



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Khairthal-Tijara 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: Khairthal-Tijara

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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NABARD Khairthal-Tijara
PLP Document finalized by: NABARD, Rajasthan
Regional Office

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

Foreword

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

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

For the year 2026–27, the PLP for District **Khairthal – Tijara** has projected a credit potential of **₹1020419 lakh**. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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

Index

Sr. No.	Particulars	Page No.	
1	Abbreviations	1	
2	Executive Summary	3	
	PART A		
3	District Map	9	
4	Broad Sector wise PLP projection for the year 2026-27	10	
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27	11	
6	District Profile	12	
7	Banking Profile	22	
	PART B		
8	Chapter 1	Important Policies and Developments	35
9	Chapter 2	Credit Potential for Agriculture	45
10	2.1	Farm Credit	45
11	2.1.1	Crop Production, Maintenance & Marketing	45
12	2.1.2	Water Resources	47
13	2.1.3	Farm Mechanization	48
14	2.1.4	Plantation & Horticulture, including Sericulture	49
15	2.1.5	Forestry & Waste Land Development	51
16	2.1.6	Animal Husbandry - Dairy	52
17	2.1.7	Animal Husbandry - Poultry	53
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	54
19	2.1.9	Fisheries	56
20	2.1.10	Farm Credit - Others	57
21	2.1.11	Sustainable Agricultural Practices	58
22	2.2	Agriculture Infrastructure	58
23	2.2.1	Construction of Storage and Marketing	58
24	2.2.2	Land Development, Soil Conservation and Watershed Development	59
25	2.2.3	Agri. Infrastructure - Others	60
26	2.3	Agriculture - Ancillary Activities	61
27	2.3.1	Food & Agro Processing	61
28	2.3.2	Agri Ancillary Activities - Others	63
29	Chapter 3	Credit potential for MSMEs	65
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	68
31	Chapter 5	Credit Potential for Infrastructure	72
32	5.1	Infrastructure - Public Investments	72
33	5.2	Social Infrastructure involving Bank Credit	73
34	5.3	Renewable Energy	74
35	Chapter 6	Informal Credit Delivery System	78
36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	79
37	Chapter 8	Status and prospects of Cooperatives	90
38	Chapter 9	NABARD's Projects and Interventions in the District	93

39	Success Stories		96
40	Appendices	Climate Action and Geographical Indications	102
41	Name and address of DDM		110



Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
DAP	Development Action Plan
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Ground Level Credit
GoI	Government of India
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
MI	Micro Irrigation
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHB	National Horticulture Board
NHM	National Horticulture Mission
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana

Abbreviation	Expansion
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises scheme
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
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank
SAPCC	Rajasthan State Action Plan on Climate Change
SHG	Self Help Group
SLBC	State Level Bankers' Committee
TFO	Total Financial Outlay
WDF	Watershed Development Fund

Executive Summary

1. Introduction

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

2. District characteristics

Location	<p>Khairthal-Tijara is a newly formed district in northeastern Rajasthan established in 2023 from the blocks of Alwar.</p>
Type of soil	<p>The districts soil can be categorized into clayey loam sandy soil and sand types.</p>
Primary occupation	<p>A significant portion of the districts population depends on agriculture handicrafts cottage industries and employment in major industrial hub of Bhiwadi and Tijara. Agriculture contributes to major part of GDP of the district followed by manufacturing.</p>
Land holding structure	<p>Small and marginal agricultural holdings constitute 75 percent of the total agriculture land</p>



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The target for the Annual Credit Plan for FY 2024-25 was set at Rs. 7,951 crore and the district has successfully achieved Rs. 11,383 crore representing 143 percent of the target.

2. Investment credit in agriculture

Out of the total agriculture credit disbursement of Rs. 228544 lakh banks have disbursed Rs. 52385 lakh under investment credit (22.92 percent). This demonstrates a focused effort towards funding agricultural investments although there remains room for improvement in meeting the overall target.

3. Credit flow to MSMEs

Out of the total MSME target of Rs. 450847 lakh banks have successfully disbursed Rs. 491690 lakh achieving 109 percent of the target. This indicates strong support for the MSME sector and reflects the banks commitment to promoting entrepreneurship and economic growth in the district.

4. Other significant credit flow, if any

Out of the total Other Priority Sector(OPS) target of Rs. 17530 lakh banks have successfully disbursed Rs. 43434 lakh achieving 248 percent of the target. Credit flow to renewable energy stood at Rs. 26815 lakh which is major contributor to OPS credit disbursement in the district.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

A total loan potential of Rs. 1020418.58 lakh has been estimated for FY 2026-27.

2. Projection for agriculture and its components

The total PLP projections allocate Rs. 306636.18 lakh for agriculture and allied sectors representing 30.1 percent of the overall estimates. This focus on agriculture aims to enhance productivity support sustainable practices and foster rural development.

3. Projection for MSMEs

The total PLP projections designate Rs. 666720 lakh for the MSME sector accounting for 65.3 percent of the overall estimates. This allocation aims to boost entrepreneurial growth enhance job creation and support the development of small and medium enterprises.

4. Projection for other purposes

The total PLP projections allocate Rs. 47062.40 lakh for the Other Priority Sector which constitutes 4.6 percent of the overall estimates. This funding is intended to support various initiatives that enhance development and address specific needs within the sector.



5. Developmental Initiatives

- 1 FPOs (Farmer Producer Organizations) empower farmers by pooling resources boosting their bargaining power and providing access to credit and markets. They offer training promote sustainable practices and enhance income stability through collaborative efforts.
- 2 NABARD has sanctioned FPOs under PODF-ID and one FPO under Centre Sector Scheme for Formation of 10,000 FPOs in the district. A dairy FPO has also been sanctioned by NABARD in Kot Kasim block under PODF-ID fund during FY 2024-25.
- 3 All four blocks in the district are actively participating in the NRLM project allowing rural women to benefit through the establishment of self-help groups.
- 4 The watershed project in Tijara block aims to address water scarcity by implementing rainwater harvesting soil conservation community engagement and capacity building for sustainable practices.
- 5 A Center for Financial Literacy enhances district progress by equipping residents with essential financial skills promoting informed decision-making and strengthening economic stability to support community growth.
- 6 The Mini OFPO established in Kishangarh Bas will support the upliftment of the community engaged in leather production boosting their income and enhancing their bargaining power.
- 7 Projects under the Rural Infrastructure Development Fund (RIDF) can significantly benefit local communities by enhancing access to essential services.
- 8 Constructing rural roads can improve connectivity allowing residents easier access to markets and healthcare services.
- 9 School buildings improve educational facilities while veterinary hospitals support local agriculture by maintaining the health of livestock.
- 10 Sub Health Centers are crucial for improving healthcare access in rural areas.

6. Thrust Areas

- 1 Promoting dairy farming and horticulture can diversify income sources for farmers, increasing resilience and profitability, particularly on smaller land holdings.
- 2 Encouraging vegetable cultivation instead of traditional crops can help farmers maximize profits due to the high demand and better market prices for fresh produce.
- 3 Establishing agri-clinics can offer farmers expert guidance on best practices and crop management, resulting in improved yields and reduced losses.
- 4 Promoting milk processing ventures will boost dairy farming profitability, allowing farmers to create higher-value products like cheese and yogurt, thereby improving market access.



- 5 Supporting the processing of fruits and vegetables will enable farmers to take advantage of seasonal surpluses, generating year-round income and decreasing reliance on traditional crops.
- 6 Focusing on food processing can help farmers add value to their products, minimize waste, and enhance profitability by creating diverse market opportunities.
- 7 Offering accessible loans for allied agricultural activities will empower farmers to invest in food processing and expand their operations, boosting overall productivity.
- 8 Adoption of organic farming increases with rising health awareness and demand for eco-friendly products. It enhances soil quality, promotes biodiversity, and provides sustainable income for farmers.
- 9 Focusing on seed production and vermicomposting will provide local farmers with quality inputs and encourage organic farming practices, leading to healthier soils.
- 10 Improving soil quality through sustainable practices will increase crop yields and ensure long-term agricultural viability in the region.
- 11 Implementing integrated farming systems will optimize resource use, boost productivity, and promote sustainability in agricultural practices.
- 12 Emphasizing horticulture will diversify income sources for farmers, enhance nutrition, and improve market competitiveness.
- 13 Building warehouses and cold storage facilities will help minimize post-harvest losses and ensure a consistent supply of agricultural products.

7. Major Constraints and Suggested Action Points

- 1 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities, perpetuating unemployment.
- 2 Insufficient infrastructure, including storage facilities and processing units, impairs the efficiency of agricultural supply chains and restricts market access for farmers.
- 3 The districts over-reliance on agriculture and lack of skilled workforce for MSME industries restricts economic diversification making it vulnerable to market fluctuations and climate-related challenges which can jeopardize livelihoods.
- 4 Many farmers face challenges in securing loans and financial assistance for investments in allied activities, hindering their growth potential and limiting the development of diversified income sources.
- 5 Inadequate minor irrigation systems lead to inconsistent water supply, affecting crop yields and restricting the ability to grow high-value crops, especially in drought-prone areas.



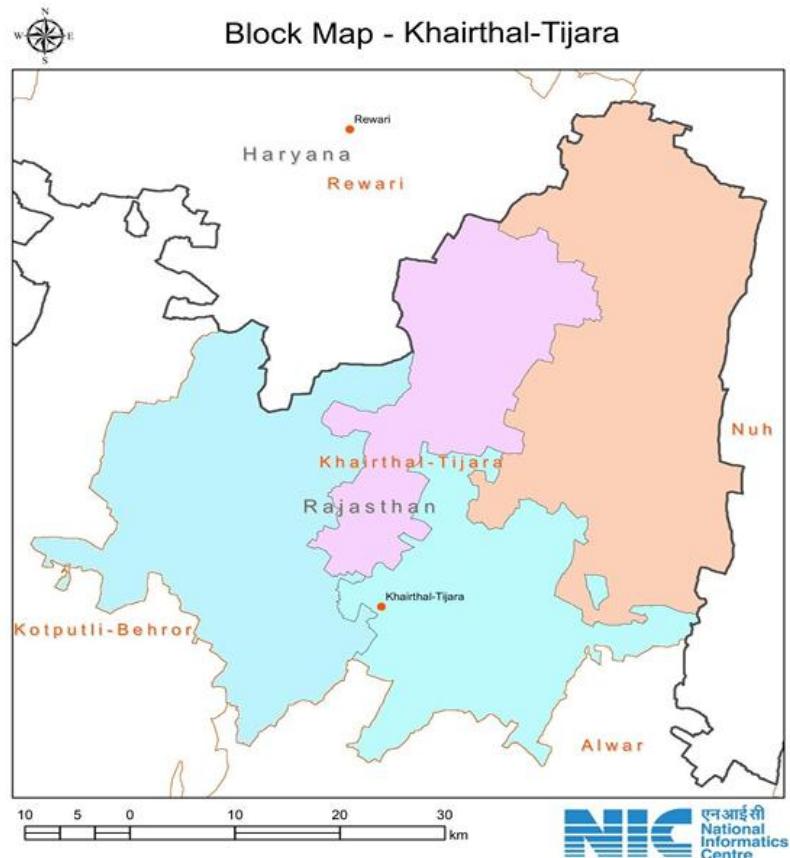
8. Way Forward

- 1 Insufficient minor irrigation systems result in inconsistent water supply, which impacts crop yields and limits the ability to cultivate high-value crops, particularly in drought-prone areas.
- 2 Ensuring consistent access to bank loans through various state and centrally sponsored schemes will empower farmers to invest in modern practices and infrastructure, fostering economic growth in the district.
- 3 Strengthening collaboration among banks, government departments, and agricultural institutions is essential for aligning resources, sharing knowledge, and implementing effective development strategies.
- 4 By promoting efficient practices and resource management, AIF and FPOs enhance the long-term sustainability and resilience of farming communities.
- 5 Introducing high-tech practices such as greenhouse cultivation and precision farming will help farmers maximize yields while minimizing resource use, making agriculture more sustainable and profitable.
- 6 Promoting integrated farming systems can improve resource efficiency and diversify income streams for farmers, helping them adapt to land fragmentation and boost overall productivity.
- 7 To reduce underemployment in agriculture rural youth need to be skilled in Automobile and other trades to increase their employability in the industries present in the region.



Part A

District Map



Legend

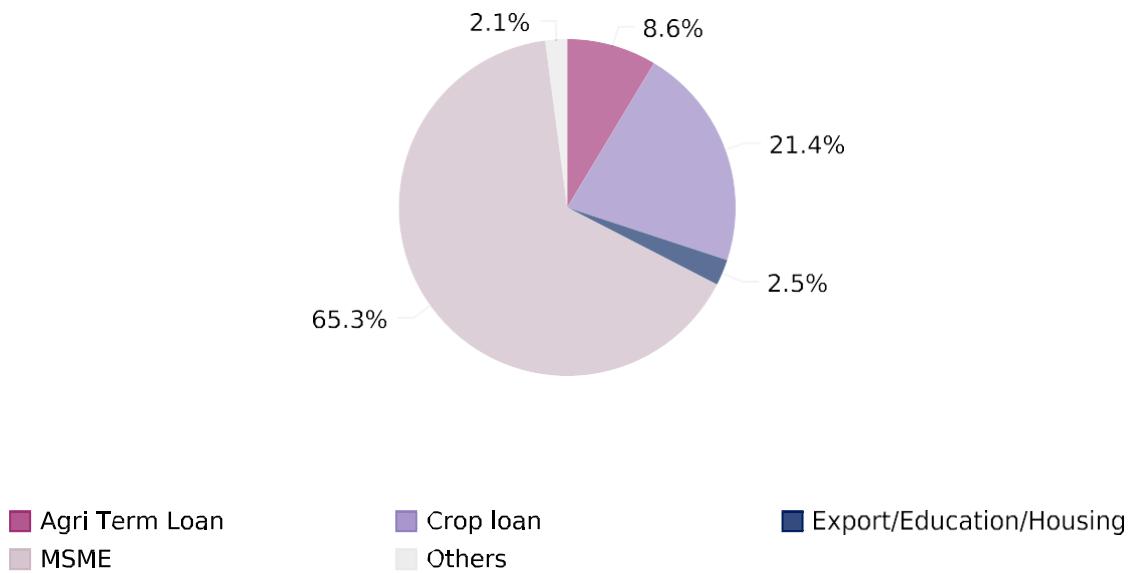
- District Head Quarter
- ❖ State Boundary
- ❖ District Boundary
- ❖ Block Boundary

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	284118.22
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	218597.77
2	Term Loan for agriculture and allied activities	65520.45
B	Agriculture Infrastructure	514.48
C	Ancillary activities	22003.48
I	Credit Potential for Agriculture A+B+C)	306636.18
II	Micro, Small and Medium Enterprises	666720
III	Export Credit	1800
IV	Education	810
V	Housing	23058
VI	Social Infrastructure	64
VII	Renewable energy	17330.4
VIII	Others	4000
	Total Priority Sector	1020418.58



Sources

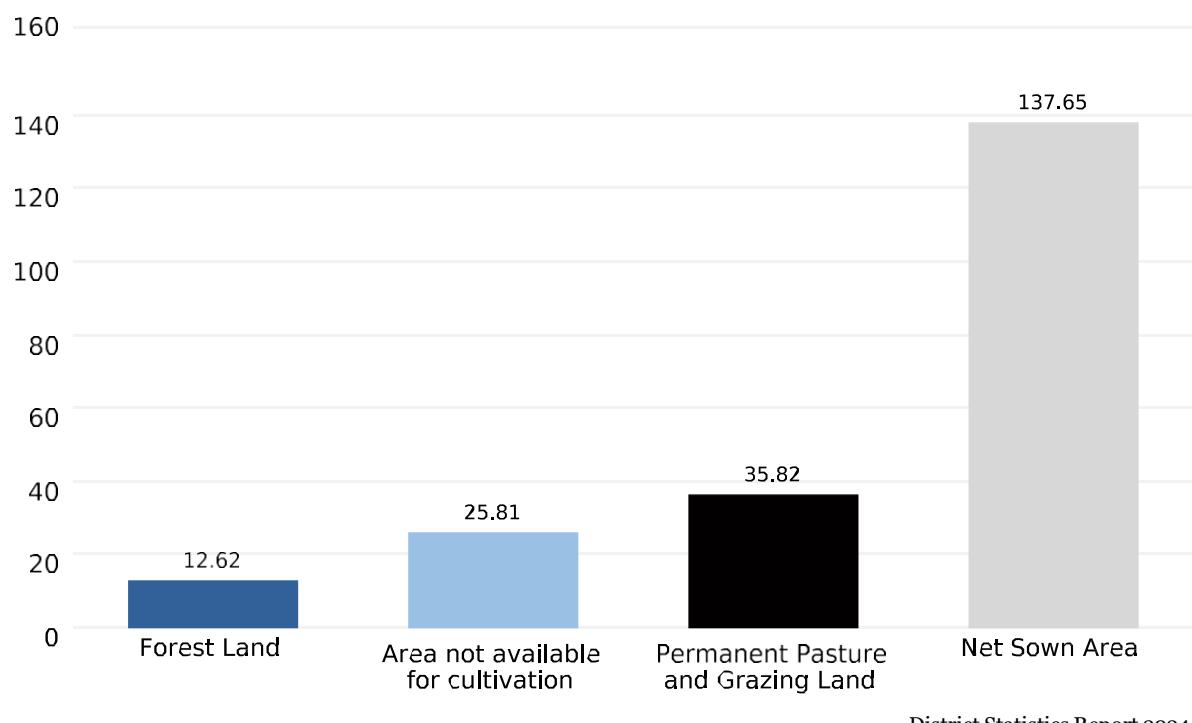
**Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

(₹ lakh)

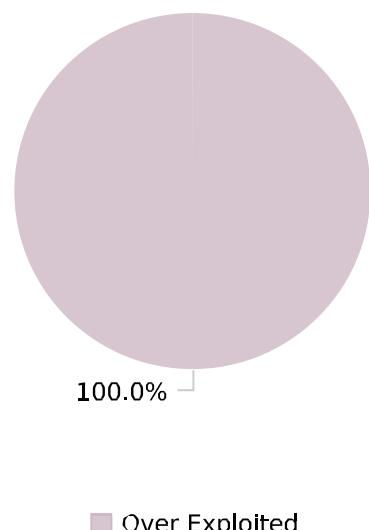
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	213170.9
2	Water Resources	3496.11
3	Farm Mechanisation	21808.36
4	Plantation & Horticulture with Sericulture	6885.92
5	Forestry & Waste Land Development	625.26
6	Animal Husbandry - Dairy	22996.58
7	Animal Husbandry - Poultry	5317.62
8	Animal Husbandry - Sheep, Goat, Piggery	3973.31
9	Fisheries	95.26
10	Farm Credit- Others	5748.9
	Sub total	284118.22
B	Agriculture Infrastructure	
1	Construction of storage	375.35
2	Land development, Soil conservation, Wasteland development	62.08
3	Agriculture Infrastructure - Others	77.05
	Sub total	514.48
C	Ancillary activities	
1	Food & Agro. Processing	14851.6
2	Ancillary activities - Others	7151.88
	Sub Total	22003.48
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	111200
II	B Service Sector - Term Loan	351840
II	C Manufacturing Sector - WC	90760
II	D Service Sector - WC	108800
II	E MSME - Others	4120
	Total MSME	666720
III	Export Credit	1800
IV	Education	810
V	Housing	23058
VI	Social Infrastructure	64
VII	Renewable energy	17330.4
VIII	Others	4000
	Total Priority Sector	1020418.58



District Profile

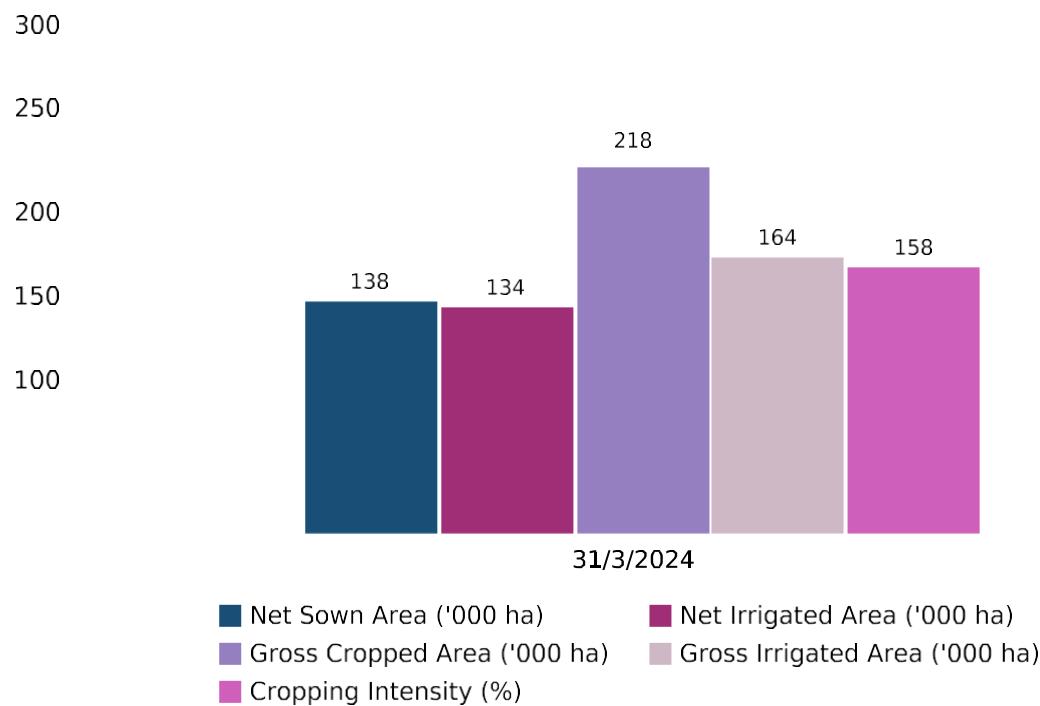
1. Land Utilisation ('ooo hectares)

District Statistics Report 2024

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

National Compilation on Dynamic Ground Water Resources of India 2024

3. Irrigated Area & Cropping Intensity ('ooo ha)





4. Key Agricultural and Demographic Indicators

4.a Additional Information

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

4.b Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	966.82	511.01	455.81	744.72	222.10
2	Scheduled Caste	165.68	86.89	78.79		
3	Scheduled Tribe	9.37	48.93	44.80		
4	Literate	695.82	432.26	263.91	516.69	196.71

5. Health, Sanitation, Livestock and Agricultural Infrastructure

Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
2	Cattle - Indigenous	80590.00		
3	Buffaloes	257418.00		
5	Sheep - Indigenous	31206.00		
6	Goat	50200.00		
8	Pig - Indigenous	1528.00		
9	Horse/Donkey/Camel	1076.00		
11	Poultry - Improved	245063.00		



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		546
Rainfall - Actual (mm)	494	786

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)		217.73
Net sown area ('ooo ha)		137.65
Cropping intensity (%)	0.00	158.18

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)			94086
GLC through KCC (Rs. lakh)			186477.00

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)		28896

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Pearl Millet	0.00	0.00	0.00	84.88	169.76	0.00
Groundnut	0.00	0.00	0.00	0.88	1.75	0.00
Wheat	0.00	0.00	0.00	43.35	222.40	0.00
Chickpea	0.00	0.00	0.00	1.20	1.84	0.00
Indian Mustard	0.00	0.00	0.00	83.70	175.78	0.00
Barley	0.00	0.00	0.00	1.18	4.58	0.00
Maize	0.00	0.00	0.00	0.00	0.00	0.00
Sesame	0.00	0.00	0.00	0.00	0.00	0.00

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)		134
Gross Irrigated Area (ooo ha)		164



Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Khairthal-Tijara	Kishangarh Bas	Over Exploited
2	Rajasthan	Khairthal-Tijara	Kotkasim	Over Exploited
3	Rajasthan	Khairthal-Tijara	Mandawar	Over Exploited
4	Rajasthan	Khairthal-Tijara	Tijara	Over Exploited

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		903

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		8

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Acid Lime			0.09	0.67
Guava			0.03	0.60
Indian Gooseberry			0.02	0.25
Sweet Orange			0.02	0.16

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		13

Nurseries (No.)

Sr.No.	Crop	Nurseries (No.) 31.03.2024	
		31.03.2024	31.03.2024
1	Permanent Nursery		3
2	Temporary Nursery		7



District Profile

Key Insights into Livestock, Fisheries and Land Development

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

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (ooo ha)	1.00
Wadi Projects (No.)	
Wadi Projects - Area of plantation (ooo ha)	

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Particulars	Status
MSME Clusters (No.)	15
Micro Units (No.)	5489
Small Units (No.)	16
Medium Units (No.)	83
Udyog Aadhar Registrations (No.)	5507

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)		507.40

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		4
No. of SHGs formed		2517
No. of SHGs credit linked (including repeat finance)		1066
Bank loan disbursed (Rs. lakh)		1586.00
Average loan per SHG (Rs. lakh)		1.48
Percentage of women SHGs %		100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		1615
Total (No)%	0	1615

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		124

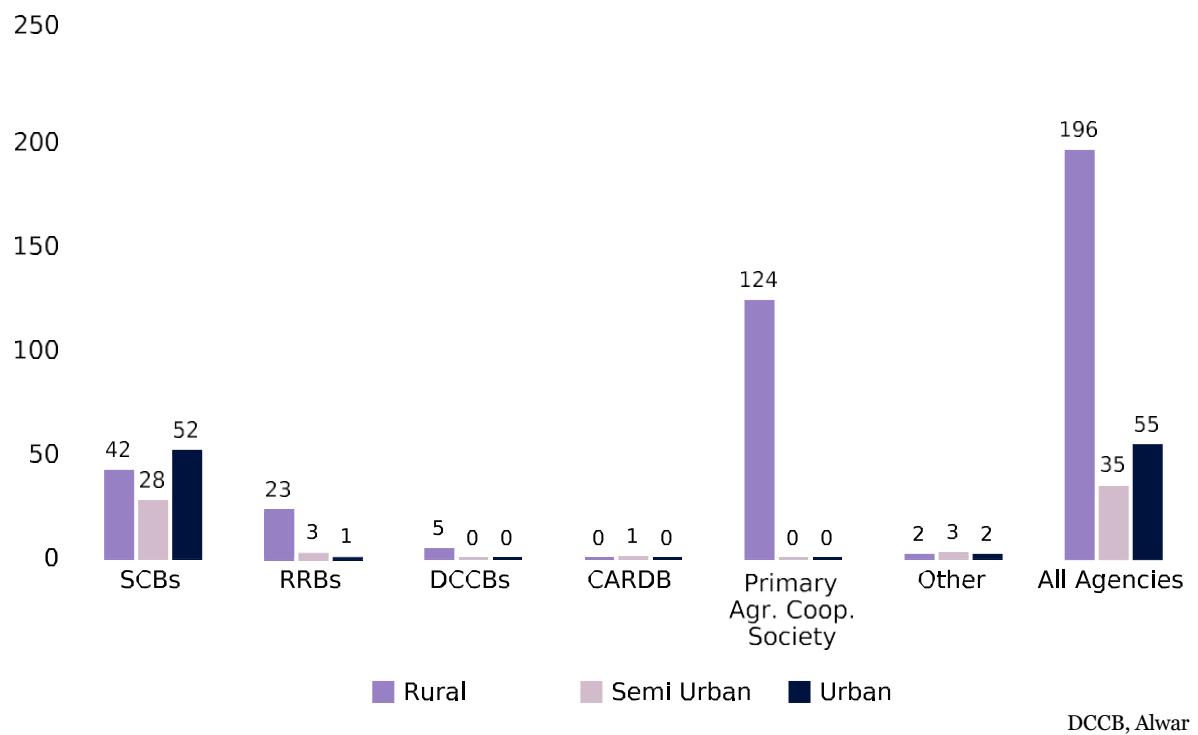
**Status/ progress under various schemes of MoC in the district**

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
2	Potential for formation of new MPACS	3	
3	PACS Computerisation	85	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	6	
7	PACS as Common Service Centres (CSCs)	88	
8	PACS as Kisan Samridhi Kendras (KSks)	85	
14	Societies engaged as Bank Mitras of DCCB	34	
a	Membership in Multi State Cooperative Society on Seeds	19	

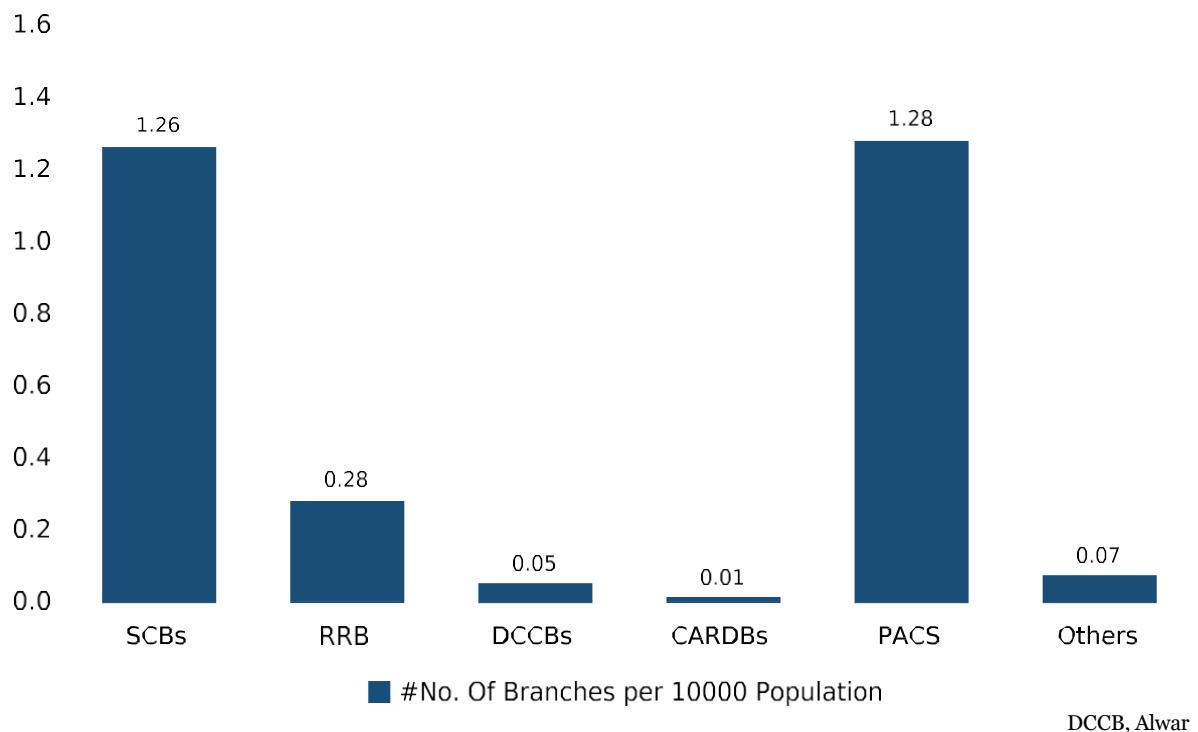


Banking Profile

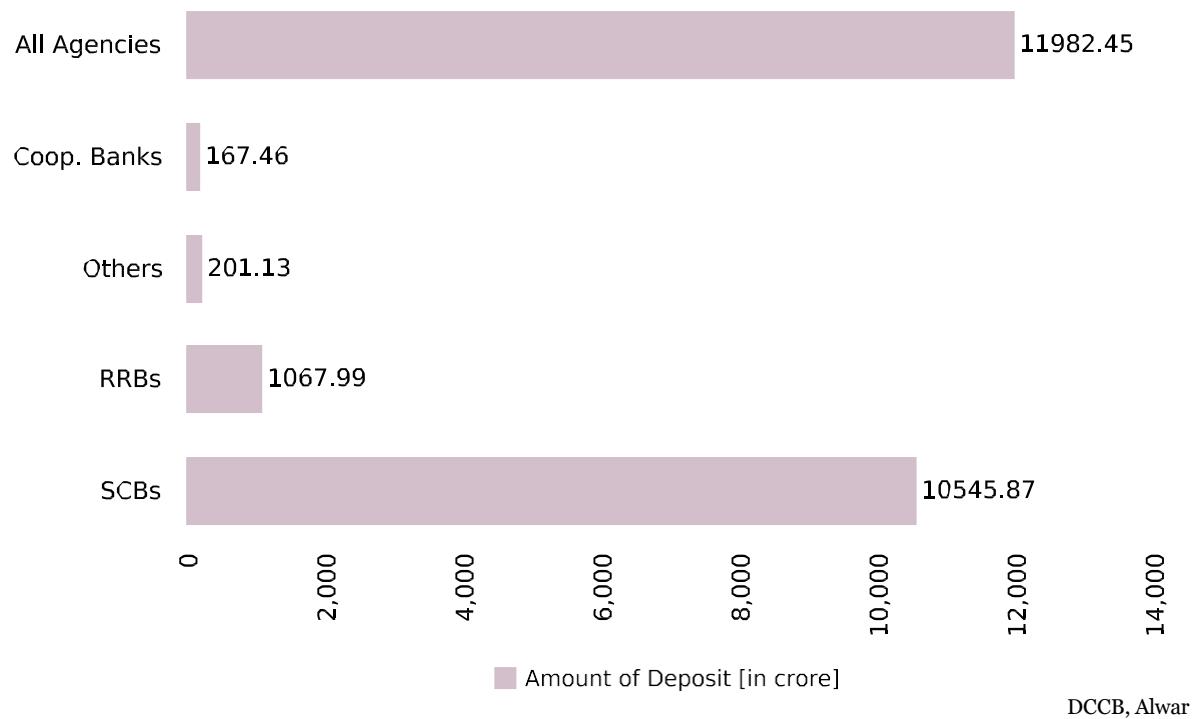
1. Agency wise - Number of branches in the district



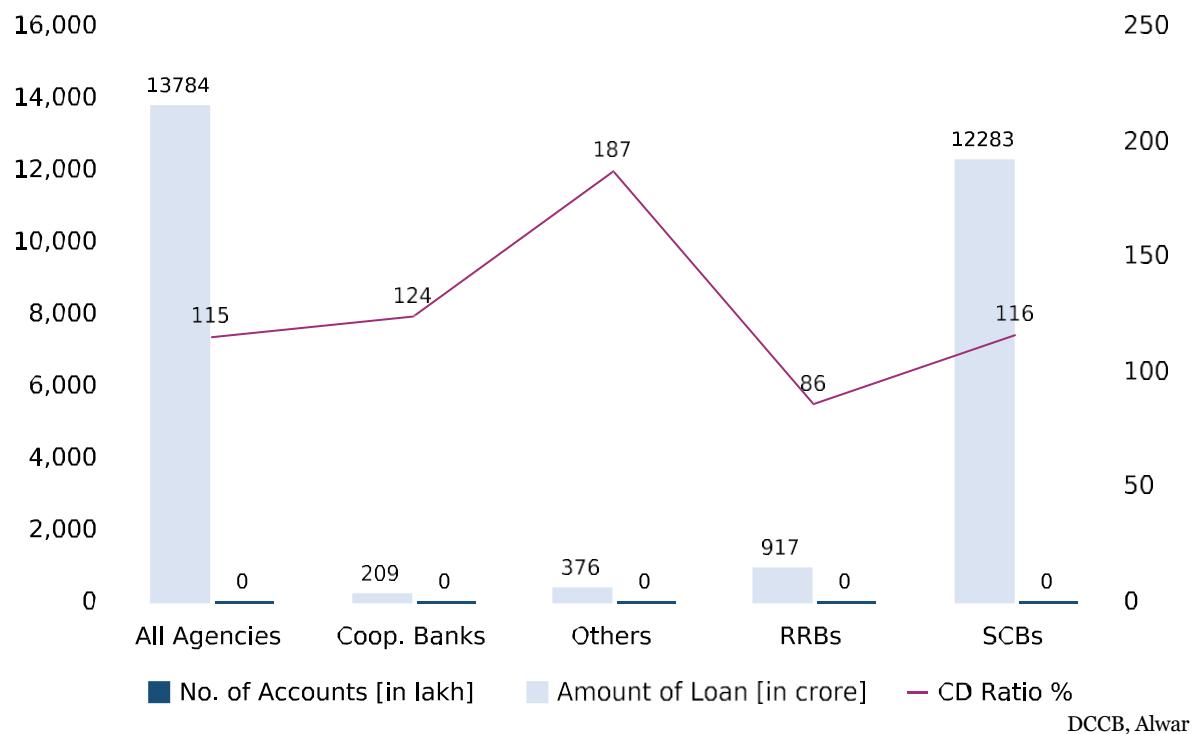
2. Branch Penetration



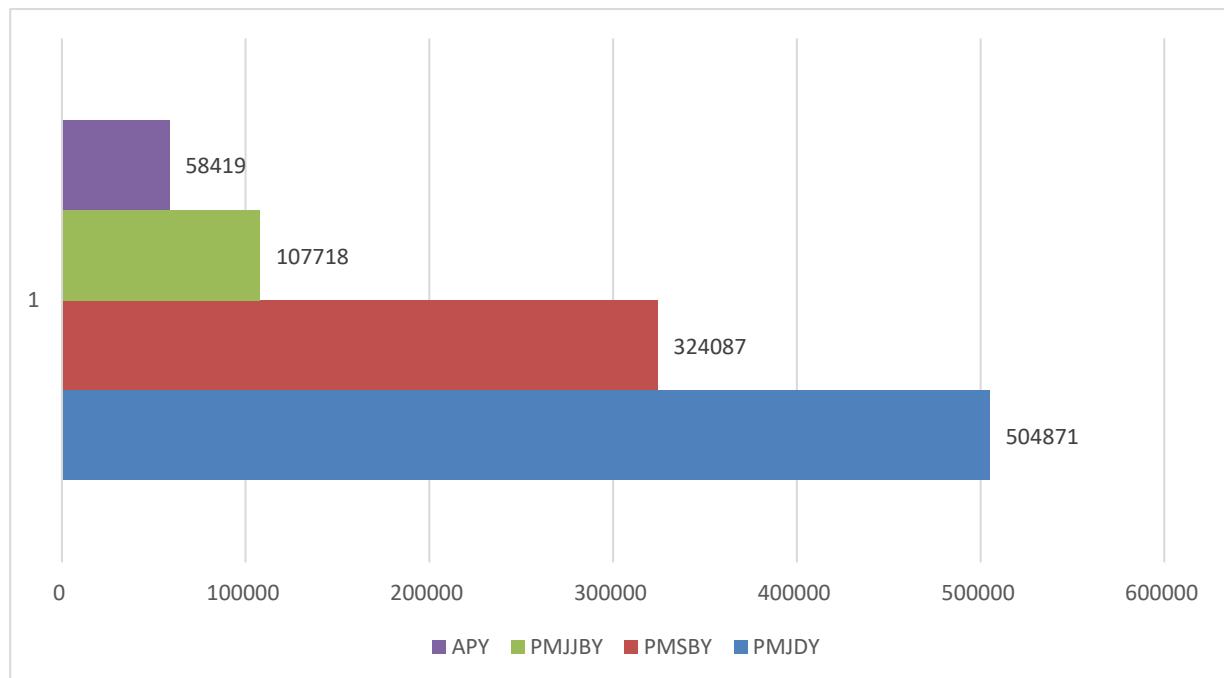
3. Agency wise - Deposit O/s



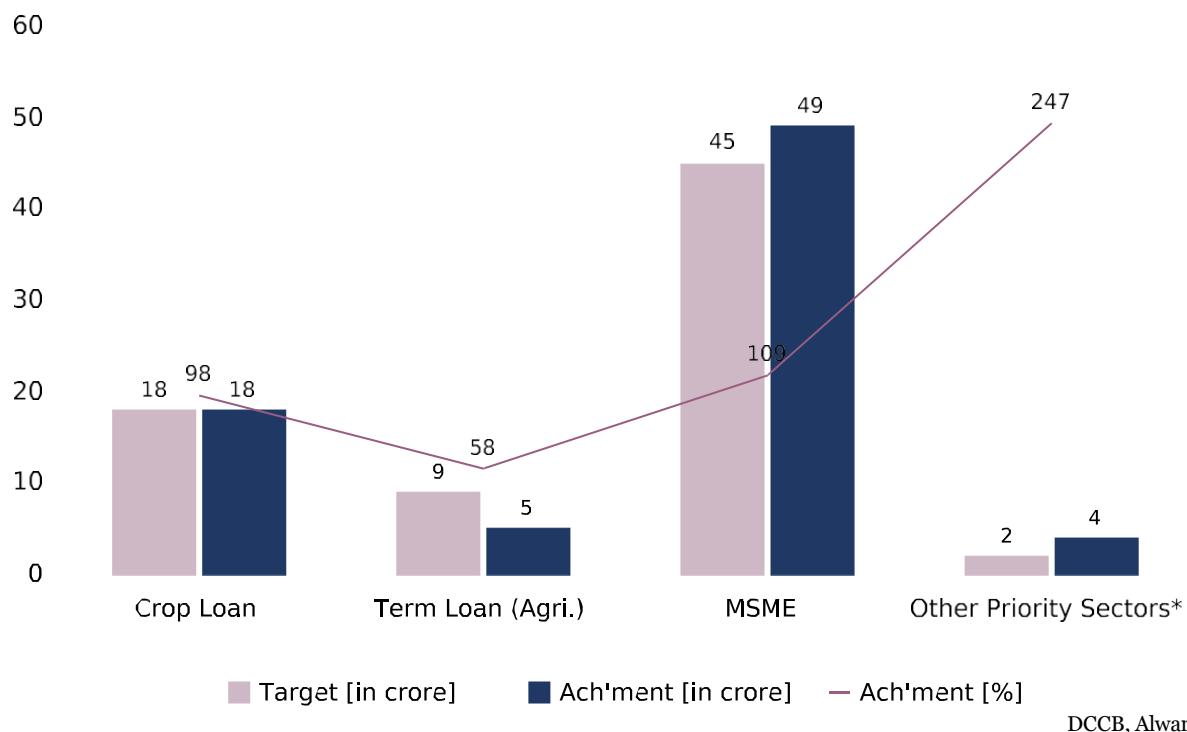
4. Agency wise - Loan O/s and CD ratio



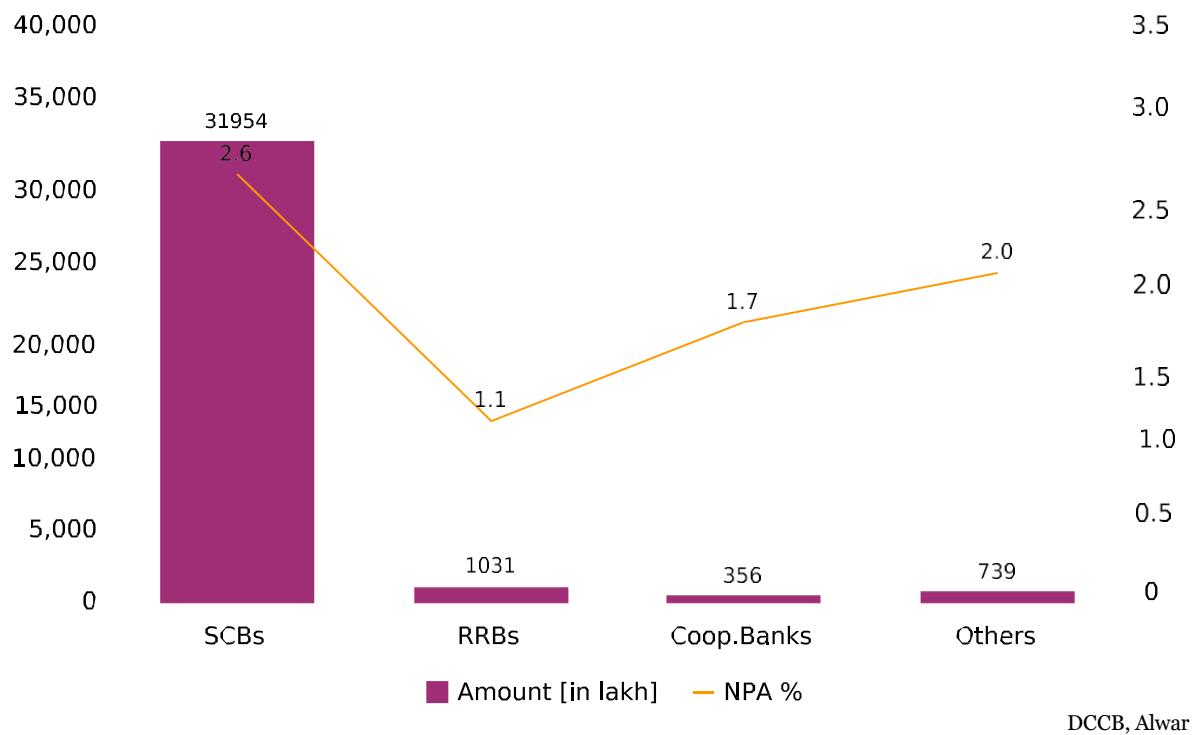
5. Performance under Financial Inclusion (No. of A/c)



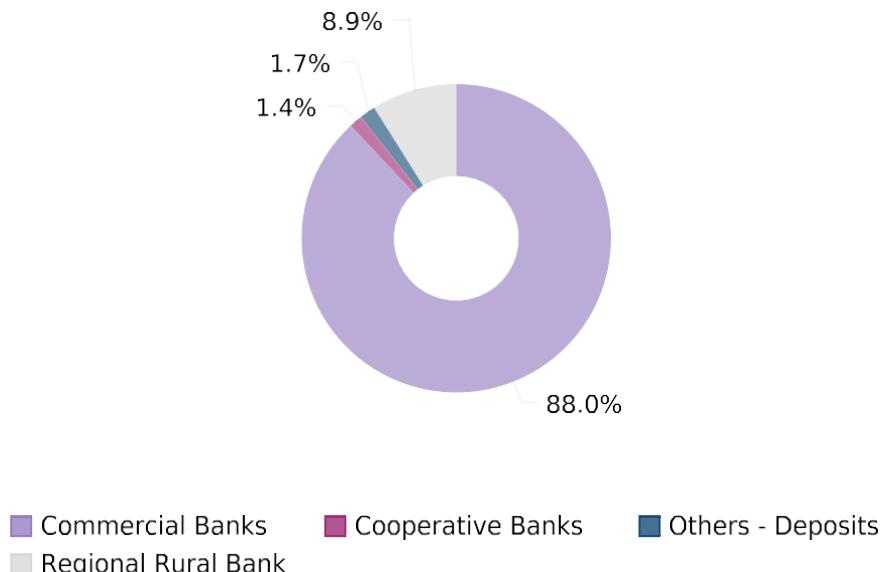
6. Sector-wise Performance under ACP



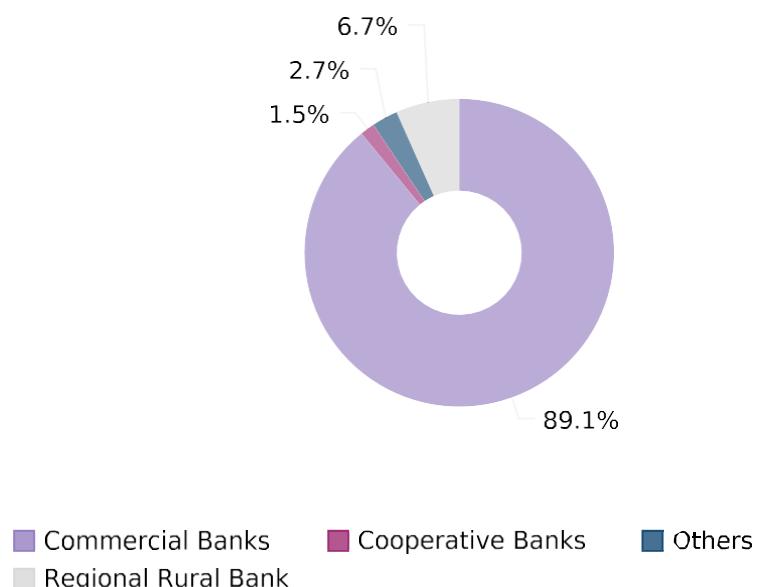
7. NPA position



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



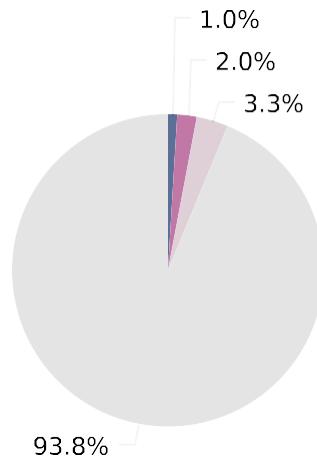
9. Agency wise - Share of Loan O/s Year 2024-25



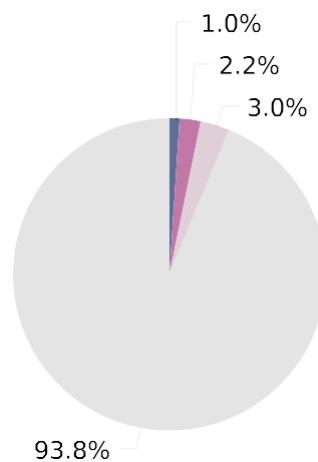
DCCB, Alwar

10. Agency wise - Share of NPA

Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBs
■ SCBs

DCCB, Alwar



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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	27	122	42	28	52				171	
Regional Rural Bank	1	27	23	3	1				0	
District Central Coop. Bank	1	5	5	0	0				0	
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0				0	
Primary Agr. Coop. Society		124	124	0	0				0	
Others	4	7	2	3	2				0	
All Agencies	34	286	196	35	55	0	0	171		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	2632958.00	1049192.80	1054586.67	0.5	88.01
Regional Rural Bank				0	0	273743.00	86772.04	106798.53	23.1	8.91
Cooperative Banks				0	0	51315.00	15711.93	16746.41	6.6	1.40
Others				0	0	0.00	17185.84	20113.31	17.0	1.68
All Agencies	0	0	0	0	0	2958016.00	1168862.61	1198244.92	2.5	100.00



3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	2453495.00	1156321.57	1378424.20	19.2	100.0
Commercial Banks				0.0	0	2170664.00	1038034.41	1228297.29	18.3	89.1
Cooperative Banks				0.0	0	56509.00	17576.08	20854.01	18.6	1.5
Others				0.0	0	0.00	27121.99	37578.90	38.6	2.7
Regional Rural Bank				0.0	0	226322.00	73589.09	91694.00	24.6	6.6

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	82.4	98.9	116.5
Regional Rural Bank	82.7	84.8	85.9
Cooperative Banks	110.1	111.9	124.5
Others	0.0	157.8	186.8
All Agencies	82.9	98.9	115.0

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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	350143	227399	75825		43274
Regional Rural Bank	151913	96171	31555		14579
Cooperative Banks	0	51	48		40
Others	2815	466	290		526
All Agencies	504871	324087	107718		58419

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	709154	57.7	159362	13.0	145466	11.8		0.0	131608	10.7
Regional Rural Bank	84400	92.0	75681	82.5	52580	57.3		0.0	11482	12.5
Cooperative Banks	20352	97.6	20136	96.6	15882	76.2		0.0	2556	12.3
Others	26515	70.6	4960	13.2	6606	17.6		0.0	4489	11.9
All Agencies	840421.00	61.0	260139.00	18.9	220534.00	16.0	0.00	0.0	150135.00	10.9



7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	1324274.0	1297351.00	98.0	605163.00	904058.63	149.4	795137.00	1138314.00	143.2	130.2
Commercial Banks	1104159	1037005	93.9	479715	789958.32	164.7	670950.00	994404.0	148.2	135.6
Cooperative Banks	47160	82482	174.9	23857	30836.46	129.3	29468.00	34440.0	116.9	140.4
Others	0	0	0	19907	16343.67	82.1	14749.00	21007.0	142.4	74.8
Regional Rural Bank	172955	177864	102.8	81684	66920.18	81.9	79970.00	88463.0	110.6	98.4

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	693396.99	520989.00	75.1	211441.00	162889.09	77.0	1788.00	1761.60	98.5	83.5
Term Loan (Agri.)	219734.00	161035.00	73.3	88303.00	64747.96	73.3	909.00	523.84	57.6	68.1
Total Agri. Credit	913130.99	682024.00	74.7	299744.00	227637.05	75.9	2697.00	2285.44	84.7	78.4
MSME	298567.00	579619.00	194.1	227775.00	390019.80	171.2	4508.00	4916.90	109.1	158.1
Other Priority Sectors*	112573.00	35708.00	31.7	33298.00	14749.92	44.3	176.00	434.34	246.8	107.6
Total Priority Sector	1324270.99	1297351.00	98.0	560817.00	632406.77	112.8	7381.00	7636.68	103.5	104.8

**9. NPA Position (Outstanding)**

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0	1049192.80	31220.16	3.0	1228378.54	31953.61	2.6	1.9
Regional Rural Bank			0.0	73589.09	1092.44	1.5	91694.00	1031.02	1.1	0.9
Cooperative Banks			0.0	17576.08	315.72	1.8	20854.01	356.00	1.7	1.2
Others			0.0	27121.99	673.08	2.5	37638.90	738.80	2.0	1.5
All Agencies			0.0	1167479.96	33301.40	2.8	1378565.46	34079.43	2.5	1.8



Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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



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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

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

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

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



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

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

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

6. State Budget

6.1. Important Announcements

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



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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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



Government of Rajasthan Schemes

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

Dr. Bhimrao Ambedkar Rajasthan Dalit 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

Khairthal-Tijara district in Rajasthan is a pivotal region for agricultural production, characterized by a predominantly dry deciduous climate. Rainfall is limited to a brief period from September to October, while the summer months bring extreme heat, with temperatures soaring up to 47°C, accompanied by dry winds known as 'lu.' Winters can be harsh, with temperatures dropping to as low as 5°C. Agriculture is a significant contributor to the district's GDP, closely followed by manufacturing. The total area of the district is 195755 ha. The gross cropped area of the district is 217724 ha and net sown area is 137657 ha with cropping intensity of 158.16%. Key crops include mustard and wheat, along with substantial production of cotton and onions. The Khairthal mandi serves as an essential hub for local trade. However, the district grapples with severe water scarcity due to limited surface water resources and the over-extraction of groundwater, which is classified as over-exploited. This situation intensifies water stress, making agriculture highly reliant on the erratic seasonal rainfall. Most agricultural holdings are managed by small and marginal farmers, with soils ranging from clayey to sandy types. Farmers typically sell their produce through brokers and local market committees. Other notable crops include millet, barley, gram, guar, pulses, and jowar. A robust credit distribution system, of 162 bank branches primarily in rural areas, is vital for providing timely credit.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Electricity has been extended to nearly all villages in the Khairthal-Tijara district, significantly improving irrigation capabilities. Groundwater serves as the primary irrigation source, with many farmers in Kotkasim, Tijara, and Khairthal utilizing sprinkler systems to optimize water use. However, there is an urgent need to promote micro-irrigation across all blocks to enhance efficiency and conserve water. Key agricultural products include onions, millet, wheat, and mustard, with traders relying on warehouses for storing mustard and millet. This highlights the necessity for additional warehouse development and the promotion of the NWR and e-NWR for availing credit. The district is home to several small and large markets that facilitate the sale of various agricultural products. To improve market access, it's essential to connect these markets to the government's E-NAM scheme. Well-maintained roads, with many under construction through the RIDF initiative, enhance connectivity for agricultural transport and trade. However, the district lacks a Krishi Vigyan Kendra (KVK), with the nearest one 39 kilometers away in Navgaon, Alwar District. There is also only one agriculture college in the Kishangarh Bas block, limiting access to vital agricultural resources and education, which poses challenges for local farmers.

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:.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.00	1	400	401.04	401.04
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.00	1	320	320.83	320.83
3	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hecta re	1.00	1	500	501.30	501.30
4	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.00	1	280	280.73	280.73
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	2.13	1	5900	12550.24	12550.24
6	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hecta re	2.71	1	265	717.38	717.38
7	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hecta re	1.37	1	1050	1443.70	1443.70
8	Cereals - Barley/ Jav_Irrigated_Conventional _Pre- Kharif Kharif Rabi	Hecta re	0.73	1	1180	857.31	857.31
9	Cereals - Sorghum/ Jowar_Unirrigated_Conventional _Pre- Kharif Kharif Rabi	Hecta re	0.48	1	84980	40645.08	40645.08
10	Cereals - Wheat/ Gehu_UnIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.02	1	48350	49147.78	49147.78
11	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed_Conventional_Kharif	Hecta re	0.75	1	10415	7800.84	7800.84
12	Fruits - Bael/ Bel/ Bilva Patre/ Belpatra/ Wood Apple_Irrigated_Conventional_Rabi	Hecta re	2.14	1	20	42.80	42.80
13	Medicinal And Aromatic Plants - White Musli/ Safed Musli_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	6.56	1	40	262.44	262.44
14	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.60	1	903	541.09	541.09
15	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.71	1	66700	47545.76	47545.76



16	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.38	1	240	91.16	91.16
17	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	0.57	1	1150	650.94	650.94
18	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.18	1	110	129.48	129.48
19	Spices & Condiments - Garlic/ Lahasun_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hecta re	1.01	1	20	20.24	20.24
Sub Total				222823	163950.14	163950.14	
Post Harvest						16395.01	
Maintenance						32790.03	
Total						213135.18	
Grand Total				222823	163950.14	213135.18	

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is vital to the agricultural production system, sustaining plant life and optimizing the use of essential inputs like seeds and fertilizers. In the Khairsthal-Tijara district, irrigation primarily relies on rainfall. As per the Report on Dynamic Ground Water Resources of Rajasthan, as on 31 March 2023, the total Annual Ground Water Recharge of the district is 26513 ham, whereas the annual extraction is 41814 ham. All the four blocks of the district are over-exploited, with stage of ground water extraction ranging from 152% (Kishangarh Bas), 154% (Kotkasim), 179% (Mundawar) and 201% (Tijara). Over-exploitation and excess use of ground water have led to substantial decline in water levels, which may ultimately result in drying up of aquifers in many areas of the district. Further, the increased use of fertilizers, poor sewerage system in urban agglomerates and industrial pollution has further caused deterioration in the quality of ground water. Given the scarcity of good-quality water and reliance on rainfall, it's essential for farmers to adopt efficient irrigation techniques like drip and sprinkler systems for all crops. While many farmers in Kotkasim and Khairsthal use sprinklers, there is an urgent need to promote micro-irrigation across all blocks. This will ensure long-term sustainability and adaptability in the district's agricultural sector.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

In areas where conventional irrigation methods are impractical constructing small-scale irrigation projects like anicuts can significantly enhance groundwater levels in nearby wells. This approach can help improve water availability for agriculture. Training field staff from banks on drip and sprinkler irrigation techniques is essential to effectively educate farmers about these practices and their benefits. Maximizing publicity for schemes provided by the Agriculture and Horticulture Department including available grants is crucial for encouraging farmer participation. Informative campaigns can help raise awareness and motivate farmers to take advantage of these resources. Additionally NGOs and farmer clubs should actively promote the adoption of drip and sprinkler irrigation systems showcasing

the advantages of these technologies such as increased water efficiency and reduced costs. This combined effort involving government support bank training and grassroots advocacy can lead to improved water management and sustainable agricultural practices in the region. By fostering collaboration among various stakeholders the district can enhance agricultural productivity while conserving valuable water resources.

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:.

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.02 Water Resources								
1	Drip Irrigation--1m*0.3mlitersize16mm-1Hectare model	ha	0.85	90	1800	1524.12	1371.70	
2	Electric Pump Sets--5.0 HP	No.	0.32	90	670	215.07	193.56	
3	Solar PV Pump Sets (DC)-- submersible pump set 12.5 HP	No.	0.79	90	1130	895.94	806.34	
4	Solar PV Pump Sets (DC)-- submersible pump set 17.5 HP	No.	0.98	90	370	361.46	325.32	
5	Solar PV Pump Sets (DC)-- submersible pump set 5.0 HP	No.	0.39	90	760	299.26	269.34	
6	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	2000	588.72	529.85	
Total					6730	3884.57	3496.11	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization plays a crucial role in enhancing crop yields and productivity, optimizing irrigation resources, and facilitating the adoption of multi-cropping patterns. It also helps reduce costs and increase farmer income. In India, the average farm power availability has significantly increased, rising from 0.48 kW/ha in 1975-76 to 1.84 kW/ha in 2013-14, and further to 2.49 kW/ha in 2018-19. To effectively cope with the increasing demand for food grains, this figure needs to reach 4.0 kW/ha by the end of 2030. This ambitious goal underscores the immense potential of agricultural mechanization, which is expected to be pivotal in doubling farmers' incomes as envisioned by the government. By adopting modern machinery and techniques, farmers can improve efficiency, reduce labor costs, and enhance overall productivity. This shift not only supports individual farmers but also contributes to broader food security and economic growth in the country. Emphasizing mechanization is essential for creating a sustainable agricultural future that meets the challenges of rising population and changing climate conditions. The Sub- Mission on Agricultural Mechanization (SMAM) enhances farm productivity in India by establishing Custom Hiring Centres (CHCs) for PACS, providing affordable access to modern machinery for farmers. This initiative boosts efficiency, reduces costs, and supports sustainable practices through training and capacity building.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Infrastructure for agricultural mechanization in Khairthal-Tijara district is robust featuring dealers for major tractor and thresher brands at block headquarters. This setup complemented by trained mechanics and accessible spare parts ensures efficient repairs and maintenance ultimately boosting farmers productivity. However the adoption of power tillers remains low despite their suitability for small and medium-sized farms. These versatile machines can assist with tasks ranging from plowing fields to transporting produce making them invaluable assets for farmers. The limited number of power tiller dealers in the district coupled with a general lack of awareness among farmers about their benefits hampers broader usage. Increasing awareness through training programs and demonstrations could help illustrate the advantages of power tillers promoting their adoption. By enhancing access to these machines and educating farmers on their benefits the district can improve agricultural efficiency and productivity ultimately supporting the livelihoods of local farmers and fostering sustainable agricultural practices.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	20	139.12	125.20
2	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	1400	674.10	606.69
3	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	2075	1443.16	1298.86
4	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1500	7222.50	6500.25
5	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	6.05	90	1000	6045.51	5440.95
6	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	930	8707.13	7836.41
Total				6925	24231.52	21808.36	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The Khairthal-Tijara district has a semiarid climate, with average rainfall of 546 mm, making it suitable for cultivating various fruits such as amla, lemon, sweet lime, peach, guava, plum, and bael. Recently, there has been a notable increase in onion cultivation during the Kharif season, reflecting local farmers' growing interest in this crop. The Orchard Department supports this initiative by offering grants for constructing onion storage facilities, which can help reduce postharvest losses. While the district is recognized for its significant mustard production, there is a pressing need to enhance farmers' knowledge and practices regarding honey bee rearing, which can improve pollination and

increase yields. Despite the sizable production of amla, the district currently lacks processing units for this fruit, limiting its value addition. Moreover, the district's proximity to Delhi presents extensive opportunities for flower and mushroom cultivation, allowing farmers to tap into lucrative markets. By diversifying their agricultural activities, local farmers can increase their incomes and enhance the sustainability of their practices. Currently, the NHB and NHM schemes are not adequately implemented in Khairthal-Tijara District, limiting support for horticultural development. This hinders access to financial aid, infrastructure, and training, impacting farmers' productivity and sustainable practices.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department along with prominent private nurseries provides saplings to local farmers contributing to the establishment of many greenhouses in recent years. They also conduct various training programs focused on greenhouse farming horticulture orchard management honey beekeeping and organic farming. However a significant challenge facing the district is the absence of pack houses for fruits and vegetables which are crucial for effective post-harvest management. This issue requires urgent attention from the Horticulture Department to ensure that produce is handled properly. Additionally the lack of fruit processing units prevents farmers from achieving optimal prices for their crops. Encouraging entrepreneurs and large-scale farmers to invest in these processing facilities is essential for enhancing the value chain and boosting farmer incomes. The Agriculture Infrastructure Fund (AIF) aims to support this initiative by financing necessary infrastructure development and improving post-harvest management. Moreover farmers engaged in beekeeping can be organized and motivated to form producer unions with the support of NGOs fostering collaboration and improving market access. By addressing these challenges and leveraging available resources the district can enhance agricultural productivity and ensure a more sustainable future for its farmers.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	280	653.13	587.82
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	500	561.76	505.57
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	520	1285.28	1156.75
4	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	500	513.60	462.24
5	Floriculture--Marigold-0.4 ha	ha	1.05	90	700	734.02	660.62
6	Floriculture-Rose-1 ha	ha	1.58	90	315	498.83	448.95



7	High density plantation-Guava-3m*3m	ha	1.83	90	380	695.29	625.76
8	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	101	270.19	243.16
9	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	210	208.97	188.07
10	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	450	702.99	632.70
11	Nursery --Nursery raising	ha	17.44	90	13	226.73	204.05
12	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	36	527.73	474.96
13	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	14	629.16	566.24
Sub Total				4019		7507.68	6756.89
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	30	129.03	129.03
Sub Total				30		129.03	129.03
Total				4049		7636.71	6885.92

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The Kairthal-Tijara district is characterized by temperate dry deciduous and thorny vegetation playing a crucial role in the region's ecosystem. The state government actively collaborates with Panchayati Raj institutions to implement various forest department schemes aimed at enhancing local greenery. Under the Green Rajasthan initiative, hundreds of thousands of saplings have been planted throughout the district with support from the Forest Department, local Gram Panchayats, Zilla Parishad, and other agencies. In FY 2025-26, the Chief Minister launched the 'Maha Vriksharopan Abhiyan - Haryalo Rajasthan,' a major tree plantation drive aimed at enhancing greenery across the state, with an ambitious goal of planting over 10 crore trees. Earlier, the Government had also announced plans to plant 50 crore saplings in Rajasthan over the next five years, along with grants for private and Panchayat nurseries. According to the National Forest Policy of 1988, ideally, 33.33% of the total area should be under forest cover, highlighting the importance of these initiatives for sustainable development and environmental health.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The state government has set up schemes to allocate fallow land to the private sector individuals or cooperative societies but the Forest Department has yet to implement any related initiatives. To promote environmental sustainability and improve local livelihoods it is essential for the department to actively encourage farmers to undertake plantation activities on these lands. Increasing awareness and providing resources can inspire farmers to engage in reforestation efforts thereby enhancing biodiversity and improving local ecosystems. Currently the district has limited nurseries catering to community needs restricting access to quality saplings and plants. Expanding the number of nurseries and enhancing their offerings could significantly benefit local farmers and residents by

providing essential resources for successful plantation projects. Strengthening connections among farmers nurseries and the Forest Department is crucial for fostering a culture of tree planting and environmental stewardship in the region. By promoting collaboration and resource sharing these efforts can lead to sustainable land management practices and improved ecological health ultimately supporting both community development and environmental goals.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant- 5m*5m	ha	0.44	90	178	78.09	70.28
2	Plantation--Neem-5m*5m	ha	0.45	90	608	271.29	244.16
3	Plantation--Shisham-6m*6m	ha	0.45	90	774	345.36	310.82
Total				1560	694.74	625.26	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

In the Khairthal-Tijara district buffaloes mainly comprise Murrah and Graded Murrah breeds while cows include Rathi Tharparkar Nagori Haryana and Gir. The goat population features Marwari Sirohi Jamnapari and Jakhrana breeds with sheep represented by Chokla Marwari and Jaisalmeri. Several registered dairy cooperative societies serve most villages promoting local dairy farming. Active dairies like Amul Lotus Gopala and Paras collect milk from various subdivisions and distribute products to Delhi and the National Capital Region.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Given the districts high milk production establishing processing units is crucial for maximizing value. Bank financing should support the development of chilling plants small processing units and mobile milk collection units to enhance operational efficiency. Additionally setting up animal disease diagnosis centers at each block level is vital for improving livestock health. Banks should actively promote large dairy unit setups and finance processing facilities recognizing the sectors growth potential. Theres also a critical need to promote indigenous cow breeds focusing on their conservation and development for sustainable climate resilient livestock farming practices in the region.

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:.



								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.07 Animal Husbandry - Dairy								
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1718	6169.20	5552.28	
2	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1850	5485.58	4937.03	
3	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	1950	897.21	807.47	
4	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa 1	1+1	2.73	90	1940	5295.77	4766.20	
5	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	200	2140.00	1926.00	
Sub Total					7658	19987.76	17988.98	
A.08 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Others	Per Anim	0.18	1	20000	3616.60	3616.60	
2	Cross bred Farming_Others	Per Anim	0.14	1	10000	1391.00	1391.00	
Sub Total					30000	5007.60	5007.60	
Total					37658	24995.36	22996.58	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census, India's poultry population reached 85.18 crore in 2019, reflecting a 16.8% increase. In the state, it stands at 1.46 crore, emphasizing the significance of poultry farming. To effectively develop the poultry industry in Kairthal-Tijara District, adopting a cluster approach is essential. This strategy ensures farmers have access to vital facilities such as hatcheries, processing units, and veterinary services. Improved coordination between the animal husbandry department and financial institutions is necessary to streamline support for this sector. A major challenge for poultry farmers is the lack of insurance coverage, which increases financial risks and discourages investment. Without insurance, farmers face uncertainties that hinder their ability to expand. Additionally, the high cost of chicken feed is a significant hurdle. The expense of quality feed can squeeze profit margins, forcing farmers to compromise on feed quality. Advocating for tailored insurance products for poultry farmers is crucial for providing the necessary security for investment and growth. Promoting local feed production or offering subsidies could also reduce costs, enhancing the viability of poultry operations. Addressing these challenges will foster a more resilient and sustainable poultry farming sector, benefiting local farmers.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

In the district, there is a robust network of veterinary facilities, including one Multi-Purpose Veterinary Hospital, 11 First-Class Veterinary Hospitals, 34 Veterinary Hospitals, 114 Veterinary Sub-Centers, and 4 Mobile Units. This ensures comprehensive veterinary care and enhances access to services, especially in remote areas. Additionally, various schemes are being implemented, such as the KCC, NLM, AHIDF and Gopal Credit Card Yojana, all aimed at supporting farmers and improving livestock management. However, the poultry sector has faced a significant decline due to banks showing reduced interest in lending to this critical area. Over the past few years, banks have shown reduced interest in lending to poultry sector. This trend is concerning for local farmers and entrepreneurs who rely on poultry farming for their livelihoods. Despite the Government of India's capital subsidy scheme (National Livestock Mission - Entrepreneurship Development Program (NLM-EDP), aimed at stimulating growth, there has been no corresponding increase in loan distribution to support the industry. Without sufficient investment, existing operations find it challenging to withstand market fluctuations and unforeseen challenges. It is essential to encourage banks to reassess their lending practices in the poultry sector by emphasizing its potential for growth. Additionally, increasing awareness of the capital subsidy scheme among farmers could stimulate demand for loans and promote investment.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	1897	5835.65	5252.08
Sub Total					1897	5835.65	5252.08
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	35	65.54	65.54
Sub Total					35	65.54	65.54
Total					1932	5901.19	5317.62

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to the 20th Livestock Census, India's total sheep population reached 742.6 lakh in 2019, marking a 14.1% increase. In the state, the sheep population is 79 lakh. The goat population stood at 1488.8 lakh, reflecting a 10.1% increase, with the state reporting 208.40 lakh. Conversely, the total pig population is 90.6 lakh, showing a decline of 12.03%, with 1.02 lakh in the state. In Khairthal-Tijara district, sheep are primarily raised for wool and meat, often serving as a supplementary income for landless laborers and shepherd communities. The prevalent breeds include Malpura and Marwari. Goat rearing, especially the Jakhrana breed, focuses on both milk and meat, contributing significantly to local

livelihoods. Pig farming, oriented towards meat production, is supported by a pig farm and training center run by the Animal Husbandry Department. Local pig farming units have emerged due to high demand for pork in urban centers like Delhi and Jaipur, although traditional practices limit commercial growth. Bank loans for pig rearing are available under schemes like the Scheduled Caste/Tribe Corporation and SGSY. Goat rearing also receives support through Farmer Producer Organizations (FPOs) backed by NABARD. Furthermore, the Central Government's 2018-19 budget announced plans to extend Kisan Credit Card (KCC) facilities to animal husbandry farmers, aiming to bolster this vital sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department in the Khairthal-Tijara district provides information on animal vaccination and health; however the existing facilities are inadequate for the districts substantial animal population. The breed improvement programs and overall animal health services in the region should be areas of focus. In some areas the Meo community traditionally engages in goat rearing but low literacy rates hinder their access to bank loans and financial support. Addressing these barriers is crucial for empowering this minority community and enhancing their economic stability. To promote sustainable livestock farming implementing schemes for sheep goat and pig rearing in clustered regions is essential. This approach would facilitate targeted resources and training ensuring comprehensive development and improving the livelihoods of farmers involved. By focusing on localized support and education the district can strengthen its animal husbandry sector and boost overall productivity fostering a more resilient agricultural economy.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	1130	1995.03	1795.51
2	Pig Breeding Unit--05 breeder female+1 male piglet (without shed)	20+2	2.25	90	80	179.88	161.92
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	300	1990.20	1791.18
Sub Total					1510	4165.11	3748.61
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	15000	224.70	224.70
Sub Total					15000	224.70	224.70
Total					16510	4389.81	3973.31

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish farming in the Khairthal-Tijara district faces significant challenges due to the limited number of reservoirs and overall rainfall. With only a few water bodies available water in most reservoirs lasts for about four to five months each year. This seasonal limitation hampers sustainable fish farming practices and reduces the sectors overall productivity. To enhance fish farming opportunities it is crucial to explore water conservation methods and develop additional water bodies. Creating more reservoirs and improving existing ones can provide a more stable environment for aquaculture enabling farmers to sustain their operations throughout the year. By investing in water management strategies the region can improve fish farming viability boost local livelihoods and contribute to overall economic development.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Fisheries Development Agency in the Khairthal-Tijara district provides essential grant-in-aid support including seeds fodder fertilizers and medicines to bolster local fish farming initiatives. Establishing effective coordination between the agency and banks can facilitate loan disbursement encouraging farmers to view aquaculture as a viable supplementary income source. To maximize the potential of fisheries its vital to allocate ponds for long-term use ensuring sustainability and enhancing productivity in fish farming. This strategic approach will not only benefit the local economy but also provide farmers with an additional revenue stream. By promoting fish farming and improving access to financial resources the district can develop a more resilient agricultural sector ultimately strengthening livelihoods and contributing to overall economic growth. Supporting these initiatives will create a robust framework for sustainable aquaculture in the region.

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:.

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.13 Fisheries								
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	13	97.37		87.62
2	Intensive Fish farming-- Poultry cum fish farming-1.0 ha pond & 500 bird broiler unit	No.	2.12	90	4	8.48		7.64
Sub Total					17	105.85		95.26
Total					17	105.85		95.26



2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In the Kairthal-Tijara district, camels and bullocks are still relevant in many agricultural operations and camel/bull carts are still relevant in some areas for carrying agricultural produce. At present, the trend of farmers towards two-wheelers has increased a lot. Farmers are able to carry out their daily tasks easily and speedily with their two-wheelers. Also, two-wheelers can easily carry the goods/load to the fields through narrow roads. With this growing demand for transportation, there is also potential for introducing high-quality breeds of animals, as improved mobility can support better livestock management, transportation of feed, and access to markets, ultimately benefiting both farmers and the local economy.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Motorcycles, in particular, have become essential for small and marginal farmers, enabling them to manage daily business activities more efficiently. This shift has led to a significant increase in motorcycle sales in the district. Banks are offering favorable financing options for these vehicles, utilizing hypothecation and registration processes through the regional traffic office. There is a steep rise in the sale of two-wheelers in the rural segment in recent years. However, these vehicles have also been financed by NBFC, NBFC-MFIs etc. at a very high rate of interest and not through banks. The banks of district shall focus upon financing of two-wheelers in district. The sale of EV vehicles has significantly picked up in recent years and even in rural areas. Since, these vehicles require higher quantum of finance, the banks shall focus on this segment.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	277	2371.12	1896.90
2	Two Wheeler Loans	No.	0.54	90	8000	4280.00	3852.00
Total					8277	6651.12	5748.90

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The Integrated Farming System (IFS) offers a transformative approach for farmers in Kairthal-Tijara addressing income instability and enhancing sustainability. By integrating multiple agricultural activities—such as crop production, livestock rearing, and agroforestry—IFS reduces reliance on single crops, mitigating risks from market fluctuations and climate change. This diversification allows farmers to generate more stable

income throughout the year while improving family nutrition through a varied diet. IFS promotes ecological balance by encouraging practices like crop rotation and intercropping which enhance soil health and biodiversity. It also addresses energy needs sustainably by incorporating biomass production providing wood for fuel and construction. With rising food demands due to population growth IFS can significantly boost food production contributing to community resilience and food security. Moreover fostering collaboration among farmers strengthens community ties facilitating resource sharing and knowledge exchange. Overall IFS not only improves individual livelihoods but also supports sustainable practices benefiting both the local economy and society at large paving the way for a more resilient agricultural landscape.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Integrated Farming Systems (IFS) synergistically combine crops, livestock, poultry and trees into a cohesive agricultural framework. Crop components can include mixed cropping, intercropping and multitier cropping which optimize land use and enhance biodiversity. Livestock such as dairy, cattle, goats, sheep and poultry provide diverse income and nutrition sources while tree components like fruit bearing trees and timber improve soil health and sustainability. Choosing an effective IFS model requires careful consideration of soil type which influences crop selection and livestock compatibility as well as rainfall patterns that affect irrigation and productivity. Understanding the cropping season duration is essential for planning. By integrating these elements farmers can enhance resource efficiency reduce waste and improve economic returns while promoting environmental sustainability. IFS boosts farm resilience and food security empowering farmers to create selfsustaining systems that meet their needs and positively impact the ecosystem. This holistic approach fosters a balanced agricultural environment contributing to the wellbeing of both farmers and their communities.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Despite advancements in agricultural production through modern technology, storage and marketing facilities in Rajasthan have not kept pace, leaving farmers vulnerable. This gap forces them to rely on intermediaries, leading to lower prices for their produce and higher profits for middlemen. Although the Rajasthan Marketing Board has facilitated local trading since 1974, the district's substantial output of mustard, wheat, millet, onions, fruits, and vegetables suffers from inadequate storage options. To address these challenges, establishing warehouses and cold storage facilities is critical. The Agricultural Infrastructure Fund (AIF) supports this need by offering a 3% interest subvention on loans up to Rs. 2 crore, encouraging investment in storage infrastructure. Additionally, the Rajasthan Agro-Processing, Agro-Business, and Agri-Export Promotion Policy of 2019 classifies processing and cold storage as eligible activities, providing state grants to promote post-harvest solutions. These initiatives are essential for enhancing farmers' incomes, improving market access, and ensuring food security. By investing in storage infrastructure, the region can empower farmers, reduce reliance on middlemen, and foster a more resilient agricultural economy. According to the Warehousing Development and Regulatory Authority (WDRA), the district has very few registered warehouses, highlighting the critical need for improved storage solutions.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Expanding storage capacity is vital for securing fair prices for agricultural products and minimizing wastage. Banks should prioritize loans for progressive farmers and large entrepreneurs focused on constructing warehouses, facilitating efficient storage solutions under AIF. The Government also runs the Agricultural Marketing Infrastructure (AMI) sub-scheme of the Integrated Scheme for Agricultural Marketing (ISAM), which offers financial assistance for constructing warehouses and godowns in rural areas to improve storage capacity.

Given the district's increasing onion cultivation, establishing dedicated onion storage and processing units is urgently needed. These facilities will enhance preservation, reduce spoilage, and enable farmers to market their produce more effectively. Investing in onion storage and processing will also create job opportunities in the local economy, promoting value addition and increasing overall profitability for farmers. Robust storage and processing infrastructure will empower farmers to navigate market fluctuations confidently, ensuring fair returns for their efforts. This holistic approach not only strengthens the agricultural economy but also supports the community at large.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	214.00	80	2	428.00	342.40
2	Godown	No.	3.75	80	11	41.20	32.95
Total					13	469.20	375.35

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The predominant soil types in the Khairthal-Tijara district are loamy and clayey loam with some areas featuring gravelly and rocky soils. The impermeable nature of these soils creates significant challenges for drainage leading to issues like waterlogging and the accumulation of salts and alkalis which can severely diminish soil productivity. Therefore effective soil conservation is essential to maximize agricultural output and land reclamation efforts are necessary to convert unsuitable land into productive farmland. To address the critical importance of soil health for crop growth the Government of India launched the "Soil Health Card Scheme" in 2015. This initiative provides farmers with soil cards that enable them to assess the quality of their soil and receive targeted recommendations for optimizing crop yields. Each soil card includes a detailed report issued every three years tailored to the specific conditions of the farmers land. By equipping farmers with the knowledge and tools to improve soil quality this initiative promotes sustainable agricultural practices and enhances overall productivity. Through these efforts the government aims to empower farmers to make informed decisions that will lead to increased crop yields and better livelihoods. Ultimately a focus on soil health will contribute to the long-term sustainability

of agriculture in the region.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Government of Rajasthan under the Rashtriya Krishi Vikas Yojana has implemented the Farm Pond (Khet Talai) scheme across all districts focusing on rainwater harvesting. This initiative provides substantial support covering 60 of the total cost along with an additional 10 grant from the state for all categories of farmers. The maximum subsidy is Rs. 63000 for a basic pond and Rs. 90000 for a pond with plastic lining (300 micron adhering to BIS norms) whichever is lower. This scheme is designed to enhance water conservation and improve irrigation availability crucial for agricultural sustainability. By facilitating the establishment of farm ponds the government not only aids farmers in boosting productivity but also contributes to better resource management in the district.

Meanwhile, NABARD is implementing a Watershed Project in Jhiwana Khor Kalan village, located in the Tijara Block, to promote sustainable water management, enhance water conservation, and boost agricultural productivity. The project addresses key challenges like soil erosion, water scarcity, and inefficient irrigation, helping optimize water resources, develop water storage infrastructure, and promote better farming practices, ultimately ensuring long-term agricultural sustainability in the region. Effective utilization of these initiatives can significantly enhance agricultural resilience and support the livelihoods of local farmers ensuring a more sustainable and prosperous future for the region.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	40	69.00	62.08
Total				40	69.00	62.08	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

This section highlights key agricultural infrastructure aimed at enhancing productivity including e-NAM, tissue culture, agricultural biotechnology, seed production, bio-pesticides and vermicomposting. The e-NAM platform creates a nationwide network of online agricultural markets enabling farmers to connect with buyers beyond their states and boosting market participation. Funded by the Government of India it provides a "plug-in" option for both regulated and private markets ensuring compliance with state regulations through specialized software.

Tissue culture allows for the rapid propagation of disease-free plants enabling the production of millions of high-quality plants from healthy tissue which ensures consistent quality and yield. However low awareness of organic fertilizers and bio-pesticides in the

district hinders organic farming adoption. The Agriculture Department promotes the use of bio-fertilizers and green manures at subsidized rates to encourage adoption. Farmers predominantly rely on traditional seeds for crops like wheat and mustard but the Agriculture Department meets only a fraction of the demand leading to quality issues. Banks should consider providing loans for seed procurement.

Finally vermicomposting transforms organic waste into nutrient-rich fertilizer enhancing soil fertility and supporting sustainable practices ultimately improving crop yields for local farmers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Rajasthans integration of 145 mandis into the e-NAM platform including one in the Khairthal-Tijara district marks a significant step forward in enhancing market accessibility for local farmers. This initiative has been bolstered by a recent licensing drive from the Ministry of Agriculture and Farmers Welfare which has led to the registration of numerous farmer producer associations on e-NAM opening up new avenues for online trading and expanding market reach.

Promoting vermicomposting is crucial for sustainable farming practices as it improves soil health and boosts crop productivity. The Agriculture and Horticulture Departments should actively engage with farmers to encourage the adoption of vermicomposting emphasizing its numerous benefits. Additionally providing incentives for farmers to establish bio-fertilizer and vermicomposting units can facilitate a shift towards organic farming. Such support not only enhances soil fertility but also contributes to a more resilient agricultural ecosystem in the district. By fostering these initiatives the region can promote sustainable agricultural practices that empower farmers improve their livelihoods and ensure long-term environmental health.

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:.

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.03 Agriculture Infrastructure - Others								
1	Seed Processing	No.	10.70	90	5	53.50	48.15	
2	Tissue Culture	No.	6.42	90	5	32.10	28.90	
Total					10	85.60	77.05	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management are vital for enhancing the value of agricultural products and creating employment opportunities in the district. The potential for agro and food processing is substantial with both the Government of India and state governments prioritizing their development. Initiatives such as agricultural export zones food parks and

contract farming aim to stimulate growth in these sectors.

However despite significant investment potential progress in production post-harvest management processing and marketing—including exports—has been modest with no operational agro and food processing units currently in the district. Rajasthan boasts a diverse agricultural landscape leading in coarse grains and ranking third in gram production along with robust outputs in mustard, millet, jowar, fenugreek, coriander, milk, meat and wool. The state government provides support through grants for spice export transportation and subsidies for fruits and vegetables.

To fully capitalize on this agricultural production establishing processing units in the district is essential. This would not only add value to local produce but also ensure that farmers receive fair prices thereby enhancing their income and contributing to the regions economic development. Promoting investment in food processing could strengthen the agricultural value chain and improve food security ultimately fostering a more resilient and prosperous agricultural ecosystem.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

To enhance farmer engagement and create job opportunities, the "Rajasthan Agricultural Processing, Agricultural Trade, and Agricultural Export Promotion Policy – 2019" focuses on building essential supply chains and infrastructure for agricultural industrialization. This policy aims to increase farmers' incomes and deliver high-quality products by emphasizing value addition and minimizing post-harvest losses, thereby improving rural livelihoods. It encourages the adoption of modern technologies and supports small-scale agro-processing units, enhancing global competitiveness and promoting the export of value-added agricultural products. Training for researchers, extension workers, entrepreneurs, and farmers is crucial to achieving these objectives.

The PM FME scheme, launched in 2020, aims to attract investments of Rs. 35,000 crore and create 9 lakh skilled jobs. Micro units can access a credit-linked capital subsidy of 35% on eligible project costs, while self-help groups (SHGs) receive assistance for startup capital. Under the PMKSY, various sub-schemes focus on infrastructure development, enhancing food processing capacity, and cold chain management. Local NGOs are encouraged to train women in SHGs in fruit processing, while the Horticulture Department identifies surplus production areas and collaborates with banks to create targeted action plans. Together, these initiatives foster a more robust agricultural ecosystem, benefiting farmers and the wider community.

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:.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	53.50	80	221	2193.50	1754.80
2	Dairy Processing Unit	No.	53.50	80	152	8132.00	6505.60
3	Dal/ Pulses Mill	No.	26.75	80	20	535.00	428.00
4	Fruit Processing	No.	26.75	80	9	240.75	192.60

5	Honey & Honey Products	No.	10.70	80	40	428.00	342.40
6	Meat & Poultry Processing	No.	53.50	80	36	1926.00	1540.80
7	Oil Extraction	No.	10.70	80	340	3638.00	2910.40
8	Vegetable Processing	No.	26.75	80	55	1471.25	1177.00
Total					873	18564.50	14851.60

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The agricultural economy in the Kairthal-Tijara district relies on five interlinked components: effective management of agricultural inputs, technology transfer, timely access to institutional finance, risk mitigation through supplementary activities and robust agricultural production. Achieving balanced development requires synchronized marketing strategies with various agricultural institutions playing critical roles including primary cooperative societies agricultural clinics agribusinesses microfinance institutions and farmer producer organizations.

Strengthening microfinance institutions is vital for enhancing livelihoods by providing necessary microloans. All Primary Agricultural Cooperative Societies (PACS) in the district have been integrated into the District Cooperative Banks three-tier structure. This integration facilitates access to loans from multiple financial institutions enhancing financial empowerment. This improved access to credit boosts operational capabilities and drives sustainable growth in agriculture ultimately improving local farmers livelihoods.

By fostering community resilience and ensuring long-term economic stability these initiatives support a thriving agricultural ecosystem enabling farmers to adapt to challenges and capitalize on opportunities in the market.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

To strengthen the agricultural ecosystem in the Kairthal-Tijara district enhancing Agricultural Clinics and Agribusiness Centers (ACABCs) is essential. The Credit Linked Capital Subsidy Scheme which offers subsidies of 36% to 44% serves as a significant financial incentive for establishing these centers. However many agricultural graduates trained to set up agriclinics face challenges in obtaining sufficient bank support limiting their effectiveness. These agriclinics have the potential to become vital retail outlets for fertilizers and seeds while also offering extension services. Addressing low technical efficiency and inadequate returns is crucial for their success. Diversifying business models enhancing consultancy services and providing tailored credit counseling are key strategies for improvement. Building partnerships with banks will further ensure their financial sustainability. NABARD-sponsored NABCONS can play a pivotal role by offering small-scale consultancy helping graduates navigate market challenges and enhance operational efficiency. This collaborative effort can significantly boost agricultural productivity and foster community resilience ultimately contributing to a more sustainable agricultural landscape in the region.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table:.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	10.70	90	116	1241.20	1117.08
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	80	1712.00	1369.60
5	Loans to Agri. Start-ups	No.	53.50	80	75	4012.50	3210.00
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	107.00	80	11	1177.00	941.60
4	Loan to PACS/ FSS/ LAMPS	No.	21.40	80	30	642.00	513.60
Total					312	8784.70	7151.88

Transforming Agricultural Finance - Enhancing MISS-KCC limit to Rs. 5 lakh

The Modified Interest Subvention Scheme (MISS) offers concessional Short-term Agri-loans to farmers for crop and allied activities providing a 7 interest rate on loans up to Rs. 3.00 lakh with an additional 3 subvention for timely repayment reducing the effective rate to 4. MISS also includes post-harvest loans against NWRs for small farmers with KCCs.

With a significant increase in the loan limit under the Modified Interest Subvention Scheme from Rs. 3 lakh to Rs. 5 lakh; this year's budget underscores the government's commitment to empowering farmers and boosting agricultural productivity.

By increasing financial support under the Union Budget 2025-26 the government is reinforcing its commitment to empowering farmers. These initiatives not only promote agricultural growth but also enhance rural livelihoods paving the way for a resilient and self-sufficient farming community in India.



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Rural communities in India face significant challenges including family fragmentation, declining agricultural incomes and labor displacement prompting many to seek better opportunities in urban areas. Promoting micro small and medium enterprises (MSMEs) at the village tehsil and block levels can effectively absorb this displaced labor force and stimulate local economic growth. In the Khairthal Tijara district the need for nonagricultural activities is increasingly urgent with 60 to 65 percent of farmers requiring supplemental income due to shrinking land holdings. MSMEs provide a viable solution creating jobs with minimal capital investment and facilitating the industrialization of rural areas thereby enhancing economic stability. The District Industries Centre in Bhiwadi plays a crucial role by supporting the establishment of local industry clusters creating market linkages and promoting selfemployment. The district boasts a diverse industrial landscape including sectors like auto components engineering and various exportoriented units with notable companies such as Orient, Ray Ban, Jaquar and Co. Ltd. and Gillette India. By prioritizing the development of MSMEs KhairthalTijara can harness local resources and talent providing sustainable livelihoods and reducing unemployment. This approach fosters longterm economic resilience and growth in the region empowering the local population and contributing to the overall economic health of the district.

3.2 Infrastructure and linkage support available, planned and gaps

Khairthal-Tijara district has witnessed the establishment of numerous industrial areas with plans for further development aimed at enhancing the local economy. The Rajasthan Investment Promotion Scheme (RIPS) 2024 is a key initiative aimed at improving the ease of doing business. Designed to attract substantial investment from both domestic and international enterprises, RIPS 2024 is poised to drive economic growth and make Rajasthan a more competitive investment destination. Key stakeholders—including the Industries Department Khadi Commission/Board NGOs RIICO and RFC—must actively promote relevant schemes by organizing periodic camps in collaboration with local banks within Panchayat Samiti and municipal areas. Banks play a vital role in advancing loan schemes tailored for working capital in the non-agricultural sector. Increasing the issuance of self-employment and artisan credit cards is essential for providing vital working capital to entrepreneurs.

The District Industries Centre should spearhead initiatives to establish new clusters specifically for artisans focusing on traditional sectors such as carpet weaving leather goods sculpture and terracotta. This targeted approach not only promotes local craftsmanship but also encourages innovation and entrepreneurship among artisans helping to revitalize these industries.

Additionally enhancing training programs and workshops can equip local artisans with modern techniques and business skills enabling them to compete effectively in broader markets. The MSME Technology Centre in Bhiwadi can also play a crucial role in providing necessary training and resources. By strengthening these collaborative efforts district can drive substantial economic growth and create sustainable livelihoods for its rural workforce. Empowering local artisans and entrepreneurs will also enhance the districts economic landscape.

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:-

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	16	40000.00	32000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	2600	68000.00	54400.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	62	31000.00	24800.00
Sub Total					2678	139000.00	111200.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1000.00	80	52	52000.00	41600.00
2	Manufacturing Sector - Working Capital-Micro	No.	50.00	80	4255	52350.00	41880.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	80	91	9100.00	7280.00
Sub Total					4398	113450.00	90760.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	15	150.00	120.00
2	Overdraft to PMJDY Account Holders	No.	0.10	100	40000	4000.00	4000.00
Sub Total					40015	4150.00	4120.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Micro	No.	50.00	80	5400	251000.00	200800.00
2	Service Sector - Term Loan-Small	No.	500.00	80	27	13500.00	10800.00
3	Trading Units - Term Loan-Micro	No.	10.00	80	1930	19300.00	15440.00
4	Trading Units - Term Loan-Small	No.	500.00	80	312	156000.00	124800.00
Sub Total					7669	439800.00	351840.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	5.00	80	5400	31600.00	25280.00
2	Service Sector - Working Capital-Small	No.	100.00	80	310	31000.00	24800.00
3	Trading Units - Working Capital-Micro	No.	15.00	80	2760	41400.00	33120.00
4	Trading Units - Working Capital-Small	No.	100.00	80	320	32000.00	25600.00
Sub Total					8790	136000.00	108800.00
Total					63550	832400.00	666720.00



Budget 2025-26: Fueling MSME Expansion

To help MSMEs scale operations and access better resources the investment and turnover limits for classification have been increased by 2.5 times and 2 times respectively. This is expected to improve efficiency technological adoption and employment generation.

The credit guarantee cover for micro and small enterprises has been increased from Rs. 5 crore to Rs. 10 crore enabling additional credit of Rs. 1.5 lakh crore over five years.

A new customized Credit Card scheme will provide Rs. 5 lakh in credit to micro enterprises registered on the Udyam portal with 10 lakh cards set to be issued in the first year.

Furthermore the government's ongoing initiatives like Udyam Registration PM Vishwakarma PMEGP SFURTI and the Public Procurement Policy continue to demonstrate a committed effort towards integrating and empowering MSMEs.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports are a crucial part of India's economic framework driving growth maintaining a healthy trade balance and bolstering foreign exchange reserves. They significantly influence the industrial landscape highlighting the importance of high product quality competitive pricing and effective packaging to succeed globally. Robust export growth is recognized as a national priority by both the Government and export agencies.

To reduce dependence on raw material exports and promote self-sufficiency initiatives like the "Make in India" campaign aim to establish India as a globally recognized brand. The Reserve Bank of India introduced the export financing scheme in 1967 offering exporters short-term working capital at international interest rates through mechanisms such as Pre-shipment and Post-shipment Credit.

In a move to streamline export procedures the Government of India has simplified documentation reducing it to just three key documents for export credit: the Bill of Lading or Airway Bill the Commercial Invoice cum Packing List and the Shipping Bill or Export Bill. This simplification enhances efficiency and reduces the administrative burden on exporters making the process more accessible.

Furthermore the Foreign Trade Policy 2015-20 seeks to diversify India's export markets and products thereby enhancing the country's overall export potential. This comprehensive strategy reflects the governments commitment to nurturing a dynamic export sector contributing to India's economic resilience and global competitiveness. By empowering exporters investing in infrastructure and simplifying processes India can strengthen its position in the international market driving sustainable economic growth and elevating its global standing.

4.1.2 Infrastructure and linkage support available, planned and gaps

Bhiwadi and Tijara host numerous industrial units many of which are actively engaged in exporting. However agrobased industries in the region have yet to fully capitalize on export opportunities. Enhancing their participation is crucial for diversifying the local economy and leveraging the areas agricultural strengths. Exporters are strongly encouraged to utilize the export credit insurance services offered by the Export Credit Guarantee Corporation (ECGC). These services protect against risks such as payment defaults currency fluctuations and political instability which can deter businesses from entering international markets. Additionally MSME and export organizations must prioritize comprehensive training programs tailored for micro small and medium exporters. These programs should cover essential topics including accurately completing export documentation understanding international trade regulations developing competitive pricing strategies and conducting effective market research. By equipping local exporters with these skills and knowledge organizations can empower them to make informed decisions and successfully navigate the complexities of global trade. Networking events workshops and mentorship programs can also provide valuable platforms for knowledge exchange and partnership opportunities fostering innovation and market expansion. By addressing these critical areas promoting export credit insurance offering targeted training and encouraging industry collaboration the district can significantly expand its export base. This holistic approach will strengthen the local economy and enhance the districts integration into the global market driving sustainable growth and creating new job opportunities for the community. Export credit up to Rs 50 crore reckon under priority sector credit. Automobile



Parts is ODOP for the district and its export potential may be realized with necessary credit support.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	200.00	75	4	800.00	600.00
2	Export Credit -Pre Shipment Export Credit	No.	200.00	75	8	1600.00	1200.00
Total					12	2400.00	1800.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The Education Loan Scheme aims to provide essential financial support from banks to deserving and meritorious students pursuing higher education both in India and abroad. This initiative ensures that every eligible student has access to affordable financial assistance empowering them to achieve their academic goals without financial constraints. Following the guidelines of the Reserve Bank of India loans up to Rs. 25 lakh for educational purposes including professional courses are classified as priority sector lending. This classification underscores the importance of education in fostering economic and social development reflecting the government's commitment to making higher education accessible to all. Vocational courses are particularly significant representing an important investment in education that contributes to national and state advancement. Educated individuals with practical skills are vital for national progress driving innovation productivity and economic growth. To enhance support for this crucial sector the credit potential assessment has been improved allowing for a more comprehensive evaluation of the financial needs of students pursuing vocational training. This ensures that aspiring students can secure the funding necessary to complete their education cultivating a skilled workforce aligned with the evolving job market demands. By facilitating access to education loans the scheme not only empowers individual students but also promotes a culture of higher education across the nation. Ultimately this initiative contributes to the country's overall development fostering a more educated and skilled populace capable of driving sustainable growth and innovation benefiting society as a whole.

4.2.2 Infrastructure and linkage support available, planned and gaps

Since the district was recently carved out from the blocks of Alwar it faces significant challenges in establishing a robust education system particularly regarding technical institutions. There is an urgent need for professional colleges such as government and private polytechnic institutes as well as B.Ed colleges to meet the educational aspirations of local students. While some government and private schools exist the current infrastructure

is inadequate to satisfy the high demand for quality education. Many families are compelled to send their children to Jaipur and Delhi seeking better educational opportunities. This reliance on external institutions not only places a financial burden on families but also leads to a loss of local talent as skilled students migrate in search of better prospects. To address this critical gap substantial investment in expanding educational infrastructure is essential. Establishing more schools and vocational training centers will provide students with access to quality education closer to home fulfilling immediate needs while contributing to the districts overall development. A comprehensive education system that includes technical training will equip students with practical skills and knowledge preparing them for the job markets demands. Collaborations with industries can offer students internships and hands-on training bridging the gap between education and employment. This holistic approach will empower families encourage long- term growth and transform the district into a hub for quality education and skill development ensuring a brighter future for all. By prioritizing education the district can pave the way for sustainable economic advancement and improved quality of life for its residents.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	2.50	90	360	900.00	810.00
Total					360	900.00	810.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human necessity serving both as a consumer good and a capital asset. Investment in public housing enhances welfare and stimulates local economic development. The primary goal of public housing is to provide essential living spaces for families often referred to as "core housing" or "starter housing" which includes basic amenities like limited living space and sanitation facilities. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.) This initiative underscores the governments commitment to improving living conditions for vulnerable populations and making affordable housing accessible to all reinforcing social equity. Investing in public housing not only addresses immediate needs but also promotes longterm economic growth by creating jobs and enhancing urban infrastructure. Loans for purchase or construction of a dwelling unit qualify as priority sector if the loan amount does not exceed ₹50 lakh in centres with population above 50 lakh, ₹45 lakh in centres between 1050 lakh, and ₹35 lakh in centres below 10 lakh. For repairs to damaged units, eligible limits are ₹15 lakh, ₹12 lakh, and ₹10 lakh respectively. In all cases, the total cost of the dwelling unit must not exceed ₹63 lakh,

₹57 lakh, and ₹44 lakh for the respective population categories.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector faces significant challenges that hinder growth and accessibility for many families. In districts adjacent to Delhi rising land and construction costs present major barriers making homeownership difficult for low- and middle-income households. Limited microfinance options restrict access to affordable financing while inadequate financial assistance for purchasing housing sites complicates the process further. To address these issues simplifying procedures is essential. The lengthy gestation period for housing projects often lasting six to eight years exacerbates the housing shortage. Additionally the requirement for multiple approvals from various authorities can extend project timelines by two to three years creating bureaucratic hurdles that delay development. Streamlining these processes—such as reducing the number of approvals needed and fostering collaboration between government agencies and private developers—can enhance efficiency and accelerate project completion. Expanding access to microfinance along with incorporating modern construction technologies will empower families and promote affordable housing solutions. These measures will not only contribute to economic development but also improve living standards for all. By making housing more accessible and efficient we can create healthier communities and pave the way for a brighter future. Investing in these initiatives is crucial for addressing the pressing housing challenges that many families face today.

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:.

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)- Metropolitan Centre	No.	25.00	90	1000	25000.00	22500.00	
2	Repair of Dwelling Units- Metropolitan Centre	No.	4.00	90	155	620.00	558.00	
Total					1155	25620.00	23058.00	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure is essential for agricultural development and economic progress in a district. Key components include transport roads, irrigation systems to enhance crop yields, and reliable drinking water sources. Access to healthcare boosts workforce productivity, while educational institutions empower farmers with modern practices. Communication networks provide vital market information, enabling farmers to secure better prices. Agro-processing facilities add value to raw products, create jobs, and stimulate local economies. Khairthal-Tijara, recently carved out from Alwar District, is in the early stages of development and faces the challenge of building its infrastructure, which will take time. Enhancing transportation networks, improving healthcare facilities, and expanding educational institutions are crucial to meet the needs of its growing population. Given the region's reliance on farming, developing agricultural infrastructure is particularly important. Investments in storage facilities, irrigation systems, and market access are essential to support local farmers and boost productivity. By leveraging its agricultural potential, the district can attract investment and promote economic growth. Community engagement and planning will be vital to ensure that the infrastructure developed meets residents' needs and fosters sustainable growth, making Khairthal-Tijara a model for other emerging districts.

5.1.2 Infrastructure and linkage support available, planned and gaps

Rajasthans rural infrastructure development has several critical gaps that need to be addressed for sustainable growth. One major issue is water scarcity with the state holding only 1.16% of the nations surface water despite comprising 10.4% of its area. Enhancing water conservation methods such as rainwater harvesting and the implementation of efficient irrigation systems is essential to combat this challenge. Adopting modern techniques like drip and sprinkler irrigation can further optimize water use and promote sustainable agricultural practices. In addition road connectivity must prioritize remote and underserved areas improving access to markets and essential services thereby better integrating rural economies. Investment in agro-processing facilities can create jobs add value to raw agricultural products and reduce post-harvest losses ultimately boosting local livelihoods. Expanding public-private partnerships (PPPs) is another vital strategy to attract private investment and expertise alleviating the financial burden on public resources. Furthermore targeted agricultural training programs are crucial for equipping farmers with modern practices and technologies enhancing productivity and profitability. Healthcare accessibility remains a pressing concern; improving services through mobile health units or telemedicine can address gaps in rural healthcare delivery. Strengthening communication infrastructure is also vital as it enables farmers to access market information and agricultural advice empowering them to make informed decisions. Finally establishing a robust monitoring and evaluation framework for infrastructure projects will ensure their effectiveness and promote continuous improvement. Involving local communities in the planning process can lead to more relevant and accepted infrastructure solutions that cater to specific needs.

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

The Rural Infrastructure Development Fund (RIDF) in India offers a wide array of benefits that extend beyond irrigation, rural roads, and bridges, significantly enhancing rural communities. One major impact is improved access to education, with RIDF funding the construction of schools, leading to higher enrollment and better educational outcomes. Healthcare services also benefit, as investments in clinics and hospitals improve access to medical care and health outcomes. RIDF supports skill development centers that equip rural youth with vocational training, increasing employability and fostering entrepreneurship. Water supply and sanitation initiatives enhance public health by reducing waterborne diseases and promoting hygiene. The fund also backs renewable energy projects like solar installations and biogas plants, providing sustainable energy solutions and decreasing reliance on fossil fuels. Investments in agroprocessing facilities add value to agricultural products, create jobs, and minimize postharvest losses. Improved communication infrastructure enhances connectivity, enabling farmers to access vital market information and agricultural advice. Overall, RIDF is crucial for sustainable rural development in India.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The status of social infrastructure involving bank credit in the Khairthal-Tijara district of Rajasthan reflects a critical need for enhanced financing to support various initiatives. While public investment has laid some groundwork the reliance on bank credit is essential for further developing essential services such as education healthcare and sanitation. Currently access to bank loans for social infrastructure projects remains limited often due to stringent lending criteria and a lack of tailored financial products. Educational institutions in the district such as schools and vocational training centers require funding for expansion and modernization. Similarly healthcare facilities need investment to improve services and infrastructure which can be facilitated through targeted bank loans. However many local entrepreneurs and NGOs struggle to secure financing due to perceived risks and insufficient collateral. Efforts are being made to promote greater access to bank credit particularly for private sector initiatives. Financial institutions are encouraged to develop specialized loan schemes aimed at social infrastructure projects. Additionally government initiatives such as interest subsidies or guarantees can help mitigate risks for lenders thereby promoting investment. Overall enhancing the status of social infrastructure through improved access to bank credit is vital for the development of district. By fostering collaboration between banks government agencies and private entities the district can make significant strides in improving living conditions and supporting community well-being.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has a basic network of educational institutions, including primary and secondary schools and a few vocational training centers aimed at enhancing access to education. Healthcare facilities, such as primary health centers, provide essential services but often struggle with staff shortages and inadequate supplies. Government initiatives are planned to expand these services, focusing on improving educational facilities and healthcare access, alongside better connectivity through road improvements. However, notable gaps remain; many rural areas lack sufficient healthcare services, leading to long travel times for essential medical care to Jaipur or Delhi. Educational institutions frequently face infrastructure deficits, such as inadequate classrooms and resources. Additionally, sanitation facilities are insufficient, posing health risks to the community. To

effectively address these challenges, increased investment is crucial, particularly in enhancing bank credit availability for social projects. Targeted government programs that promote public-private partnerships can help bridge these gaps, ultimately improving social infrastructure and the quality of life for residents in Kotputli-Behrur. By fostering collaboration and investment, the district can better meet the needs of its community.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	2.00	80	40	80.00	64.00
Total					40	80.00	64.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

India possesses significant reserves of energy resources particularly in renewable energy with Rajasthan benefiting greatly from its abundant solar and wind potential. The distribution of the country's total installed energy generation capacity is predominantly thermal followed by hydro nuclear and renewable sources. Within the renewable segment solar and wind energy are critical contributors especially given Rajasthans favorable climate conditions.

The state of Rajasthan boasts abundant natural resources such as wind and solar energy. Renewable energy options like biogas and solar energy are gaining popularity in the district due to their sustainability and effective waste management practices. India stands as one of the leading countries in the substantial production of energy from renewable sources. Moreover increasing reliance on renewable energy can significantly reduce dependence on conventional fossil fuels leading to lower energy costs and enhanced environmental sustainability. Implementing decentralized renewable energy projects can empower local populations creating job opportunities and promoting energy security. By focusing on renewable energy infrastructure Rajasthan can enhance energy access in rural regions fostering inclusive growth and contributing to Indias broader goals of sustainable development and energy transition. This strategic approach will not only provide immediate benefits but also lay the groundwork for a more resilient and self-sufficient energy future.

5.3.2 Infrastructure and linkage support available, planned and gaps

Rajasthan ranks second among Indian states in installed renewable energy capacity, with 38,168 MW, representing 16% of India's total renewable energy installation. The state has the highest annual growth rate in renewable energy capacity among major states, and leads in solar power installation with 32,317 MW, ahead of Gujarat at 21,905 MW thanks to more than 320 sunny days per year. Despite these achievements, challenges remain in grid connectivity, infrastructure, regulatory hurdles, and limited financial incentives, which

hinder further growth. Addressing these gaps through better storage solutions, infrastructure upgrades, and community awareness is critical. The PM Surya Ghar Muft Bijli Yojana, part of Rajasthan's renewable push, aims to provide 300 units of free electricity per month to one crore households by installing rooftop solar panels. The scheme not only reduces dependence on conventional energy but also offers financial incentives. The Central Government will provide up to 40% in subsidies for installation, along with concessional bank loans, ensuring minimal cost burden on citizens. Households can also earn money for surplus electricity generation, further encouraging renewable energy adoption.

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:.

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	2.00	90	28	56.00	50.40
2	Solar Energy-Roof Top Solar PV System with Battery	No.	6.00	90	3200	19200.00	17280.00
Total					3228	19256.00	17330.40



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	70	14.850000	12.9092
B	Ongoing tranches	103	55.800000	46.3567
	Total (A + B)	173	70.650000	59.2659

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	38	9.047600	8.5075
B	Rural roads & bridges	80	39.793800	31.7826
C	Social Sector	55	21.812500	18.9758
	Total (A + B + C)	173	70.653900	59.2659

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

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

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	e-vikas kendra	1	Enhances digital literacy, access to government services, and economic opportunities in rural areas.	1	25
2	Education Institution	29	Construction of schools will improve the education system of the district.	29	737



3	Infrastructure for Veterinary Hospitals	19	Improved Veterinary services in the district	19	520
4	Construction of CHC,PHC, SHC	6	Improvement in medical facility in the district	6	900

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In a developing country such as India, infrastructure development predominantly relies on public investment, with minimal involvement from the private sector due to high initial costs, substantial risks, and escalating capital expenses. Enhancing basic amenities is crucial to improving living standards in rural areas. Both the Central and State Governments have adopted policies aimed at augmenting public and private investments to bolster the development of essential facilities. This initiative aims to expand access to infrastructure such as roads, clean drinking water, healthcare, education, energy, and housing in rural regions. The SHG Bank Linkage Program (SHGBLP), launched in 1992, aims to provide accessible and affordable banking services to underserved communities, evolving into the world's largest microcredit initiative. By March 31, 2024, the program had linked 144.21 lakh SelfHelp Groups (SHGs) for savings and 77.41 lakh SHGs for credit, reaching 17.75 crore households. NABARD's Joint Liability Groups (JLGs), introduced in 2006, address the credit needs of tenants, sharecroppers, and small farmers. As per data provided by Rajeevika, 3463 SHGs have been formed in the district of which 3383 have been credit linked with an average loan per SHG of Rs. 2.15 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

In the district, the reluctance of several banks, especially commercial ones, to extend loans to Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) presents a significant challenge to financial inclusion. A major issue remains the lack of comprehensive data on landless farmers in the district, which hinders the development of targeted initiatives for this vulnerable group. To address this, the Agriculture Department should prioritize compiling detailed block-wise data on landless farmers, enabling the creation of tailored financial products and services. By overcoming the reluctance of banks to lend and addressing data gaps, the district can enhance agricultural development and empower marginalized communities. Additionally, NABARD's livelihood generation programs, such as LEDP, MEDP, and M-Suvidha, play a vital role in empowering micro-entrepreneurs and artisans by providing them with skills, financial support, and resources for sustainable income generation.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.00	100	2000	2000.00	2000.00
2	Individuals/ Individual members of SHGs	No.	1.00	100	2000	2000.00	2000.00
Total					4000	4000.00	4000.00



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Promoting sustainable agricultural practices is vital for boosting productivity and increasing farmers incomes enhancing their ability to repay loans. Methods like crop rotation organic farming and efficient water use—such as drip irrigation—improve soil health and resilience against climate change. These practices reduce reliance on costly chemical inputs and diversify crops providing more stable incomes. As farmers experience higher yields and lower expenses their financial stability grows supporting both individual livelihoods and the agricultural sector overall.
2. FPO play a crucial role in increasing farm credit in the district by enhancing collective bargaining power and facilitating access to financial resources. By grouping farmers FPOs enable them to present a unified front to lenders making it easier to secure loans and better terms. Additionally FPOs can help members access government schemes that provide interest subsidies and guarantees reducing risks for banks. This collective approach not only improves financial stability for individual farmers but also strengthens the overall agricultural economy in the region.
3. Fostering partnerships between agricultural departments and local banks is essential for creating customized loan products that meet the unique needs of farmers in the district. By collaborating these entities can design financial solutions that consider local agricultural practices crop cycles and risk factors. Tailored loan products can offer flexible repayment schedules and lower interest rates making credit more accessible. This approach not only empowers farmers to invest in sustainable practices but also strengthens the rural development and economic stability.
4. Integrating technology like mobile banking and digital platforms for loan applications significantly streamlines access to credit especially for tech-savvy younger farmers. These innovations make the loan process more efficient and user-friendly reducing barriers to financing. Additionally utilizing data analytics helps lenders assess risks and understand farmers repayment capabilities better. This informed approach enables banks to make prudent lending decisions minimizing risks while promoting greater financial inclusion in the agricultural sector.
5. Organic farming positively impacts farm credit by boosting farmers income potential and sustainability. With rising demand for organic produce farmers can secure higher prices making them more appealing to lenders. Customized loans for organic practices help cover certification and input costs easing the transition from conventional methods. Training and resources also enhance farmers creditworthiness fostering financial stability and driving growth in both the agricultural sector and rural economies.
6. Advocate for government-backed loan schemes that provide guarantees to banks for loans given to landless farmers. This reduces the risk for banks and encourages them to lend.
7. Implement programs that help farmers understand and improve their credit scores making them more attractive to lenders.
8. A unified portal for farmers can serve as a comprehensive resource for addressing all



agricultural challenges. This platform would provide access to information resources and support for issues ranging from crop management and market trends to financial assistance and weather updates.

2. Water Resources

1. Promoting drip and sprinkler irrigation systems is crucial for optimizing water use in agriculture particularly in water-scarce regions like Khairthal-Tijara. Drip irrigation delivers water directly to plant roots minimizing evaporation and runoff thereby reducing wastage. Sprinkler systems efficiently cover larger areas ensuring even distribution. Both methods enhance crop yield by providing consistent moisture enabling better resource management and promoting sustainable farming practices for improved productivity.
2. Encouraging farmers to diversify crops that require less water is essential particularly in water-scarce regions like Khairthal-Tijara. By introducing drought-resistant varieties and alternative crops farmers can reduce overall water demand while maintaining productivity. This diversification not only conserves water but also enhances resilience against climate variability and market fluctuations. Adopting such strategies helps create sustainable farming systems that ensure food security and economic stability.
3. Conducting training programs for farmers on efficient water management practices is vital for sustainable agriculture especially in water-scarce areas like Khairthal-Tijara. These programs should focus on crop selection based on water availability teaching farmers to choose drought-resistant varieties. Additionally workshops on conservation techniques such as rainwater harvesting and efficient irrigation methods can empower farmers to optimize water use enhance productivity and ensure long-term resource sustainability.
4. The State government should prioritize micro irrigation to combat water scarcity and boost agricultural productivity. Promoting these technologies through financial incentives subsidies and training programs can facilitate adoption among farmers fostering sustainable practices and enhance resilience to climate challenges.
5. As all blocks in the district have water table as over-exploited, establish a system for monitoring water resources usage and quality enabling informed decision-making and policy formulation.
6. Set up demonstration farms that showcase efficient water management practices and technologies providing farmers with practical examples to replicate.

3. Farm Mechanisation

1. FPOs can establish custom hiring centers in strategic locations to minimize travel time and enhance machinery access for farmers. Partnering with local dealers will enable FPOs to offer a variety of equipment viz. tractors, power tillers, irrigation pumps, sprayers, duster, harvesters and thresher based on demand. A user-friendly booking system and training sessions on machinery use will ensure effective utilization ultimately boosting productivity and reducing costs for farmers. Regular feedback will refine services and support future growth.
2. Promoting smart farming technologies like precision agriculture and drones can greatly enhance efficiency and yield for farmers. Precision agriculture uses data analytics to optimize inputs such as water, fertilizers and pesticides applying them only where necessary. Drones provide aerial imagery for crop monitoring enabling timely interventions and minimizing resource waste. By offering training sessions and demonstrations farmers

can learn to effectively integrate these technologies into their practices leading to sustainable growth and increased productivity.

3. Advocating for policies that promote mechanization is crucial for modernizing agriculture. Propose tax incentives for farmers purchasing machinery and investing in agricultural technology. Such policies can lower costs enhance productivity and encourage innovation ultimately leading to more sustainable farming practices and increased yields.

4. Facilitating easy access to credit for farmers is essential for purchasing agricultural machinery. Offering low-interest loans and flexible repayment terms can empower farmers to invest in modern equipment enhancing productivity and efficiency. Collaborating with financial institutions to create tailored loan programs will ensure that farmers can access the resources they need without financial strain ultimately supporting sustainable agricultural growth.

5. Developing mobile service units can greatly benefit farmers by providing on-site maintenance and repair for agricultural machinery. These units can be equipped with tools, spare parts and skilled technicians to address common issues quickly reducing downtime. By offering regular maintenance schedules and emergency repair services farmers can ensure their equipment remains operational. This approach not only enhances productivity but also builds trust and reliance on local service providers fostering a stronger agricultural community.

6. Primary Agricultural Credit Societies (PACS) can establish custom hiring centers as a valuable service enabling farmers to rent essential machinery at affordable rates. This initiative not only enhances productivity but also supports sustainable agricultural practices while diversifying operations of PACS.

4. Plantation and Horticulture

1. The government should prioritize establishing district nurseries to provide farmers with easy access to quality plants and saplings. A steady supply of healthy seedlings will empower farmers to diversify their crops enhancing yields and resilience against market fluctuations. This initiative not only boosts agricultural productivity but also fosters sustainable practices contributing to local food security and stimulating economic growth. By investing in such infrastructure the government can significantly support rural livelihoods and strengthen the agricultural sector.

2. The Horticulture Department and KVKS should collaborate to improve farmers technical skills in producing export-quality horticultural crops. By offering targeted training programs workshops and hands-on demonstrations they can equip farmers with the knowledge needed to meet international standards. This partnership will facilitate access to best practices in cultivation pest management and post-harvest handling ultimately boosting the quality of produce increasing market opportunities and enhancing farmers incomes.

3. Efforts should be prioritized to establish processing units for crops such as onions lemons pomegranates and amla maximizing the use of local raw materials. This initiative will enhance value addition and reduce post-harvest losses. Additionally banks must provide term loans to support farmers and entrepreneurs in investing in processing capabilities. By ensuring access to financial resources this approach will foster local entrepreneurship boost the agricultural economy and create job opportunities in the region.

4. The PMFME scheme requires increased promotion to fully realize its benefits for micro food processing enterprises. By enhancing outreach through workshops and informational campaigns awareness can be raised encouraging more entrepreneurs to leverage the opportunities available. This proactive approach will help more businesses access resources and support ultimately strengthening the micro food processing sector.

5. Forestry/ Waste Land Development

1. Proper management of wastelands can significantly restore soil fertility and enhance agricultural productivity. Techniques such as afforestation crop rotation and the use of organic fertilizers help rebuild soil health. Implementing water conservation methods like rainwater harvesting improves moisture retention. Additionally controlling erosion and incorporating cover crops can enhance soil structure. These practices not only revive degraded land but also contribute to sustainable farming and increased yields.
2. Afforestation and reforestation are crucial in combating climate change reducing soil erosion and improving air quality. Forests sequester carbon dioxide helping mitigate global warming. They also play a vital role in maintaining the water cycle by enhancing groundwater recharge and regulating surface water flow which helps prevent floods. Additionally forests provide habitat for biodiversity improve soil health and support livelihoods making them essential for environmental and economic sustainability.
3. Non-governmental organizations (NGOs) should collaborate with government departments and banks to promote forest development in line with the National Forest Policy. This partnership can enhance resource mobilization and community engagement ensuring that sustainable practices are effectively implemented. By working together they can develop strategies for afforestation and sustainable forest management leveraging each others strengths. Such collaboration fosters local participation maximizes funding opportunities and promotes long-term environmental sustainability.
4. Forestry and wasteland development play a crucial role in mitigating climate change. Afforestation and reforestation enhance carbon sequestration helping to reduce greenhouse gases in the atmosphere. Improving wastelands through sustainable practices such as planting native species and implementing soil conservation techniques restores ecosystems and promotes biodiversity. These efforts enhance soil fertility and resilience while also improving local livelihoods ultimately contributing to a healthier planet and climate stability.

6. Animal Husbandry - Dairy

1. Facilitating access to credit and insurance products tailored for livestock farmers is essential for enhancing their productivity and resilience. Financial institutions should develop flexible loan options with favorable terms considering the unique cycles of livestock farming. Customized insurance products can protect farmers against risks such as disease outbreaks and natural disasters. Providing training on financial literacy will empower farmers to effectively utilize these resources ensuring sustainable growth and improved livelihoods in the livestock sector.
2. Establishing a cattle feed unit under a Farmer Producer Organization (FPO) can serve as a supplementary income source for farmers while enhancing cattle nutrition. By producing high-quality locally sourced feed the FPO can reduce dependency on external suppliers and ensure better nutritional value for livestock. This initiative can lead to improved cattle health and productivity ultimately boosting milk and meat production. Additionally it fosters community collaboration and empowers farmers to control their resources and enhance their livelihoods.

3. Promoting indigenous cattle breeds is essential for sustainable agriculture and biodiversity conservation. These breeds are well-adapted to local climates require fewer resources and often possess better disease resistance. Encouraging the rearing of indigenous cattle can enhance milk and meat production while preserving cultural heritage. Supporting farmers with training resources and access to markets for indigenous products can improve livelihoods. Additionally promoting these breeds helps maintain genetic diversity contributing to the resilience of livestock systems.

4. Collaborating with startups to provide various services for cattle such as artificial insemination regular health check-ups and veterinary care can significantly enhance livestock management. Startups can offer innovative solutions like mobile apps for booking services and tracking animal health records. This partnership enables farmers to access timely and expert care improving cattle productivity and welfare. By leveraging technology and expertise such collaborations foster a healthier livestock population and support sustainable farming practices.

5. Raising awareness among farmers and bank employees about the National Livestock Mission National Gokul Mission and dairy processing initiatives is essential for fostering participation and support. Informative workshops training sessions and outreach programs can enhance understanding of these initiatives encouraging farmers to utilize available resources effectively. This knowledge will empower them to improve livestock management and dairy production. Ultimately increased awareness can lead to enhanced livestock development and greater economic benefits for the region.

6. Strengthening access to veterinary care and health programs is vital for ensuring the well-being of livestock. Establishing mobile veterinary units can provide timely services in remote areas while regular health check-ups and vaccination campaigns help prevent disease outbreaks. Training farmers in animal husbandry practices can further enhance livestock health. Collaborating with local governments and NGOs can facilitate resource allocation and community awareness leading to improved animal welfare productivity and overall farm success.

7. Promote dairy cooperatives to empower farmers enhance bargaining power and improve milk quality and marketing. PACS can also play an important role where dairy cooperatives are not available.

7. Animal Husbandry - Poultry

1. Implementing selective breeding and cross-breeding techniques is essential for enhancing the productivity and disease resistance of poultry stocks. By selecting birds with desirable traits such as higher egg production and better growth rates farmers can improve overall flock performance. Cross-breeding can introduce genetic diversity increasing resilience against diseases. Providing training and resources to farmers on these techniques will empower them to adopt best practices ultimately leading to healthier flocks and increased poultry productivity.

2. Establishing comprehensive veterinary services for poultry is crucial for ensuring flock health and productivity. These services should offer vaccinations disease prevention strategies and regular health check-ups to detect issues early. Implementing outreach programs can educate farmers about the importance of biosecurity and proper poultry management. Collaborating with local veterinarians can facilitate access to expertise and resources. By prioritizing poultry health farmers can achieve better growth rates increased egg production and reduced mortality.

3. Encouraging organic poultry farming and sustainable practices is essential for reducing the environmental impact of poultry production. By promoting natural feed free-range systems and integrated pest management farmers can enhance animal welfare and minimize chemical use. Training programs can educate farmers about organic certifications and best practices helping them transition to eco-friendly methods. Implementing waste management strategies such as composting manure can further improve soil health and reduce pollution contributing to a more sustainable poultry industry.

4. Providing access to credit and insurance products tailored for poultry farmers is vital for encouraging investment and mitigating risks. Financial institutions should offer flexible loan options with favorable terms considering the unique cycles of poultry farming. Customized insurance products can protect farmers from losses due to disease outbreaks market fluctuations or natural disasters. Additionally training farmers on financial literacy and risk management will empower them to make informed decisions ultimately enhancing productivity and sustainability in poultry farming.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Encouraging integrated farming systems that raise sheep goats and pigs alongside crops fosters a synergistic effect enhancing resource utilization and overall farm productivity. Livestock can provide natural fertilizers through manure improving soil health for crops. In return crop residues can serve as feed for animals reducing waste and feed costs. This holistic approach optimizes land use promotes biodiversity and increases resilience against market fluctuations ultimately leading to more sustainable and profitable farming practices.

2. Implementing selective breeding practices for sheep goats and pigs is essential for enhancing genetic quality. By focusing on traits like growth rate disease resistance and adaptability farmers can develop livestock that are more productive and resilient. This process involves identifying and breeding individuals with superior traits ensuring healthier and more efficient animals. Providing training and resources to farmers on best breeding practices will further empower them leading to improved livestock performance and overall farm profitability.

3. Establishing marketing linkages for goats with major markets like Delhi Jaipur Mumbai UP is crucial for helping goat rearers secure better prices for their livestock. These connections can enhance profitability by providing farmers direct access to larger urban markets which are experiencing increasing demand for goat products. Facilitating partnerships with wholesalers and creating platforms for direct sales will empower farmers ensuring they benefit from fair pricing and greater market opportunities ultimately supporting their livelihoods.

4. Implement rotational grazing practices to enhance pasture health and increase forage availability reducing overgrazing and soil degradation.

9. Fisheries

1. Limited water availability in the district presents significant challenges for fisheries development. This scarcity affects both fish production and the sustainability of aquatic ecosystems.

10. Construction of Storage and Marketing Infrastructure

1. Developing cold storage units is essential for preserving perishable items such as fruits vegetables and dairy products allowing them to remain marketable for extended periods. These facilities can reduce spoilage and waste ensuring that produce retains its quality from

farm to market. By providing local farmers with access to cold storage we can enhance their profitability and stabilize prices. Additionally improved storage capabilities can support food security by ensuring a consistent supply of fresh nutritious products throughout the year.

2. Constructing multi-purpose warehouses for bulk storage of grains and other commodities is essential for enhancing food security and reducing post-harvest losses. These warehouses should be equipped with effective pest control and ventilation systems to maintain optimal storage conditions and prevent spoilage. By providing a centralized location for bulk storage farmers can access better market opportunities and stabilize prices. Additionally, these facilities can support local economies by ensuring a steady supply of essential commodities throughout the year.

3. Implementing low-cost storage solutions for onions is crucial in the district where this crop is widely grown. Proper storage prevents distress sales during peak harvest allowing farmers to sell their produce at better prices later. Simple structures like ventilated onion storage sheds or pits can help maintain ideal temperature and humidity levels reducing spoilage. Additionally training farmers on best storage practices can further enhance onion quality and marketability ultimately improving their income and sustainability.

4. Create platforms that provide real-time information about market prices demand and trends to help farmers make informed decisions about when and where to sell their products.

5. Provide training for farmers on how to use eNWRs effectively including how to issue and transfer receipts and how to leverage them for financing.

11. Land Development, Soil Conservation and Watershed Development

1. Promoting rainwater harvesting and the construction of check dams is vital for enhancing groundwater recharge and ensuring a sustainable water supply for agriculture. These initiatives capture and store rainwater reducing runoff and increasing soil moisture availability. By implementing such practices farmers can improve crop yields and resilience against droughts contributing to long-term agricultural sustainability and water management in the region.

2. Implement regular soil testing programs to assess soil health and nutrient levels guiding farmers in appropriate fertilizer use and soil amendments.

3. Implement contour plowing and terracing to reduce soil erosion on sloped lands by following the natural contours of the land. Integrate trees and shrubs into agricultural landscapes to improve soil health enhance biodiversity and provide additional income sources.

4. Fostering community involvement in watershed management projects is essential for enhancing local ownership and ensuring effective implementation. Engaging community members in planning decision-making and maintenance fosters a sense of responsibility and commitment to the projects success. By providing training and resources communities can develop skills to manage their watersheds sustainably. This collaborative approach not only improves water quality and availability but also strengthens community ties and empowers local residents to protect their natural resources.

5. Banks should extend financial support to farmers for land development activities such as



land leveling, reclamation, drainage, soil conservation, and watershed management. This assistance can enhance agricultural productivity and promote sustainable land use practices.

6. Provide training programs for farmers on sustainable land management, soil conservation techniques, and water resource management.

12. Agriculture Infrastructure: Others

1. The Government of India launched the Agriculture Infrastructure Fund in August 2020, allocating Rs. 1 lakh crore over 10 years to enhance agricultural infrastructure. It offers a 3% interest subsidy on bank loans for agricultural entrepreneurs, cooperatives, and farmer producer organizations, focusing on post-harvest management. To maximize impact, grassroots promotion is essential to inform potential beneficiaries. Linking existing loan accounts to this fund will enhance access to financial support, encouraging infrastructure investments and boosting agricultural productivity.

2. To maximize its impact, it is crucial to actively promote this scheme at the grassroots level, ensuring that potential beneficiaries are well-informed. Additionally, linking existing loan accounts to this fund will facilitate access to financial support, encouraging investments in vital infrastructure and improving overall agricultural productivity.

3. Raising awareness about the AMI (Agricultural Marketing Infrastructure) scheme among beneficiaries and bankers will ensure better understanding of its benefits, improve access to financial support for agricultural infrastructure projects, and enhance overall participation in rural development initiatives.

13. Food and Agro. Processing

1. The PMFME (Pradhan Mantri Formalization of Micro Food Processing Enterprises) Scheme offers financial assistance of up to Rs. 10 lakh and a 35% subsidy on project costs to support micro food processing units. It includes capacity-building programs, technology support, and market access, aiming to enhance production efficiency and promote entrepreneurship. Additionally, the scheme focuses on empowering women and marginalized communities, ultimately boosting local employment and sustainable economic development.

2. Leveraging modern technology for the efficient processing, packaging, and preservation of food products is essential for enhancing quality and shelf life. Advanced techniques can streamline production, reduce waste, and ensure food safety. Innovative packaging solutions help maintain freshness while improving logistics and distribution. By adopting these technologies, food producers can meet consumer demands more effectively, minimize spoilage, and contribute to a more sustainable food supply chain.

3. Implementing quality assurance measures is crucial for ensuring food safety and compliance with established standards. This involves regular monitoring and testing of food products throughout the production process, from raw materials to final output. By establishing clear protocols and training staff on best practices, organizations can identify and address potential hazards early. Effective documentation and traceability systems further enhance accountability, fostering consumer trust and promoting overall food safety in the marketplace.

14. Agri. Ancillary Activities: Others

1. Agri Clinics and Agri Business Centers (ACABCs) act as one-stop solutions for farmers by offering technical advice input supply and market access to boost agricultural productivity. They provide training programs and resources that empower farmers with essential skills for sustainable practices. By facilitating networking opportunities and financial assistance ACABCs play a vital role in fostering agribusiness development. Ultimately they contribute to local economic growth and improved livelihoods for farmers and their communities.
2. Climate change is expected to reduce productivity across both agricultural and non-agricultural sectors. In this scenario Agri Business Centers can enhance extension services by providing high-quality guidance and support. These centers can equip farmers and businesses with the knowledge and resources needed to adapt to changing conditions implement sustainable practices and improve resilience ultimately helping to mitigate the impacts of climate change on productivity.
3. Processing activities enhance value and minimize post-harvest losses. They also boost income and generate employment opportunities.

15. Micro, Small and Medium Enterprises (MSME)

1. Banks offer tailored financial products specifically designed for MSMEs including term loans working capital loans and equipment financing. These products help businesses manage cash flow and invest in growth.
2. Utilizing government-backed credit guarantee schemes reduces the risk for banks and encourages them to lend to MSMEs that may not have sufficient collateral or credit history.
3. Banks can facilitate connections between MSMEs and larger corporations potential buyers and industry networks helping small businesses expand their market reach.
4. The District Industries Center should conduct assessments to identify promising activities within the non-agricultural sector and create tailored programs for training rural entrepreneurs. Additionally it should facilitate extension services ensure a steady supply of raw materials and develop effective marketing strategies for manufactured goods to support local businesses.
5. Supporting entrepreneurship development initiatives that focus on building managerial and technical skills among aspiring business owners.
6. Awareness about Stand Up India, Mudra Loans, and the CGTMSE Guarantee schemes is crucial to empower aspiring entrepreneurs, especially women and marginalized communities, by providing easy access to financial support, encouraging self-employment, and promoting business growth.
7. Educating beneficiaries and financial institutions about these schemes will help improve loan uptake, boost entrepreneurial ventures, and foster inclusive economic development.

16. Export Credit

1. Export credit schemes can be particularly beneficial for SMEs providing them with the resources to compete on a global scale. Thus a comprehensive user-friendly guide should be developed for beneficiaries to clarify the policies schemes and regulations of banks ensuring they have a clear understanding of available financial resources and how to access them.

2. Export credit is a vital component of international trade enabling businesses to manage risks and access financing necessary for successful exporting. By understanding the various forms of export credit and their benefits exporters can better navigate the challenges of entering global markets and contribute to overall economic growth.

17. Education

1. Initiatives should be implemented to enhance awareness of educational loans ensuring that students and parents understand the options available and the application process.

2. The procedure for securing education loans should be simplified with a focus on decentralizing decision-making to expedite approvals and enhance accessibility for applicants.

3. The district has 789 schools including 266 Primary, 227 Upper Primary, 4 Secondary and 292 Senior Secondary schools. Conducting campaigns to inform students and parents about the availability of educational loans including application processes and benefits.

4. Awareness of the PM Vidhyalakshmi Portal is essential to inform students and educational institutions about the platform's role in providing easy access to educational loans, scholarships, and financial assistance, helping students pursue higher education without financial barriers. Promoting the portal will ensure better utilization of government schemes for education financing, fostering greater access to quality education across India.

18. Housing

1. Efforts should be directed toward resolving challenges that farmers encounter in securing loans for constructing homes on agricultural land as well as streamlining the lengthy process of converting land use from agricultural to non-agricultural. Addressing these issues will facilitate easier access to housing loans for farming families.

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.

3. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. In Phase I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024. The Pradhan Mantri Awas Yojana (PMAY) 2.0 offers several benefits aimed at improving housing accessibility for the urban poor presenting a significant opportunity for banks to expand their lending portfolio.

4. Develop housing loan products tailored for agricultural families considering their unique income patterns and cash flow cycles.

5. Partner with local government bodies to create policies that simplify land conversion processes and enhance housing accessibility.

19. Social Infrastructure

1. Banks should actively provide financing to entrepreneurs for establishing essential services such as schools, drinking water facilities, and sanitation systems. This funding should encompass the construction or refurbishment of household toilets and initiatives aimed at improving water access within communities ultimately contributing to better

health and education outcomes.

2. Banks should actively provide financing for the development of healthcare facilities such as private clinics and pathological labs. This support will improve access to quality medical services fostering better health outcomes and meeting the growing healthcare needs of the community.

20. Renewable Energy

1. Governments can provide incentives for banks to finance renewable energy projects such as interest rate subsidies or risk-sharing mechanisms.

2. Banks should explore opportunities to finance captive and other solar projects under the PM-KUSUM scheme.

3. Establishing clear and supportive regulatory environments can encourage banks to invest in renewable energy.

4. Collaborations between banks, governments and renewable energy developers can facilitate access to financing and promote project success.

5. Achieving net-zero emissions is a critical goal in combating climate change and renewable energy plays a pivotal role in this transition. The path to net-zero is not only a climate imperative but also an opportunity for innovation and progress in the renewable energy sector.

21. Informal Credit Delivery System

1. Banks should prioritize training on Self Help Groups (SHGs) and Joint Liability Groups (JLGs) for branch managers and field staff to enhance their understanding of these models. This training can equip staff with the skills to effectively support and engage with these groups. Furthermore collaboration among all banks in the district is essential to strengthen credit linkages for SHGs and JLGs. By working together banks can streamline processes share best practices and improve financial access empowering these groups to achieve their economic goals and enhance community development.

2. Banks in the district should overcome their hesitance to lend to self-help groups (SHGs) and joint liability groups (JLGs) by adhering to the Reserve Bank of India's guidelines for lending under the Pradhan Mantri Jan Dhan Yojana. By following these regulations and those specific to SHGs and JLGs banks can promote financial inclusion and support vital community initiatives empowering groups to access necessary funds for development and growth.

3. Banks may consider lending to Non-Banking Financial Companies (NBFCs) for on-lending purposes specifically targeting rural and underserved areas. This approach can enhance access to credit for marginalized communities and support local economic development.

4. As per data provided by Rajeevika, average loan per SHG is Rs. 2.15 lakh. It is important to achieve saturation in credit linking of SHGs and increase average loan size of SHGs to evolve SHGs into microenterprises.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

4. Status of Cooperatives in the District

1. Kairthal-Tijara district has a good network profile of cooperative societies covering all the 04 blocks of the district.
2. Since the district was recently carved out from Alwar District, it currently lacks its own District Central Cooperative Bank. As a result, the Alwar District Central Cooperative Bank (DCCB) is serving the area's banking needs. The district is supported by six branches of The Alwar Central Cooperative Bank Ltd, which operate within the region. In addition, there are a total of 124 Primary Agricultural Cooperative Societies (PACS) functioning across the four blocks of the district, providing essential support to local farmers and enhancing agricultural development. In addition to Primary Agricultural Credit Societies, the district is home to various non-credit societies that span multiple sectors, including dairy, women's welfare, housing, labour, marketing, and handloom textiles and weaving. These societies play a crucial role in supporting local communities and enhancing economic activities across diverse fields
3. The Government on 15.2.2023, approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan entails establishment of 2 lakh new multipurpose PACS (MPACS), Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages in the country over a period of five years, through convergence of various existing GOI schemes, including Dairy Infrastructure Development Fund (DIDF), National Programme for Dairy Development (NPDD), PM Matsya Sampada Yojana (PMMSY), etc, with the support of National Bank for Agricultural and Rural Development (NABARD), National Dairy Development Board (NDDB), National Fisheries Development Board (NFDB) and State Governments. Presently, only 3 Gram Panchayats in District are without establishment of mPACS. The process of formation of mPACS in these GPs has also been initiated and is expected to be completed during FY2026.
4. Government of India, in order to strengthen of Primary Agricultural Cooperative Societies (PACS), is implementing the Project for Computerization of functional PACS with a total financial outlay of ₹2,516 Crore, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with National Bank for Agriculture and Rural Development (NABARD) through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The ERP (Enterprise Resource Planning) based common national software brings about efficiency in PACS performance through Common Accounting System (CAS) and Management Information System (MIS). In the District 155 PACS have been recommended for computerisation by DLIMC through Alwar DCCB of which 85 have been selected for computerisation in first phase of which 84 PACS have achieved GoLive status.

5. Potential for formation of cooperatives

1. The district demonstrates significant potential for cooperative activities, as the

distribution of operational areas for cooperative societies is uneven, leaving some villages without coverage. This gap presents a valuable opportunity to establish credit cooperative societies in each development block. By doing so, we can stimulate local economic activities, improve access to financial services, and enhance community support. These initiatives could empower residents, foster economic growth, and promote collaboration among local stakeholders.

2. Additionally, there is an urgent need to strengthen the existing cooperative societies in the district, as many are currently inactive. The district has high potential of dairy activities. Revitalizing these societies, specially Dairy societies can significantly enhance their effectiveness and better meet the community's needs.

3. Recently, Ministry of Cooperation has issued directives to ensure that every panchayat and village is covered by viable and vibrant multipurpose Primary Agricultural Cooperative Societies (PACS), as well as dairy and fishery cooperative societies. State-wise and district-wise targets have been allocated for the programme. To support these initiatives, a Standard Operating Procedure (SoP), referred to as "Margdarshika," has been launched by the Hon'ble Minister to guide the implementation process. Presently, only 03 Gram Panchayats are remaining in district without any m-PACS. Steps have been initiated for formation on m-PACS in these remaining GPs.

Centrally Sponsored Project for Computerization of PACS (CSPCP)

NABARD is implementing the project on behalf of the Ministry of Cooperation which is an effort towards providing requisite computer hardware and peripherals together with Enterprise Resources Planning (ERP) based common software to enable PACS to capture records of all credit and non-credit operations digitally and seamlessly in an efficient and transparent manner.

With the coverage of PACS all three tiers of the cooperative structure will be digitalized. This initiative shall bring the desired transparency in the operations of PACS and help building the confidence of customers in the system. This will also pave the way for seamless integration of PACS with the CBS of DCCBs and StCB.

Computerization will facilitate the realization of PACS' true potential by transforming them into Multi-Service Centres (MSCs) to offer an array of products and services covering the entire gamut of rural livelihood activities.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and Promotion of FPOs under Central Sector Scheme on FPOs and PODF-ID Fund	Tijara Mundawar KotKasim	Grant support under CSS on FPO scheme for 1 FPO sanctioned in Tijara Block. Handholding of 01 FPO promoted under PODF-ID fund at Mundawar block. Handholding of 01 Dairy FPO promoted under PODF-ID fund at KotKasim block.	Nil	2000	The primary functions of Farmer Producer Organizations (FPOs) encompass supplying agricultural inputs such as seeds and fertilizers establishing market linkages providing machinery training facilitating financial networking and offering technical guidance. The main objective of FPOs is to enhance producers income by enabling them to organize themselves effectively.
2	Watershed Development	Watershed development project under watershed Development Fund	Tijara	Financial assistance for project implementation and covering operational costs. Support for capacity building by conducting training programs for local communities and providing technical expertise for sustainable land and water	Nil	1500	1. Enhancing groundwater levels through comprehensive area-based initiatives and systematic implementation according to the action plan.



				management practices.			2. Fostering holistic development across all villages. 3. Augmenting cropping intensity in the region. 4. preservation of soil health and fertility ensuring sustainable practices in Agriculture
3	Institution Development	Computerization of PACS (Primary Agriculture Cooperative Society)	Khairthal-Tijara district	Grant (funded 90 percent by GoI and 10 percent by NABARD) of Rs. 3.91 Lakh to each PACS for computerization of its operations.	Nil	40000	Computerization of PACS project improved governance and transparency in PACS, leading to speedy disbursal of loans, lowering of transaction cost, reduction in imbalances in payments and seamless accounting with DCCBs and StCBs. It enhances trustworthiness in the working of PACS among farmers, thus contributing towards realizing the vision of Sahakar se Samridhi.
4	Collectivisation	Formation of OFPO under rural development fund	Ismailpur Village in Kishangarh Bas Block	Grant assistance for formation of OFPO in Kishangarh Bas Block of the district	Nil	199	Establishing a company comprising 199 selected artisans in Ismailpur village to provide marketing facilities.



							Artisans received comprehensive training to secure fair prices for their products. Common facility center set up to support the artisans activities. 02 Exposure visits conducted. Artisans participated in various Mela sponsored by NABARD in Pan India.
5	Skill Training	Livelihood entrepreneurship development program (LEDP) for goat rearing	Tijara	Financial support for conduct of LEDP programme	Nil	90	Income Generation: Goat rearing provides a sustainable source of income helping families improve their financial stability. Goat farming can complement other agricultural activities reducing risk and increasing resilience against market fluctuations.

Success Stories

Success Story 1 – “Empowering Rural Women through Sustainable Goat Farming: A Pathway to Livelihood and Independence”



Title	Empowering Rural Women through Sustainable Goat Farming: A Pathway to Livelihood and Independence"
Scheme	LEDP
Project Implementing Agency	Spectra Organisation
Duration of the project	One Year
Beneficiary	
1. No. of beneficiaries	120
2. Community	Rural Community including -SC/ Mev / OBC
3. State	Rajasthan
4. District	Khairthal-Tijara
5. Block	Kishangarh Bas
6. Village	Kishangarh Bas and 04 villages

1.1 Support provided

In the LEDP project the organization receives grant support from NABARD providing training and exposure to women. Additionally two models are developed so that they can visit and learn from them enhancing their skills and improving their livelihoods.

1.2 Pre-implementation status

At the project's start beneficiaries had a low socio-economic status earning about INR 2000-3000 monthly from subsistence farming or low-paying jobs. After implementation incomes rose to INR 5000-8000 through goat rearing improving living standards and



access to education and healthcare.

1.3 Challenges faced

Major challenges in implementing the project included limited access to credit for women, insufficient technical knowledge in goat farming and inadequate veterinary services. Cultural barriers hindered participation while seasonal fluctuations affected fodder availability and overall productivity.

1.4 Impact

Post-implementation beneficiaries experienced a significant improvement in their socio-economic status. Monthly incomes increased to INR 5000-8000 through goat rearing leading to enhanced living standards, better access to education and healthcare and greater financial independence for women.

Success Story 2 - "Formalisation of Traditional Craft: Training 199 Artisans in Leather Production"



Title	"Formalisation of Traditional Craft: Training 199 Artisans in Leather Production"
Scheme	Formation and Nurturing of Mini OFPO
Project Implementing Agency	Spectra Organisation
Duration of the project	03 years
Beneficiary	
1. No. of beneficiaries	199
2. Community	Rural Community including -SC/ Mev / OBC
3. State	Rajasthan
4. District	Khairthal-Tijara
5. Block	Kishangarh Bas
6. Village	Ismailpur Village

2.1 Support provided

Support for 199 artisans in leather production includes financial assistance through grants, technical training in craftsmanship, marketing support to enhance visibility and infrastructure development for better facilities, ensuring sustainable growth and empowerment.

2.2 Pre-implementation status

At the project's start, beneficiaries had a low socio-economic status, earning around INR 4000-7000 monthly from subsistence activities.

2.3 Challenges faced

Major challenges in implementing the project included limited access to financial resources



difficulty in connecting artisans to wider markets lack of technical skills and inadequate infrastructure for large-scale production impacting overall efficiency.

2.4 Impact

Post-implementation beneficiaries' monthly incomes have increased from INR 4000-7000 to INR 8000-10000 significantly improving their living standards. This boost in earnings has fostered greater financial independence and socio-economic progress.

Pahchan Ismailpur extends its market reach by selling products in local shops other states and districts. This strategic approach has ensured that artisans have access to diverse customer segments and can maximize their sales potential.

The combination of modern equipment training and collaboration leads to high-quality leather products.

Success Story 3 - "Collective Growth: The Success of Our Farmers' Producer Organization"



Duration of the project	04 years
Beneficiary	
1. No. of beneficiaries	525
2. Community	Farmers
3. State	Rajasthan
4. District	Khairthal-Tijara
5. Block	Tijara
6. Village	25
Project Implementing Agency	Lupin Foundation
Title	"Collective Growth: The Success of Our Farmers' Producer Organization"
Scheme	FPO-CSS Scheme

3.1 Support provided

Before the FPO startup farmers faced low income limited access to quality inputs reliance on traditional practices and poor market access hindering their economic growth and sustainability.

3.2 Pre-implementation status

Farmers from small and marginal holdings often rely on traditional practices resulting in low economic status and limited awareness of modern agricultural techniques. This lack of knowledge hinders their ability to optimize crop economics and adopt a more business-oriented approach.

3.3 Challenges faced

The main objective is to develop a sustainable business model for the FPO ensuring farmers access quality agricultural inputs at reasonable prices while enhancing value addition and

creating effective marketing linkages for their produce. Few obstacles encountered are

Farmers often lack cohesiveness and show little interest in coming together on a common platform which hinders collective action and collaboration.

Most farmers are either illiterate or have limited literacy lacking experience in business activities and struggling with accounting and documentation.

There is a lack of coordination among line departments and government agencies which hampers support for farmers' organizations.

Financial institutions are often reluctant to provide credit facilities to FPOs limiting their access to necessary funding.

In the market organized lobbies dominate making it difficult for producers' organizations to gain access and compete effectively.

3.4 Impact

Providing advisory services to farmers on improved production and marketing practices can significantly enhance their yields and profits.

The FPO established an agricultural input sales outlet in 2022 to provide seeds pesticides and fertilizers to farmers facilitating easier access to essential supplies.

Company Tie-ups: Collaborations with companies such as Pioneer PHI Seeds IFFCO Pro Agro Bayer IPL Chambal Fertilizers and DEHAT will strengthen our initiatives and enhance support for farmers.

Offering advisory services to farmers on better production and marketing practices can lead to substantial increases in both their yields and profits.

The FPO has partnered with the local agriculture department and KVK to provide technical guidance and training to its member farmers enhancing their skills and knowledge.

The FPO has obtained licenses for agricultural inputs (seeds pesticides fertilizers) along with GST registration Mandi license ONDC registration and E-NAM portal access to streamline operations.

FPO has set-up Cattle Feed Plant and has diversified its business portfolio. FPO has applied for setting-up Custom Hiring Centre as well.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Khairthal-Tijara a newly carved district from Alwar currently lacks specific data in the Rajasthan State Action Plan on Climate Change (SAPCC) 2022. Consequently data from Alwar district have been utilized for analysis. Alwar ranks 24th among the 33 districts for socio-economic vulnerability. The SAPCC 2022 recommends that Alwar aims to reduce its number of marginal cultivators and enhance the population involved in household industries. Regarding agricultural vulnerability Alwar is 31st; in terms of hazard index Alwar ranks 19th.

b The SAPCC emphasizes that farmers in the district should adopt soil conservation practices to combat problematic soils which are prevalent in Rajasthan. Recommendations include minimizing inversion and excessive tillage using cover crops reducing pesticide usage enhancing organic matter and managing nutrients effectively. Furthermore crop rotation gypsum application and selecting crops based on local conditions are advised.

3.2 Any specific Climate Change initiative in the District by

a The Government of India is implementing the National Afforestation Programme (NAP) across the country to restore degraded forest areas through afforestation promoting active people's participation and decentralized forest governance.

a Currently there is no Indian Council of Agricultural Research institution in the district. However establishing one could enhance agricultural research and development in the region.

a The State Governments initiatives including solar parks a plantation drive to plant 10 crore trees under "Hariyalo Rajasthan" mission align closely with the State Action Plan on Climate Change (SAPCC). These efforts will enhance renewable energy boost forest cover and strengthen climate resilience. The new Climate Change Policy 2023 and Renewable Energy Policy 2023 demonstrate the governments dedication to sustainable practices and environmental protection. Additionally the Government focus to integrate ecological considerations into fiscal planning ensuring that economic growth is achieved alongside environmental sustainability reflect a proactive approach to a greener future.

a The Watershed Development Programme by NABARD in the Khairthal-Tijara district emphasizes sustainable management of land and water resources to improve agricultural

productivity and enhance local livelihoods. Capacity Building Program has been completed in Jiwani Khor Kalan for development of watershed. Central to this initiative are community engagement efforts that foster participation and ownership. The program promotes soil and water conservation practices and offers training to build capacity among local stakeholders. Additionally it provides financial assistance for infrastructure development like Anicuts farm bunding stone bunding which helps strengthen resilience and maintain ecological balance in the region. By integrating these elements the program aims to create a holistic approach to watershed management that benefits both the environment and the community.

a The district does not have an exclusive Krishi Vigyan Kendra (KVK) however KVK at Bansur is actively implementing various capacity-building programs focused on climate- resilient seeds innovative agricultural techniques and natural farming practices. These initiatives aim to equip farmers with the knowledge and skills needed to adapt to changing climatic conditions while promoting sustainable agriculture. Through workshops and training sessions KVK is helping farmers enhance productivity improve soil health and increase resilience against climate-related challenges.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. In Rajasthan NABARD has helped artisans in various districts to get Geographical Indicator (GI) tag which are as follows:
 1. Bikaner Kashidakari Craft
 2. Bikaner Usta Kala Craft
 3. Bundi Rice
 4. Jaipur Kundan Meena Jewelry
 5. Jodhpur Bandhej Craft
 6. Mathaniya Mirchi
 7. Kota Stone
 8. Nagauri Paan Methi
 9. Nathdwara Pichhwai Craft
 10. Gangapur Kheer Mohan
 11. Udaipur Koftgari Metal craft
 12. Udaipur Green Marble
4. Geographical Indication (GI) products help preserve traditional knowledge boost market recognition and enable premium pricing. They foster economic growth protect against imitation and create employment opportunities in local communities.
5. There are currently no products in the district eligible for Geographical Indication (GI) status. However exploring local unique products could open opportunities for GI registration in the future.



Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistics Report 2024
Soil & Climate	alwar2.kvk2.in/
Land Utilisation [Ha]	District Statistics Report 2024
Ground Water Scenario (No. of blocks)	National Compilation on Dynamic Ground Water Resources of India 2024
Demographic Profile [In 000]	District Statistics Report 2024
Households [In 000]	censusindia.gov.in
Village-Level Infrastructure [Nos.]	District Statistics Report 2024
Additional Information	District Statistics Report 2024
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics Report 2024
Infrastructure & Support Services For Agriculture[Nos.]	District Statistics Report 2024
Irrigation Coverage [000 Ha]	District Statistics Report 2024
Infrastructure For Storage, Transport & Marketing	District Statistics Report 2024
Animal Population as per Census [Nos.]	District Statistics Report 2024
Infrastructure for Development of Allied Activities [Nos.]	District Statistics Report 2024
Status	Monsoon 2024 data IMD
Major Crops, Area, Production, Productivity	District Agriculture Department
KCC Coverage	SLBC, Rajasthan
Crop Insurance	PMFBY Portal - Block-wise Data Kharif 2025
Irrigated Area & Potential	District Statistics Report 2024
Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2024
Mechanisation in District	District Statistics Report 2024
Service Centers	District Agriculture Department
Area under Forest Cover & Waste Land	District Statistics Report 2024
Nurseries (No.)	forest.rajasthan.gov.in
NABARDs interventions	Capacity Building Phase (CBP) sanctioned by NABARD in District
MSME units - Cumulative	District Statistics Report 2024 and data.gov.in/resource/district-wise-total-msme-registered-enterprises
Promotional Interventions	Website: nrlm.gov.in
Status of SHGs	Website: nrlm.gov.in
Details of non-credit cooperative societies	Alwar DCCB and DR Cooperative Office Kairthal
Details of credit cooperative societies	Alwar DCCB
Status/ progress under various schemes of MoC in the district	Alwar DCCB and DR Cooperative Office Kairthal



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

Sources	
1	Lead Bank, PNB
2	DCCB, Alwar
3	SLBC

Name and address of DDM

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Designation	DDM, NABARD
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Address 2	Dayawati Vihar
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District	JAIPUR
State	Rajasthan
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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three sovereign Credit Guarantee Schemes offered are:
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 - 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 F O U N D A T I O N

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IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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