculture, Cooperation and Farmers Welfare, Government of India on the recommendation of the State Government are recognized.
- Bachelor in organic Sciences with Post Graduation in Agriculture and allied subjects.
- Degree courses recognized by UGC in which more than 60 per cent of the courses relate to agriculture and allied subjects.
- After B.Sc. in organic Science from recognized colleges and universities, must have completed Diploma/Post Graduate Diploma courses with more than 60 per cent content in Agriculture and allied subjects.
- Agriculture related courses at Intermediate (Plus Two) level with at least 55% marks.

The bank is sanctioning 20 lakh personal loan for setting up agricultural clinics and agri business centres and for training entrepreneurs up to Rs 1 crore. Under this scheme,



entrepreneurs will be given 36 percent of subsidy for general category and 44 percent to SC ST and women.

### 2.3.2.2 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               | 560         | 8988.00         | 8089.20         |
| 2   | Custom Service Units/ Custom Hiring Centers                      | No.       | 10.70          | 80               | 2100        | 22470.00        | 17976.00        |
| 6   | Loans to Agri. Start-ups   | No.       | 107.00         | 80               | 14          | 1498.00         | 1198.40         |
| 3   | Loan to MFIs for Onlending to for Agri. Purposes                 | No.       | 214.00         | 80               | 35          | 7490.00         | 5992.00         |
| 4   | Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes | No.       | 535.00         | 80               | 14          | 7490.00         | 5992.00         |
| 5   | Loan to PACS/ FSS/ LAMPS   | No.       | 107.00         | 80               | 14          | 1498.00         | 1198.40         |
| <b>Total</b>                              |  |           |                |                  | <b>2737</b> | <b>49434.00</b> | <b>40446.00</b> |

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

Micro, Small and Medium Enterprises (MSMEs) segment in Rajasthan has proven to be highly dynamic state economy sector which generates immense employment opportunities. With a view to develop all categories of industries and expand employment opportunities, GoR announced Rajasthan Micro, Small and Medium Enterprises Policy-2022 (MSME Policy 2022). During the financial year 2022-23, a total of 3,11,495 MSME Agriculture units registered on the Udyam Registration Portal generating opportunities of direct employment for 17,33,426 persons. Jodhpur is a district known for MSMEs such as Handicraft and other industries equipped with traditional as well as modern technology and equipments. The major schemes introduced by the State Government from time to time are Indira Mahila Shakti Udyam Protsahan Yojna, Dr. Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udhyaam Protsahan Yojana, Mukhyamantri Laghu Udhyaog Protsahan Yojana (MSMALLPY), Indira Gandhi Urban Credit Card Yojana, Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019, Rajasthan Micro, Small and Medium Enterprises (Facilitation of Establishment and Operation) Act 2019, Rajasthan Investment Promotion Scheme – 2022, MSME Policy- 2022 etc. There are five main industries in district namely clusters of stainless steel, metal and wooden handicrafts, guar gum, stone processing and textile industries. District mainly exports wooden items, spices, stone slate, tiles, guar gum etc., which has huge potential.

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

Prime Minister's Employment Generation Program (PMEGP) is a revolutionary decision of the Ministry of Small and Medium Enterprises, Government of India. The scheme is being implemented by Khadi and Gramodhyog Authority and Khadi and Gramodhyog Board for rural areas of the country and by district Industries Center for urban areas. For the manufacturing sector in the scheme, Rs. 25 lakh and for service sector Rs 10 lakh maximum project cost has been fixed. General category people will get 15 percent subsidy in urban areas and 25 percent subsidy in rural areas and SC/ST, women, disabled, ex-servicemen, OBCs, minorities, etc. will get 25 percent quota in urban areas and 35 percent quota in rural areas. There is a provision for 35 percent capital grant. Mudra Yojana was announced on 8 April 2015. Mudra Bank has been established under the statutory Act in which the responsibility for the development of cottage industries will be given to the Pradhan Mantri Mudra Yojana Bank. Under the Mudra Bank Scheme, loan facilities to small industries and shopkeepers have been provided in three phases:

**Shishu Loan Scheme:** There is a provision of loan of fifty thousand rupees under Mudra Bank at the time of starting the cottage industry.

**Kishore Loan Scheme:** In this, the loan amount can be from fifty thousand to five lakh.

**Tarun Loan Scheme:** In this, a loan of Rs 5 to 10 lakh can be availed in 1st cycle. After full repayment of the 1st cycle, a loan up to Rs. 20 lakh can be availed under Tarun category.

**Stand Up India:** Stand Up India Scheme' is a scheme of the Central Government under which Rs. 10 lakhs to Rs 100 lakh loans are provided to Scheduled Tribes, Scheduled Tribes and women.

### 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.       | 10000.00       | 80               | 70           | 700000.00         | 560000.00         |
| 2   | Manufacturing Sector - Term Loan-Micro        | No.       | 150.00         | 80               | 70           | 10500.00          | 8400.00           |
| <b>Sub Total</b>                            |   |           |                |                  | <b>140</b>   | <b>710500.00</b>  | <b>568400.00</b>  |
| <b>II. Manufacturing Sector - WC</b>        |   |           |                |                  |              |                   |                   |
| 1   | Manufacturing Sector - Working Capital-Medium | No.       | 2000.00        | 80               | 28           | 56000.00          | 44800.00          |
| 2   | Manufacturing Sector - Working Capital-Micro  | No.       | 50.00          | 80               | 490          | 24500.00          | 19600.00          |
| 3   | Manufacturing Sector - Working Capital-Small  | No.       | 100.00         | 80               | 98           | 9800.00           | 7840.00           |
| <b>Sub Total</b>                            |   |           |                |                  | <b>616</b>   | <b>90300.00</b>   | <b>72240.00</b>   |
| <b>II. MSME - Others</b>                    |   |           |                |                  |              |                   |                   |
| 1   | Co-operatives of Artisans Village Industries  | No.       | 10.00          | 80               | 4200         | 42000.00          | 33600.00          |
| 2   | Loans to MSME Start-ups                       | No.       | 100.00         | 80               | 70           | 7000.00           | 5600.00           |
| 3   | Overdraft to PMJDY Account Holders            | No.       | 0.10           | 100              | 42000        | 4200.00           | 4200.00           |
| <b>Sub Total</b>                            |   |           |                |                  | <b>46270</b> | <b>53200.00</b>   | <b>43400.00</b>   |
| <b>II. Service Sector - Term Loan</b>       |   |           |                |                  |              |                   |                   |
| 1   | Service Sector - Term Loan-Medium             | No.       | 5000.00        | 80               | 98           | 490000.00         | 392000.00         |
| 2   | Service Sector - Term Loan-Micro              | No.       | 250.00         | 80               | 196          | 49000.00          | 39200.00          |
| 3   | Service Sector - Term Loan-Small              | No.       | 300.00         | 80               | 280          | 84000.00          | 67200.00          |
| 4   | Trading Units - Term Loan-Medium              | No.       | 2500.00        | 80               | 98           | 245000.00         | 196000.00         |
| 5   | Trading Units - Term Loan-Micro               | No.       | 10.00          | 80               | 8400         | 84000.00          | 67200.00          |
| 6   | Trading Units - Term Loan-Small               | No.       | 1000.00        | 80               | 84           | 84000.00          | 67200.00          |
| <b>Sub Total</b>                            |   |           |                |                  | <b>9156</b>  | <b>1036000.00</b> | <b>828800.00</b>  |
| <b>II. Service Sector - WC</b>              |   |           |                |                  |              |                   |                   |
| 1   | Service Sector - Working Capital-Medium       | No.       | 1000.00        | 80               | 98           | 98000.00          | 78400.00          |
| 2   | Service Sector - Working Capital-Micro        | No.       | 11.00          | 80               | 4200         | 46200.00          | 36960.00          |
| 3   | Trading Units - Working Capital-Medium        | No.       | 2500.00        | 80               | 98           | 245000.00         | 196000.00         |
| 4   | Trading Units - Working Capital-Micro         | No.       | 49.00          | 80               | 490          | 24010.00          | 19208.00          |
| 5   | Trading Units - Working Capital-Small         | No.       | 200.00         | 80               | 98           | 19600.00          | 15680.00          |
| <b>Sub Total</b>                            |   |           |                |                  | <b>4984</b>  | <b>432810.00</b>  | <b>346248.00</b>  |
| <b>Total</b>                                |   |           |                |                  | <b>61166</b> | <b>2322810.00</b> | <b>1859088.00</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

Exports play an important role in the country's economy. To maintain growth in the country's exports, it is necessary to have a high growth rate along with a healthy balance of trade and foreign exchange reserves. Overall, exports affect the industrial environment of the country. Quality of products, competitive prices, good packaging is important to compete internationally. Maintaining high growth rates in exports is regarded as a national priority by the Government and all exporting agencies. Dependence on exports of raw goods and imports of finished goods has a detrimental effect on the economy. The objective of "Make in India" campaign is to establish self-reliance and brand 'India'. The Reserve Bank of India first launched the export financing scheme in 1967. This scheme provides long-term working capital to exporters at international interest rates. This facility is available in the form of 'Pre-shipment / Payment Credit' and 'Post-shipment Credit'. Government of India has rationalized the documentation process for ease of export business. Now only three documents are required to avail export credit i.e.: Bill of Lading/Arrival Bill, Commercial Invoice cum Packing List, Shipping Bill/Export Bill. It is expected that this will diversify Indian export markets and products and boost India's exports. There is wide scope for export credit in the areas of handicrafts, guar gum, pomegranate etc. in the district.

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

There are five main industries in district namely clusters of stainless steel, metal and wooden handicrafts, guar gum, stone processing and textile industries. District mainly exports wooden items, spices, stone slate, tiles, guar gum etc. There are many problems in the city like lack of industrial land for setting up industries, shortage of skilled workers, high taxes on raw materials, non-availability of complete power supply, non-availability of finance from banks on time. The above-mentioned problems should be solved by the state government.

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

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

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

(₹ lakh)

| Sr. No                    | Activity                                   | Unit Size | Sof/ Unit Cost | Bank Loan Factor | Phy       | TFO             | Bank Loan       |
|---------------------------|--|-----------|----------------|------------------|-----------|-----------------|-----------------|
| <b>III. Export Credit</b> |  |           |                |                  |           |                 |                 |
| 1                         | Export Credit -Post Shipment Export Credit | No.       | 2000.00        | 75               | 30        | 40000.00        | 30000.00        |
| <b>Total</b>              |  |           |                |                  | <b>30</b> | <b>40000.00</b> | <b>30000.00</b> |

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide financial assistance from the Bank to meritorious/ eligible students for pursuing higher education in India and abroad. The main emphasis in this is financial assistance should be provided to every meritorious student at a concessional rate so that he can get the opportunity to study further. Banks provide financial assistance for various courses for study in India/abroad. A grant of Rs. 10, lakhs to a single individual for educational promotion including professional courses as per the norms prescribed by the Reserve Bank of India. Loans given up to Rs 10 lakh come under the category of priority sector loans.

Vocational courses-Education is such an area in which investment directly benefits the progress of the country and the state. Educated citizens are the biggest wealth of the country. Therefore, credit potential assessment has been increased in this sub-sector of the priority sector. Banks should provide easy access to education loans to eligible students. Jodhpur District Administration also emphasizes in the District Advisory Committee meeting to ensure availability of education loans by banks on time and at reasonable interest rates.

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

There is an urgent need to establish schools and colleges at secondary level in Jodhpur district so that emphasis can be laid on skill building through employment-oriented graduate/post graduate courses, diplomas and vocational trainings.

### 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               | 2190        | 54750.00        | 49275.00        |
| <b>Total</b>         |                 |           |                |                  | <b>2190</b> | <b>54750.00</b> | <b>49275.00</b> |

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

According to the National Sample Survey Organization (NSSO), about 66 percent of new construction in rural areas in 2010–11 was financed by rural households from their own resources; For 27 per cent of the constructions, some financial assistance was taken from non-institutional sources like relatives, family members or friends and for only 9 per cent of the constructions, financial assistance was taken from institutional sources like government schemes, banks etc. In a welfare state, it is the responsibility of the government to provide housing for its citizens who cannot arrange housing for themselves. Investment in public

housing not only improves community welfare but also acts as a catalyst for economic development at the local level.

With the improvement in the economic condition of the families and the increase in their aspirations, the need for housing is also increasing. According to the estimates of the Ministry of Rural Development, there is a shortage of 439.3 lakh houses in rural areas of India during the Twelfth Five Year Plan period. In 2012, there was a requirement of 187.8 lakh houses in urban areas, out of which more than 95 percent of the requirement is in economically weaker or lower income category. The vision for rural housing formulated by the Ministry of Rural Development is as follows: "Ensuring adequate and affordable housing for all, providing durable and inclusive housing in rural areas through government assistance, Participation of communities under Panchayat system, Self-help and to encourage public-private partnerships."

The Government of India has announced "Housing for All by 2022". According to a KPMG report titled "Scheduling Housing for All by 2022", India will have to build around 11 crore housing units in the next seven years at a cost of Rs 128 lakh crore.

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

The main problems of the housing sector are - increasing cost of land and construction, lack of adequate finance instruments and limited access to existing instruments, inadequacy of financial assistance provided for purchase of housing sites.

There is also a need to make arrangements for online application to get the house plan approved and a specific time period for providing it.

#### 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.       | 20.00          | 90               | 7000         | 140000.00        | 126000.00        |
| 2                 | Repair of Dwelling Units- Other Centre                               | No.       | 1.00           | 90               | 9800         | 9800.00          | 8820.00          |
| <b>Total</b>      |  |           |                |                  | <b>16800</b> | <b>149800.00</b> | <b>134820.00</b> |

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the infrastructure in the District

In a developing country like India, there is generally dependence on public investment for the development of infrastructure facilities and the contribution of private sector is also negligible due to high initial investment, huge risk, increasing capital cost etc. Development of basic amenities is important to raise the standard of living of people in rural areas. Keeping in mind the development of this sector, adequate provisions have been made for rural and urban infrastructure facilities in the action plan of NITI Aayog. The Central and State Governments have taken a policy decision to increase public and private investment for the development of basic facilities so that the availability of roads, drinking water, health, education, energy and housing etc. can be increased in rural areas. The road network in the state of Rajasthan is quite vast and its total length is 272959.28 kilometres. The Public Works Department, Government of Rajasthan is responsible for its creation, development and maintenance. The density of paved roads per 100 sq. km and per lakh population in the state is 65.25 km and 325.79 km respectively, which is less than the national average of 143.08 km and 436.38 km respectively. In the fiscal year 2023-24, the state government had made the following provisions to strengthen the road network in the state:

- Rs. 10,362.02 crore for works related to Public Works Department (PWD).
- Rs. 1,000 crore for NABARD support works under Rural Development Infrastructure Fund (RIDF).
- Rs.940 crore for Pradhan Mantri Gram Sadak Yojana (PMGSY).
- Rs. 300 crore for rural roads (except roads covered under PMGSY).
- Rs. 150 crore for widening and strengthening of roads falling under Major District Roads (MDR).

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

Despite the area of Rajasthan being 10.4% of the total area of the country, the surface water availability in the state is only 1.16% of the total availability of water in the country. Thus, water crisis persists in the state. Due to low availability of water in Rajasthan, there is a need for excellent water management and water conservation through maximum effective irrigation projects, recharge projects and water conservation projects.

Irrigation potential of 42.93 lakh hectares was created in 15414 projects in Rajasthan. In the state of Rajasthan, the gross irrigated area was 117.88 lakh hectares and the net irrigated area was 88.20 lakh hectares. (Source-WRD, GoR). There is an urgent need for adequate storage/processing for perishable and non-perishable products of agriculture and animal husbandry sector in the state. The state government has made a total provision of Rs. 17915.83 crore for infrastructure in the agriculture sector in the budget of year 2023-24. In the Budget for the year 2023-24, a provision of Rs. 19,294 crore has been made for primary education, out of which a provision of Rs. 14071 crore has been made for overall education. Construction of basic structures in schools - classrooms, tables, toilets and tiered buildings. Rs. 200 crore. Jodhpur is a water deficit district. Hence, there is immense potential of credit flow in infrastructure related to water resources and canals. Due to hot climate of the district, there is huge potential for flow of GLC under storage infrastructure such as warehouses, rural godowns etc.

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

Jodhpur district has been a major beneficiary of RIDF projects. Several primary, secondary and senior secondary schools, Primary Health Centres, Community Health Centres, Satellite Hospitals, Water storage tanks, pipelines for supply of drinking water, rural roads etc. have

been constructed with financial assistance of NABARD under RIDF by the State Government in Jodhpur district. It has benefitted rural population to a greater extent.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

In view of the importance of comprehensive basic infrastructure for the development of rural and urban areas, for the creation of comprehensive basic infrastructure for schools, health care facilities, medical facilities and sanitation facilities in Tier II to Tier VI areas, Bank loans up to the limit of Rs 5 crore will be considered Per Borrower as priority sector loans as per the new instructions. As the indicators of drinking water, sanitation, education and health define the quality of life of an individual and the status of development of the society. These services have an impact on people's day-to-day lives and their longevity and ability to live. Thus, better availability of social facilities is necessary. Considering the importance of social facilities, the Government of India has started programs like National Rural Health Programme, Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India strives to provide education, housing, sanitation for all.

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

The infrastructure available in Jodhpur for social infrastructure involving bank credit, needs to be strengthened further.

### 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               | 420         | 4200.00         | 3360.00         |
| 2                                | Education-Coaching Centres   | No.       | 100.00         | 80               | 140         | 14000.00        | 11200.00        |
| 3                                | Education-Colleges           | No.       | 500.00         | 80               | 14          | 7000.00         | 5600.00         |
| 4                                | Education-Hostels            | No.       | 500.00         | 80               | 14          | 7000.00         | 5600.00         |
| 5                                | Education-Schools            | No.       | 250.00         | 80               | 14          | 3500.00         | 2800.00         |
| 6                                | Healthcare-Hospital          | No.       | 1200.00        | 80               | 14          | 16800.00        | 13440.00        |
| 7                                | Healthcare-Pathological Lab  | No.       | 100.00         | 80               | 42          | 4200.00         | 3360.00         |
| 8                                | Healthcare-Veterinary Clinic | No.       | 50.00          | 80               | 70          | 3500.00         | 2800.00         |
| 9                                | Loans to MFIs for Onlending  | No.       | 100.00         | 90               | 14          | 1400.00         | 1260.00         |
| 10                               | Sanitation-Pay & Use Toilets | No.       | 2.00           | 80               | 350         | 700.00          | 560.00          |
| 11                               | Sanitation-Toilets           | No.       | 0.50           | 80               | 980         | 490.00          | 392.00          |
| <b>Total</b>                     |                              |           |                |                  | <b>2072</b> | <b>62790.00</b> | <b>50372.00</b> |

### **5.3 Renewable Energy**

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

The only solution in the present times of energy crisis is the use of non-conventional and renewable sources of energy. Nature has given us these sources in abundance in the form of solar energy, wind energy and other known and unknown resources. There is a need that these sources can be used effectively. These non-conventional and renewable sources of energy not only fulfil our needs but also do not pose the risk of environmental pollution. There is ample availability of natural resources like wind and solar energy in the state of Rajasthan. As energy sources, bio gas and solar energy are becoming popular in the city due to renewable sources and waste management. Biogas has been promoted through Jila Parishad. The government has given importance to solar energy as a potential source of energy.

There is great demand for electric energy in the agricultural sector, where energy inputs have direct and indirect impacts on productivity. If rural development is to be achieved then energy inputs will have to be made available to them and for that it is necessary that efforts be made to use solar energy. It may be possible to exploit water resources through solar water pump system for water conservation irrigation and in the coming future, all the ponds and ponds, photo voltaic power regeneration by solar photo voltaic system, solar cell, solar array (in which solar cell cum They act like a voltage-gated battery and their charge continues at a rate proportional to solar radiation.) and SPV based pump sets can be used.

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

Solar energy -

India receives solar energy of 5000 trillion Kwh/percent and its daily average is 4-7 Kwh/m<sup>2</sup> which is much more than the total energy consumption of the country. Additionally, the state has a high number of sunny days, making solar power a viable option in such areas. Due to rising costs, rapidly depleting fossil fuels and people's increasing awareness of environmental friendliness, people's interest in the use of solar energy has increased. (Source: MNRE website)

Wind Energy -

Rajasthan is a major producer of wind energy in India. Wind power potential in Rajasthan is 900 MW (50 percent of India). This is only 17 percent of the potential available in Rajasthan. To promote non-conventional energy sources, the Government of India has set a target of 50,000 MW from wind energy resources under the 12th Five Year Plan. Jodhpur is also known as 'Suncity' and hence, a huge potential under solar energy sector. Osian, Baori and Tinwari blocks have emerged as centres for setting up big solar plants.

#### **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.       | 25.00          | 90               | 280         | 7000.00         | 6300.00         |
| 2                            | Biomass Energy-Home                                   | No.       | 0.80           | 90               | 2100        | 1680.00         | 1512.00         |
| 3                            | Hydel Power-Micro Hydel Power Plant                   | No.       | 1000.00        | 90               | 14          | 14000.00        | 12600.00        |
| 4                            | Solar Energy-Roof Top Solar PV System with Battery    | No.       | 10.00          | 90               | 70          | 700.00          | 630.00          |
| 5                            | Solar Energy-Roof Top Solar PV System without Battery | No.       | 5.00           | 90               | 140         | 700.00          | 630.00          |
| 6                            | Solar Energy-Solar Pump Sets                          | No.       | 15.00          | 90               | 280         | 4200.00         | 3780.00         |
| 7                            | Wind Energy-Wind Power Generators                     | No.       | 2200.00        | 90               | 14          | 30800.00        | 27720.00        |
| <b>Total</b>                 |   |           |                |                  | <b>2898</b> | <b>59080.00</b> | <b>53172.00</b> |

**RIDF**

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

( ₹ crore )

| Sr. No. | Sector           | Projects Sanctioned ( No. ) | Fin. Outlay     | RIDF loan       |
|---------|------------------|-----------------------------|-----------------|-----------------|
| A       | Closed Tranches  | 267                         | 23561.25        | 19875.20        |
| B       | Ongoing tranches | 381                         | 21348.34        | 13825.54        |
|         | Total (A + B)    | <b>648</b>                  | <b>44909.59</b> | <b>33700.74</b> |

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

( ₹ crore )

| Sr. No. | Sector                  | Projects Sanctioned ( No. ) | Fin. Outlay     | RIDF loan       |
|---------|-------------------------|-----------------------------|-----------------|-----------------|
| A       | Irrigation/ Agriculture | 59                          | 16508.05        | 11256.35        |
| B       | Rural roads & bridges   | 201                         | 18753.45        | 10247.61        |
| C       | Social Sector           | 388                         | 9648.09         | 12196.78        |
|         | Total (A + B + C)       | <b>648</b>                  | <b>44909.59</b> | <b>33700.74</b> |

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

| Sr. No. | Sector      | Projects Sanctioned (No.) | Likely benefit                 | Unit | Value |
|---------|-------------|---------------------------|--------------------------------|------|-------|
| A       | Irrigation  | 79653                     | Improved Irrigation facilities | ha   | 9856  |
| B       | Rural roads | 12865                     | Good road connectivity         | km   | 21568 |
| C       | Bridges     | 1965                      | Good connectivity              | km   | 2548  |

## Chapter 6

### Informal Credit Delivery System

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

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

Self-help groups empower individuals to save, deposit their funds in banks and access loans. This collaboration benefits both the groups and the banks. The Self-help Group Bank Linkage (SHGBLP) program has evolved into a comprehensive initiative recognized for enhancing financial, economic and social capital in rural areas nationwide. It has proven to be an effective strategy for microcredit distribution and promoting financial inclusion globally.

Joint Liability Groups (JLGs) are small groups of individuals typically farmers or rural entrepreneurs who come together to share financial responsibility for loans. Each member guarantees the repayment of the loan reducing the risk for lenders and facilitating access to credit for those who might not qualify individually.

JLGs encourage collective decision-making, enhance savings habits and foster a sense of community among members. By pooling resources they can invest in better agricultural practices machinery or small businesses. This model not only promotes financial inclusion but also strengthens social bonds and empowers marginalized groups making it a valuable tool for economic development in rural areas. There are 28561 SHGs in Jodhpur with Bank loan of Rs 15468 Lakhs and average loan of Rs 0.54 lakh per SHG. There is huge potential to cover the gap as average current pan India average of per SHG is Rs 3.35 Lakh. Also, good number of NBFCs are working in the district with main model of lending as JLG formation and lending.

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

- a) There is needs to re-invent the programme to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels.
- b) Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training.
- c) The Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) Scheme provides financial support to SHGs which take up food processing activities.
- d) There is adequate potential in the district for conduct of skill development programmes on Food processing Garment Making Dairy Poultry and Goat/Sheep rearing activity honeybee-rearing sericulture and sugarcane/horticulture nurseries.
- e) The members of Animal Husbandry activity based SHGs can be aggregated to form FPOs and work towards breed improvement collectivisation and marketing of their livestock /products. The good functioning Village Level/Cluster level organisations/federations can be considered for promoting to FPOs.
- f) Considering the Ground level Portfolio of NBFC MFIs in the district potential for financing JLGs formed out of SHGs with women having entrepreneurial capabilities need to be explored by banks. At the same time focus may be given on financing individual SHG members under schemes such as MUDRA to support entrepreneurial capabilities in women.

### 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.       | 1.60                    | 100              | 280         | 448.00          | 448.00          |
| 2                   | Loans to Distressed Persons- To Repay Non Institutional borrowings | No.       | 1.00                    | 100              | 350         | 350.00          | 350.00          |
| 3                   | Loans to MFIs for Onlending- Other than Agri. & MSME               | No.       | 200.00                  | 100              | 14          | 2800.00         | 2800.00         |
| 4                   | SHGs/ JLGs-Others  | No.       | 1.00                    | 100              | 490         | 490.00          | 490.00          |
| 5                   | SHGs/ JLGs-Social Needs  | No.       | 2.00                    | 100              | 280         | 560.00          | 560.00          |
| 6                   | Start-ups-Other than Agri. & MSME                                  | No.       | 100.00                  | 90               | 98          | 37800.00        | 34020.00        |
| <b>Total</b>        |  |           |                         |                  | <b>1512</b> | <b>42448.00</b> | <b>38668.00</b> |

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

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

#### 2. Water Resources

1. Promote drip and sprinkler irrigation.
2. Institutional finance should be made available for the construction of rainwater harvesting structures.
3. While estimating the loan requirement all the investment items like inlet pitching pipeline (PVC & HDPE) should be taken into consideration.
4. Water harvesting and soil conservation programmes need to be implemented through NGOs or through public private partnership so that maximum area can be covered.
5. Organic farming and natural farming has good potential, but it needs to be integrated with



bank loans by the banks and the concerned department.

### **3. Farm Mechanisation**

1. Custom Hiring Centres may be established at Gram Panchayat level with the help of Panchayati Raj Department and FPOs.
2. Agriculture Department should support PACS and FPOs in setting up of Custom Hiring Centres.
3. There is a need to establish agriclincs and agribusiness centers in the district.
4. There is a need to promote improved seeds rotavators, crop grading solar dryers drills etc. among farmers.
5. Banks should make it easier for farmers to obtain loans for new and used tractors allowing them to avoid the high-interest loans from private companies and banks.

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

1. The Horticulture Department and KVKs should collaborate to improve farmers' technical skills in producing export-quality fruits and vegetables.
2. In addition to post-harvest management, there should be a focus on adopting value-added technologies. Contract farming for medicinal plants can provide farmers with on-site marketing opportunities ensuring they receive a fair price.
3. Efforts should be made to set up processing units for vegetables and horticultural crops to utilize local raw materials. Additionally, banks need to provide term loans to support this initiative.
4. Banks should offer financial support for establishing units that convert fruit and vegetable waste into compost.
5. Horticulture department should focus on ensuring the timely availability of high-quality planting materials. To meet demand an adequate number of nurseries should be established in the district.
6. The absence of processing units is hindering the development of horticulture in the district. Therefore, the government should incentivize private sector entrepreneurs to establish units by offering them special concession.
7. The government should work to set up vermicompost units at the panchayat level allowing organic waste to be transformed into valuable nutrients within the village.

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

1. Promoting farm forestry models in the district is crucial. This initiative will not only support environmental sustainability but also enable farmers to increase their income through complementary activities
2. Non-governmental organizations should collaborate with government departments and banks to promote forest development in line with the National Forest Policy.

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

1. Dairy is set to play a key role in animal husbandry and in enhancing farmer's incomes. In

arid and semi-arid regions more than 50 of farmers' income comes from animal husbandry. Thus it is crucial to adopt an integrated approach to animal husbandry.

2. Climate change has a detrimental effect on animal productivity and reproductive health. To address this issue, indigenous breeds should be promoted which are resistant to disease and naturally equipped to cope with the challenges of climate change.

3. Self-help groups and joint liability groups should be granted bank loans to support their dairy activities.

4. It is essential to raise awareness among farmers and bank employees in the district about the National Livestock Mission National, Gokul Mission and dairy processing initiatives.

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

1. Climate change negatively impacts the productivity and reproductive health of animals. To address this, native bird breeds should be promoted that are disease-resistant and naturally capable of withstanding the effects of climate change.

2. To enhance farmers' incomes small and marginal farmers can engage in activities such as backyard poultry farming. This approach can provide an effective way to enhance their earnings.

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

1. Sheep and goat rearing is expected to play a significant role in enhance farmers' incomes. In this region over 50 percent of farmers income is derived from animal husbandry making it essential to adopt an integrated model for animal husbandry.

2. Marketing linkages for goats can be established with major markets like Mumbai and Surat allowing them good prices.

#### **9. Fisheries**

1. There is not much potential for promotion of fisheries by farmers and promotion of FPOs on fisheries due to agro climactic conditions of the region.

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

1. Financing for different aspects of agricultural produce aggregation is not provided simultaneously or in parallel. Additionally, small farmers often have limited marketable surplus making aggregation essential.

2. A directory of all available warehouses in the district should be created and shared with farmers. Additionally, extensive awareness programs should be conducted at the block level to highlight the importance of scientific storage and the advantages of primary processing.

3. Banks should provide financing to individual entrepreneurs and small farmers for constructing warehouses within the cooperative sector.

4. The government should establish adequate market yards and warehouses in the district allowing farmers to store their produce and sell their crops at the right time for a fair price.



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

1. Banks should provide financial support to farmers for land development activities including land leveling, reclamation, drainage, soil conservation and watershed management.
2. Government departments should encourage farmers to seek bank loans by offering timely technical assistance. The Land and Water Conservation Department should work to enhance the effectiveness of this initiative.

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

1. The Government of India announced the Agriculture Infrastructure Fund in August 2020 allocating Rs. 1 lakh crore for the next 10 years. This fund offers a 3 percent interest relief to agricultural entrepreneurs, village service cooperative societies and farmer producer organizations on bank loans for post-harvest management activities. This scheme should be actively promoted, and loan accounts should be linked to it.
2. Bankers require regular training on various agro-processing schemes and aspects related to it.

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

1. Banks should give priority to lending for food and agro-processing activities.
2. All scheduled commercial banks, regional rural banks, small finance banks and state cooperative banks are eligible for concessional refinance on PM-FME loans. Banks should leverage this opportunity effectively.

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

1. Processing activities enhance value and minimize post-harvest losses. They also boost income and generate employment opportunities.
2. As activities diversify the demand for support and extension services continues to increase each year. Therefore, it is crucial to establish Agri Clinics and Agri Business Centers led by agriculture graduates or those from related fields such as horticulture, animal husbandry, veterinary, forestry, dairy poultry and fisheries.
3. Climate change is anticipated to decrease productivity in both agricultural and non-agricultural sectors. In this context Agri Business Centers can strengthen extension services by offering high-quality guidance.

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

1. The District Industries Center should identify potential activities in the non-agricultural sector and establish appropriate arrangements for training rural entrepreneurs providing extension services supplying raw materials and marketing manufactured goods.
2. To create new employment opportunities in the district banks should enhance direct lending to micro small and medium enterprises in the manufacturing and service sectors alongside government-sponsored schemes.
3. Banks should support entrepreneurs by leveraging the credit guarantee scheme.

**16. Export Credit**

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. Dedicated bank branches should be established to support export activities.
3. Farmers to be linked with export houses to promote export.
4. A user-friendly guide should be provided to beneficiaries to help them understand the policies schemes and regulations of the banks.

**17. Education**

1. Efforts should be made to increase awareness about educational loans.
2. The process for obtaining education loans should be streamlined and decision-making should be decentralized.

**18. Housing**

1. Attention is needed to address issues like the challenges farmers face in securing loans for building houses on agricultural land and the lengthy process of converting land use from agricultural to non-agricultural. This will help farmer families obtain housing loans more easily.
2. Arrangements should be made for online applications to approve house maps along with establishing a fixed timeframe for processing these requests. This will help in timely disbursement of loans.

**19. Social Infrastructure**

1. Banks should provide financing to entrepreneurs for establishing schools, drinking water facilities and sanitation services including the construction or refurbishment of household toilets and improvements to water access at the household level.
2. Banks should provide financing for healthcare facilities including private clinics and pathological labs.

**20. Renewable Energy**

1. Banks should explore opportunities to finance captive and other solar projects under the PM-KUSUM scheme.
2. Banks should promote and provide financing to households under the PM Surya Ghar Muft Bijli Yojana.

**21. Informal Credit Delivery System**

1. The District Central Cooperative Bank should diversify its operations into the non-agricultural sector by developing a specific action plan.
2. Banks should prioritize increasing credit flow for activities related to rural industrialization specifically targeting entrepreneurs trained by RSETI.
3. Banks should establish a control and reporting system to ensure that pending loan applications are processed within the specified time limits.



4. Banks in the district are reluctant to lend to self-help groups and joint liability groups. They should follow the Reserve Bank of India's guidelines for lending under the Pradhan Mantri Jan Dhan Yojana as well as for self-help and joint liability groups.
5. Banks should offer training on Self Help Groups (SHGs) and Joint Liability Groups (JLGs) to branch managers and field staff. All banks in the district should actively cooperate in credit linkages for SHGs and JLGs

## Chapter 8

### Status and prospects of Cooperatives

#### Background

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

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

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

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

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



- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to 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

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

1. Jodhpur have a good network profile of cooperative societies covering all the 14 blocks of the district.
2. There are 18 branches of The Jodhpur Central Cooperative Bank Ltd. and 2 Primary Land Development Banks (Jodhpur and Bilara PSCARDB) operating in the district. Additionally, there are a total of 214 Primary Agricultural Cooperative Societies (PACS) functioning across all the 14 development blocks of Jodhpur.
3. Besides PACS there are 1155 Dairy Cooperatives and total societies are 1873 which includes PACS, Dairy, Women Welfare, Housing Labour, Marketing, Handloom, Textile & Weavers etc.

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

1. There is good potential for cooperative activity in the district as the distribution of the operational area of cooperative societies in the district is not uniform. There is potential for the formation of more credit cooperative societies in which economic activities can be promoted.
2. Further there is requirement for strengthening of existing cooperative societies in the district as there are societies which are not fully active.



## 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       | Collectivisation | Formation and development of 'Marwar Farmer Producer Company' | Block Pipar City, District Jodhpur | NABARD provided agricultural inputs and equipments at reasonable rates to about 350 farmer members of the FPO. NABARD provided financial assistance of Rs 5 lakh to the FPO as business expansion under BDA scheme. Financial assistance of Rs 4.93 lakh has been provided to the company by NABARD for 'Rural Mobile Van'.  | Convergence with State Government Schemes | 350                  | Increment in income of farmer members through procurement of quality seeds, pesticides, fertilizers and getting facilities of grading and sorting of their agricultural produce at reasonable rates.          |
| 2       | Women            | Training on Jodhpuri bandhej and Sindhi Embroidery            | Block Luni, District Jodhpur       | NABARD has given a grant of Rs. 2.96 lakh to NGO Sang Welafer Society for training of 2 batches of 30 women each, of Self- Help Group of Pal and Sangariya villages of Luni Block on Jodhpuri Bandhej and Sindhi embroidery. Objectives of the project - To provide market contacts for marketing the products of trained women. Linking to bank loans and contract-based schemes for entrepreneurship development of trained women. | Convergence with DCH                      | 60                   | Increment in income of SHG women through upgradation of their skills in the field of embroidery and getting opportunity at different fairs/ exhibitions organized by State Govt, NABARD & other institutions. |



|   |                       |   |  |  |                                 |       |   |
|---|-----------------------|---|--|--|---------------------------------|-------|---|
|   | Empowerment           |   |  |  |                                 |       |   |
| 3 | Watershed Development | Development of a Model of Harvesting Rainwater and Solar Energy to Sustain Arid Agriculture         | ICAR-CAZRI campus, District Jodhpur                | NABARD has given a grant of Rs. 24.93 lakh to ICAR-CAZRI for the project for collection of rainwater.  | ICAR-CAZRI                      | 10000 | Utilization of rainwater which overflows during rainy season.                   |
| 4 | Promotional Activity  | Establishment of Agricultural Export Facilitation Centre (AEFC) supported under FSPF fund of NABARD | Sushil Nagar, Bhagat ki Kothi, District Jodhpur    | NABARD has given a grant of Rs. 39.525 lakh to South Asia Biotechnology Centre for the project of setting up of Agric Export Facilitation Centre (AEFC). | South Asia Biotechnology Centre | 10000 | Facilitation in export of agricultural produce of farmers of Western Rajasthan. |
| 5 | Promotional Activity  | Model Nutrivillage project  | Village Udaliyawas, Block Bilara, District Jodhpur | NABARD has given a grant of Rs. 24.41 lakh to ICAR-CAZRI for the project for model nutrivillage project.   | ICAR-CAZRI                      | 500   | Value addition of pearl millet products.  |

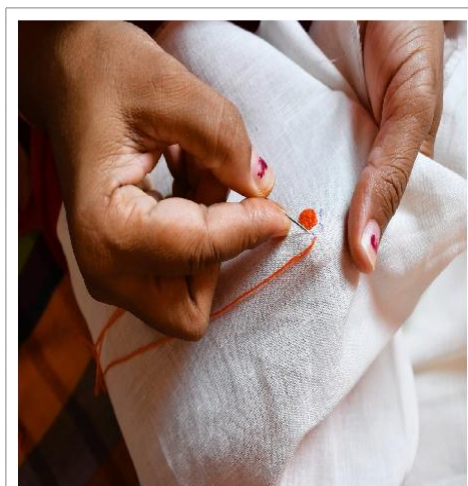
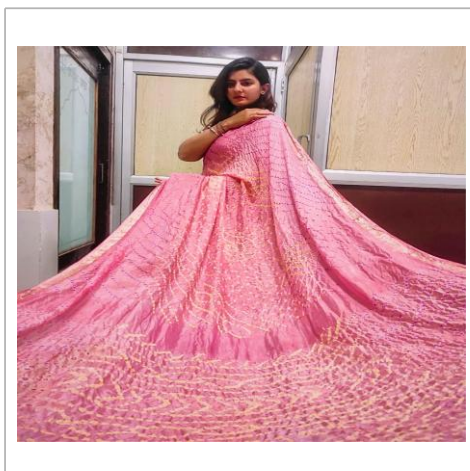


|   |                      |   |   |   |   |        |  |
|---|----------------------|---|---|---|---|--------|--|
| 6 | Banking Technology   | Mobile ATM and Demonstration Van                      | 26 districts of Rajasthan covered by e-RMGB | Erstwhile Rajasthan Marudhara Gramin Bank has been given 14 mobile ATMs and Demonstration vans to disseminate information related to the bank and to provide banking facilities to remote parts in 26 districts of the bank's working area. | Erstwhile Rajasthan Marudhara Gramin Bank | 500000 | Ease of banking in remote areas.                       |
| 7 | Promotional Activity | Geographical Indication (GI Tag) for Jodhpuri Bandhej | Khanda Falsa, District Jodhpur              | NABARD has provided financial support for entire project of GI tag for Jodhpuri bandhej.  | Jodhpur Bandhej Craft development Society | 10000  | Protection of unique Identity of Jodhpuri bandhej art. |



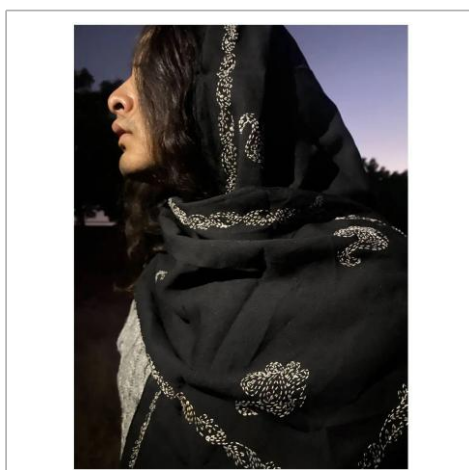
## Success Stories

### Success Story 1



|                             |  |
|-----------------------------|--|
| Title                       | Training on Jodhpuri bandhej and Sindhi Embroidery   |
| Scheme                      | Micro Entrepreneurship Development Programme (MEDP)  |
| Project Implementing Agency | Sang Welfare Society                                 |
| Duration of the project     | 15 days training and handholding of minimum 6 months |
| Beneficiary                 |  |
| 1. No. of beneficiaries     | 30   |
| 2. Community                | Artisans   |
| 3. State                    | Rajasthan  |
| 4. District                 | Jodhpur  |
| 5. Block                    | Luni   |
| 6. Village                  | Pal and Sangariya                                    |

## Success Story 2



|                             |   |
|-----------------------------|---|
| Title                       | Geographical Indication (GI) tag for Jodhpuri Bandhej   |
| Scheme                      | Support of local arts through GI tag  |
| Project Implementing Agency | Jodhpur Bandhej Craft Development Society, Jodhpur (supported by Human Welfare Society, Varanasi) |
| Duration of the project     | 3 years   |
| Beneficiary                 |   |
| 1. No. of beneficiaries     | 500   |
| 2. Community                | Local artisans of traditional art Jodhpuri Bandhej  |
| 3. State                    | Rajasthan   |
| 4. District                 | Jodhpur   |
| 5. Block                    | Mandor  |
| 6. Village                  | Khanda Falsa  |

### Success Story 3



|                             |   |
|-----------------------------|---|
| Duration of the project     | 5 years   |
| Beneficiary                 |   |
| 1. No. of beneficiaries     | 9999  |
| 2. Community                | 5 years   |
| 3. State                    |   |
| 4. District                 | Jodhpur   |
| 5. Block                    | Osian   |
| 6. Village                  | Osian   |
| Project Implementing Agency | e-RMGB  |
| Title                       | Mobile ATM and Demonstration Van                            |
| Scheme                      | Support to Digital banking through Financial Inclusion Fund |

### Success Story 4



|                             |   |
|-----------------------------|---|
| Title                       | Formation and development of 'Marwar Farmer Producer Company' |
| Scheme                      | Formation of Farmer Producer Organisation under PRODUCE fund  |
| Project Implementing Agency | Gram Vikas Sewa Santhan, Jodhpur                              |
| Duration of the project     | 3 years   |
| Beneficiary                 |   |
| 1. No. of beneficiaries     | 1000  |
| 2. Community                | Farmer Members of FPO   |
| 3. State                    | Rajasthan   |
| 4. District                 | Jodhpur   |
| 5. Block                    | Pipar city  |
| 6. Village                  | Khawaspura  |

## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the

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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

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

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

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

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

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

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

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26

2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke

Naam'

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

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

Under NAFCC two projects are :

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

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

**Source(s)**

| Table Name  | Source(s) and reference year of data                 |
|---|--|
| Physical & Administrative Features                            | Department of Statistics Government of Rajasthan     |
| Soil & Climate  | Department of Agriculture Government of Rajasthan    |
| Land Utilisation [Ha]   | Department of Agriculture Government of Rajasthan    |
| Ground Water Scenario (No. of blocks)                         | Ground Water Department Government of Rajasthan      |
| Distribution of Land Holding                                  | Department of Agriculture Government of Rajasthan    |
| Workers Profile [In 000]                                      | Department of Statistics Government of Rajasthan     |
| Demographic Profile [In 000]                                  | Department of Statistics Government of Rajasthan     |
| Households [In 000]   | Department of Statistics Government of Rajasthan     |
| Household Amenities [Nos. in 000 Households]                  | Department of Statistics Government of Rajasthan     |
| Village-Level Infrastructure [Nos.]                           | Department of Statistics Government of Rajasthan     |
| Additional Information  | Various Departments of State and Central Governments |
| Infrastructure Relating To Health & Sanitation [Nos.]         | Dept of Health and Family Welfare Govt of Raj        |
| Infrastructure & Support Services For Agriculture[Nos.]       | Department of Agriculture Government of Rajasthan    |
| Irrigation Coverage [000 Ha]                                  | Department of Irrigation Government of Rajasthan     |
| Infrastructure For Storage, Transport & Marketing             | Department of Agriculture Government of Rajasthan    |
| Processing Units  | Department of Agriculture Government of Rajasthan    |
| Animal Population as per Census [Nos.]                        | Department of Veterinary Government of Rajasthan     |
| Infrastructure for Development of Allied Activities [Nos.]    | Department of Agriculture Government of Rajasthan    |
| Milk, Fish, Egg Production & Per Capita Availability - Year-2 | Department of Veterinary Government of Rajasthan     |

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

| Sources |                            |
|---------|----------------------------|
| 1       | The Office of LDM Jodhpur  |
| 2       | RGB Camp Office HO Jodhpur |

**Name and address of DDM**

|               |   |
|---------------|---|
| Name          | Manish Manda  |
| Designation   | DDM NABARD  |
| Address 1     | 182 Sunder Singh Bhandari Nagar Near Mega Awas Yojana |
| Address 2     | Mata ka Than Aanganwa Road Jodhpur                    |
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| District      | JODHPUR   |
| State         | Rajasthan   |
| Pincode       | 342304  |
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| Email ID      | jodhpur@nabard.org                                    |



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>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</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
|--|--|

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## NABARD Consultancy Services Private Limited (NABCONS)

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### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT