



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Pali 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: Pali**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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PLP Document finalized by:

NABARD, Rajasthan Regional Office

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

## Foreword

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

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

For the year 2026–27, the PLP for District Pali has projected a credit potential of Rs. 1162862.49 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 Shekari 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 Pali district of Rajasthan.

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

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## Abbreviations

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

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

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

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Pali district of Rajasthan is located in the Central Plateau and hills climate zone. Which comes under the regional climate zone of agricultural Zone VIII. The district has 8 subdivisions, 8 tehsils.
Type of soil	The soil are mainly alluvial and desert soils. Alluvial soils, found near rivers, are fertile and suitable for crops like wheat and pulses. Desert soils are sandy, less fertile, and require irrigation for cultivation.
Primary occupation	The main activity of the district is agriculture. However, a large section of the population is also employed in activities such as textile industries, rosemary, food processing, lime production and animal husbandry. The main Kharif crops of the district are millet, green pulse, moth- been & maize.
Land holding structure	The landholding structure is predominantly characterized by small and marginal farmers. Most of the agricultural land is fragmented, with more than 2 hectares.

### **3. Sectoral trends in credit flow**

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

Achievement under agri credit for 2024-25 Rs. 231195.00 lakh (81.52%) against target of Rs.283607.00 lakh. Achievement in MSME was of Rs.333521.00 lakh (90.24) against target Rs 369600.00 and Other priority sector loan target of Rs. 50883 and achieved of Rs. 13431.00 ( 26.39%)

#### **2. CD Ratio**

The credit deposit ration of the district as on 31 March 2025 is 74.74 % which is more than the national standard of 60 %. The CD ratio of commercial banks, RRB and Co-operative banks (CCB) as on 31 March, 2025 was 91 %, 26 % and 85 % respectively.

#### **3. Investment credit in agriculture**

Term loan shows increasing trend as a percentage of total agriculture credit.

#### **4. Credit flow to MSMEs**

The MSME sector's GLC flow grew from Rs. 3291.00 Cr in 2024 to Rs. 3335.00 Cr in 2025 . Growth driven by supportive policies and enhanced credit accessibility.

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

##### 1. Projection for the year

Total Projections for the financial year 2026-27 arrived at Rs. 1162862.49 Cr which comprises mainly Agriculture Credit of Rs. 452972.11 Cr, MSME sector of Rs 377996.00 Cr and Other Priority Sector viz. Education, Health, Export and other social infrastructure of Rs 117344 Cr.

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

Total Agriculture Farm Credit Projections Rs 6675.21 Cr which comprises of Rs 5237.77 Cr for Farm Credit/crop production & Rs 722.46 Cr for term lending.

##### 3. Projection for MSMEs

Total MSME projection arrived at Rs. 377996.80 Cr for financial year 2026-27 which comprises of Rs. 256889 Cr in Micro, Rs.117635.20 Cr. in Small & Rs.3472 Cr in Medium

##### 4. Projection for other purposes

Total projection in Other Priority Sector arrived at Rs.117344 Cr. comprises of Rs.21900 Cr to Export, Rs.720 Cr to Education, Rs.5760.00 Cr to Housing, Rs.742.00 Cr to Social Infrastructure to Rs72582 Cr & Rs 7920 Cr to Renewable Energy.

#### 3. Developmental Initiatives

- 1 The PACS computerization scheme enhances efficiency, transparency, and governance in rural credit systems. It improves financial inclusion by streamlining loan processes, linking with banks, and aiding farmers in accessing credit quickly, boosting agricultural productivity and rural development.
- 2 SDP, MEDP scheme for imparting skill based training to SHG women in Sojat, Bali block. Leveraging collectivization of benefit of farmers through FPO formed under PODF-ID., CSS -FPO
- 3 In Pali district, gram panchayats are segmented into sub-service areas where banking services are extended through branches. Business Correspondents from various banks are also providing banking services in these sub-service areas.

#### 4. Thrust Areas

- 1 Conducting field-oriented research and development and ensuring effective transfer of technologies to provide timely technical guidance on crop management.
- 2 Lowering input costs by improving input efficiency, including seeds, fertilizers.
- 4 Enhancing productivity through the adoption of advanced agricultural technologies such as integrated nutrition and pest management, improved breeds/varieties, while ensuring consistent output value.

## 5. Major Constraints and Suggested Action Points

- 1 Increasing rural infrastructure is essential to create more employment opportunities, foster new economic prospects, provide essential services, and enhance the borrowing capacity.
- 2 To boost the agricultural sector in the district, emphasis should be placed on investing in warehouses, cold storage facilities, and other marketing infrastructure.
- 3 Simplifying access to financial services such as savings, loans, insurance, and money transfers for underserved populations with minimum paperwork and convenience is crucial.

## 6. Way Forward

- 1 Implementing crucial interventions in agriculture, allied sectors, social sectors, and rural connectivity roads/bridges in a phased manner to ensure sustainable development and significant impact on the district.
- 2 The solar sector in Pali presents significant opportunities due to the region's high solar insulation and favorable government policies. It has been given further push with including PM-KUSUM component in AIF.



# Part A

# District Map



**NIC** नेशनल इनफोर्मेटिक्स केंद्र  
National Informatics Centre

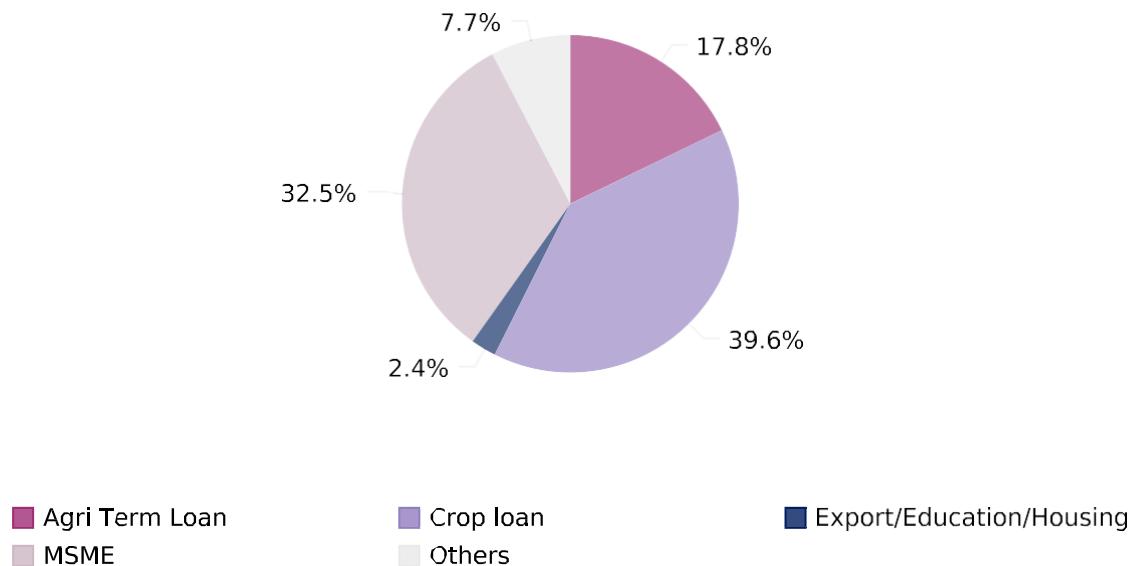


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	523777.77
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	460256.23
2	Term Loan for agriculture and allied activities	63521.54
B	Agriculture Infrastructure	71497.52
C	Ancillary activities	72246.4
I	Credit Potential for Agriculture A+B+C)	667521.69
II	Micro, Small and Medium Enterprises	377996.8
III	Export Credit	21900
IV	Education	720
V	Housing	5760
VI	Social Infrastructure	72582.4
VII	Renewable energy	7920
VIII	Others	8461.6
	<b>Total Priority Sector</b>	<b>1162862.49</b>



Sources

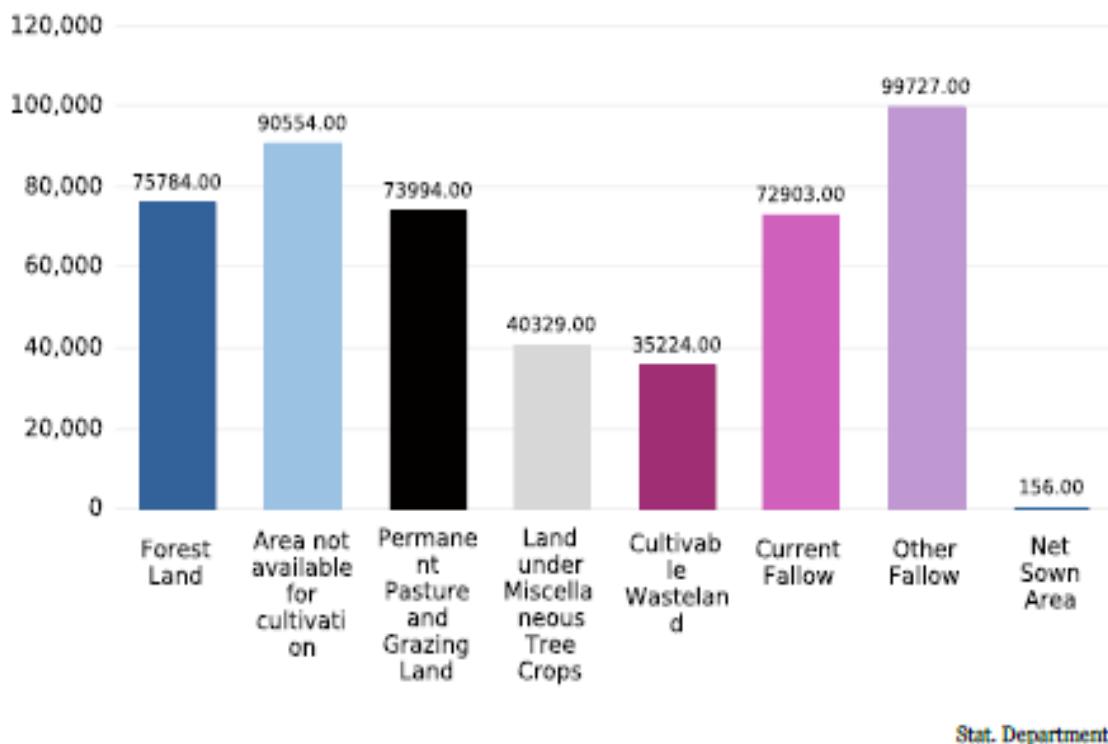
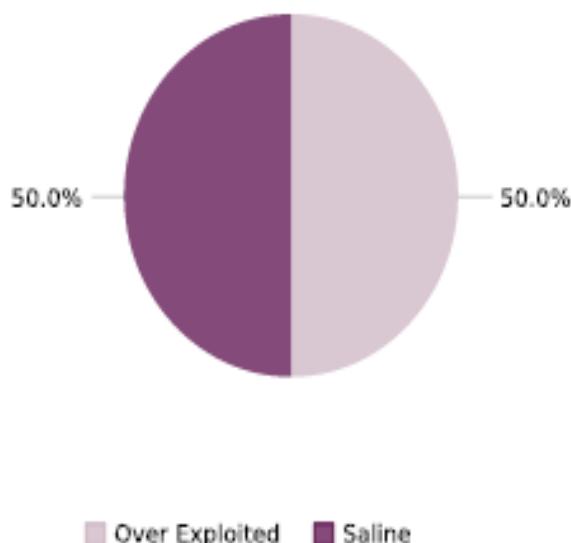
### **Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

(Rs. lakh)

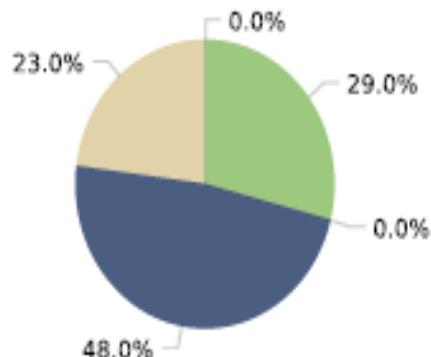
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	452972.11
2	Water Resources	250.4
3	Farm Mechanization	31723.2
4	Plantation & Horticulture with Sericulture	19452.78
5	Forestry & Waste Land Development	637.92
6	Animal Husbandry - Dairy	9509.04
7	Animal Husbandry - Poultry	5093.2
8	Animal Husbandry - Sheep, Goat, Piggery	89.76
9	Fisheries	1329.76
10	Farm Credit- Others	2719.6
	Sub total	523777.77
B	Agriculture Infrastructure	
1	Construction of storage	69726.32
2	Land development, Soil conservation, Wasteland development	1694.16
3	Agriculture Infrastructure - Others	77.04
	Sub total	71497.52
C	Ancillary activities	
1	Food & Agro. Processing	70534.4
2	Ancillary activities - Others	1712
	Sub Total	72246.4
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	51936
II	B Service Sector - Term Loan	204953.6
II	C Manufacturing Sector - WC	99331.2
II	D Service Sector - WC	18304
II	E MSME - Others	3472
	Total MSME	377996.8
III	Export Credit	21900
IV	Education	720
V	Housing	5760
VI	Social Infrastructure	72582.4
VII	Renewable energy	7920
VIII	Others	8461.6
	<b>Total Priority Sector</b>	<b>1162862.49</b>



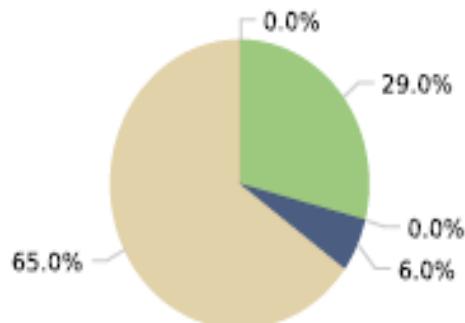
# **District Profile**

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

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


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



### Landholding - Area (%)

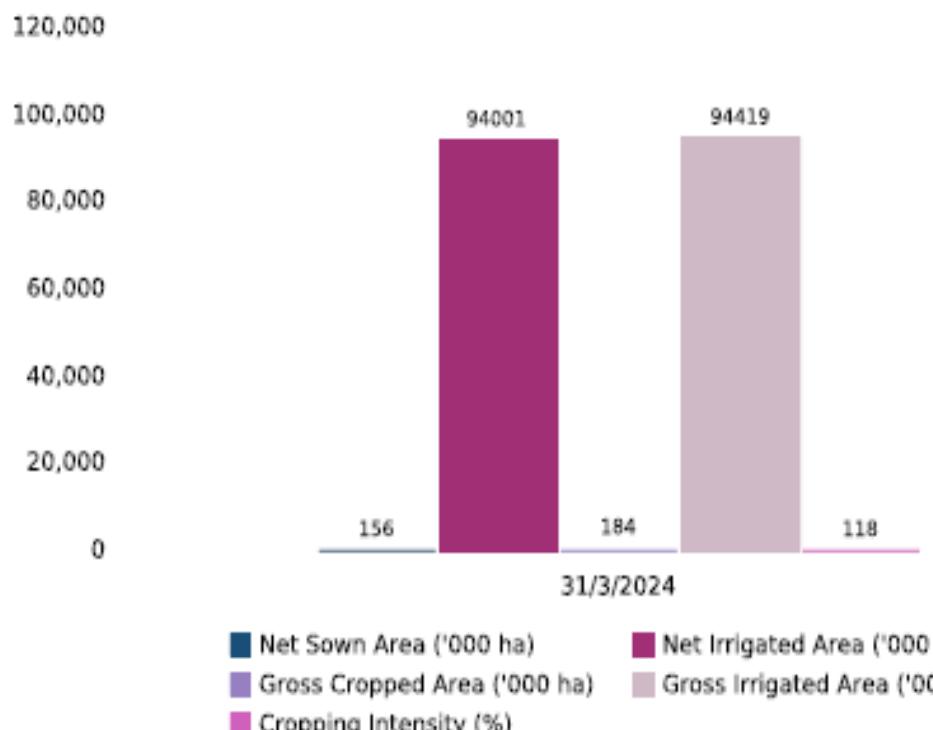


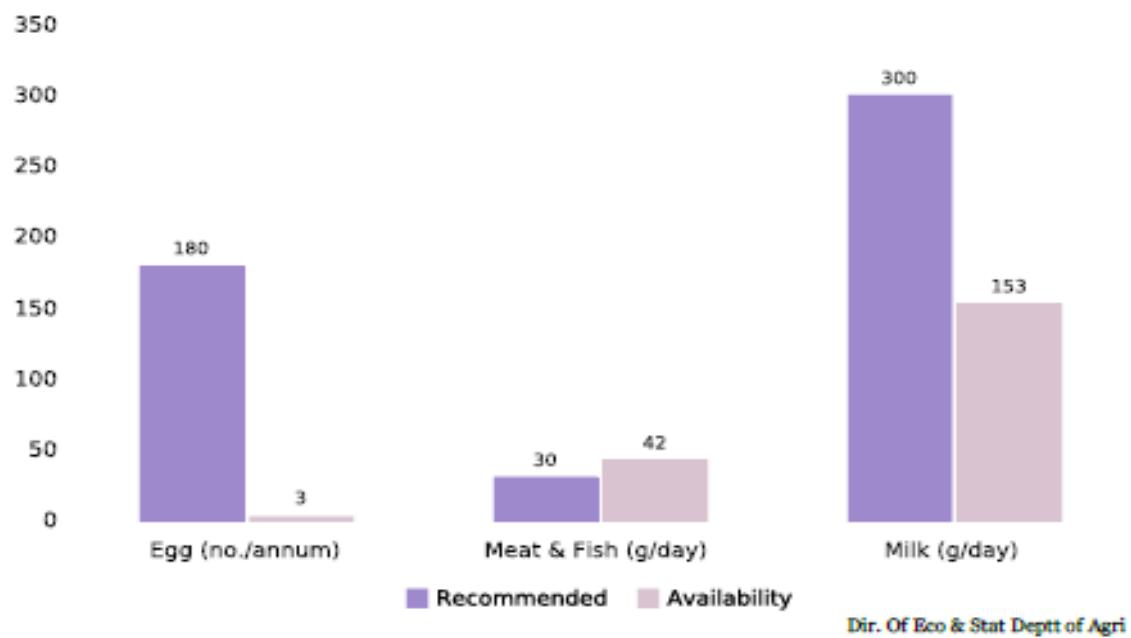
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

Stat. Department

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



**5. Per-capita availability**

## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

### 1. Additional Information

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

### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	61.39	29.01	32.41	29.10
2	>1 to <=2 ha	49.63	23.45	72.19	64.81
3	>2 to <=4 ha	100.61	47.54	6.79	6.10
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	211.63	100.00	111.39	100.01

### 3. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	11605.54	808.41	797.13	1605.54	437.38
2	Scheduled Caste	398.09	203.32	194.76	---	---
3	Scheduled Tribe	144.57	743.69	702.20	---	---
4	Literate	10018.58	1233.05	770.66	---	---

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 4. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	432.00
2	Fruit (Pulp/ Juice/ Fruit drink)	370.00
3	Milk (Chilling/ Cooling/ Processing, etc.)	62.00

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	9.00	1.00	8.00
2	Cattle - Indigenous	360.00	61.00	299.00
3	Buffaloes	329.00	45.00	295.00
5	Sheep - Indigenous	851.00	204.00	647.00
6	Goat	767.00	166.00	601.00
8	Pig - Indigenous	5.00	2.00	3.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	18.00		42.00	
2	Egg	43.00		3.00	
3	Milk	1411.00		153.00	
4	Meat	125.00			
5	Wool				



## 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)	---	684
Rainfall - Actual (mm)	---	741

#### **Irrigated Area, Cropping Intensity**

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	---	660.47
Net sown area ('ooo ha)	---	491.35
Cropping intensity (%)	---	134.40

#### **Input Use Pattern**

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	--	13335.00
Fertilizer consumption - Rabi (kg/ha)	--	33983.00

#### **Soil testing facilities**

Particulars	31/03/2023	31/03/2024
Soil Testing Laboratories (No.)	--	2
Soil Health Cards Issued (No.)	--	3137

#### **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	--	--	--	--	7932.00	--
Cotton	--	--	--	--	17.14	--
Pulses	--	--	--	--	109.20	--
Wheat	--	--	--	--	149.49	--
Chickpea	--	--	--	--	120.41	--
Barley	--	--	--	--	1.88	--
Sorghum	--	--	--	--	5.04	--

#### **Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	---	195
Net Irrigated Area (ooo ha)	----	156
Gross Irrigated Area (ooo ha)	----	184

#### **Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Pali	Bali	Over Exploited

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Watermelon	---	---	60.00	1080.00
Lemon	---	---	114.00	736.00
Ambrette Seed.	---	---	130.00	2080.00
Musk mallow				
Pomegranate	---	---	114.00	736.00
Almond	---	---	241.00	909.00

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	86811	75784
Waste Land (ooo ha)	3762	2300

## District Profile

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

#### **Agri. Infrastructure**

##### **Agri Storage Infrastructure**

Particulars	Status
Cold Storages (No.)	36.00
Cold Storages (Capacity - 000 MT)	3000.00
Storage Godowns (No.)	2
Storage Godowns ( Capacity - 000 MT)	10
Rural/Urban Mandi/Hat/ Rythu Bazaar (No.)	---
Market Yards [Nos] / Wholesale Market (No.)	---
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	---

##### **Land Development, Soil Conservation & Watershed Development**

##### **NABARD's interventions**

Particulars	Status
Watershed Projects (No.)	---
Watershed Projects - Area treated (000 ha)	---
Wadi Projects (No.)	3.00
Wadi Projects - Area of plantation (000 ha)	375.00

## District Profile

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

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

##### **Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)		11044.00

#### **MSME**

Particulars	Status
MSME Clusters (No.)	4
Micro Units (No.)	16809
Small Units (No.)	59
Udyog Aadhar Registrations (No.)	16868

#### **Traditional activities**

Particulars	Status
Weavers Coop. Societies (No.)	1

#### **Skill Development Trainings**

Particulars	31/03/2023	31/03/2024
PMEGP/ DDU-GKY Schemes (No. of trainees)	---	27

#### **Status and Prospects of Cooperatives**

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	---	478
Consumer Stores (No.)	---	1
Housing Societies (No.)	---	25
Marketing Societies (No.)	---	6
Labour Societies (No.)	---	15
Agro Processing Societies (No.)	---	43
Others (No.)	---	20
Total (No)%	---	588

##### **Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	---	189

Multi state cooperative societies (No.)%	---	1
--	-----	---

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societ	Spread	Sector	No. of Societ	Spread
1	Rajasthan	Pali	Pali				Poultry Societies	56	
2			Bali				Fishery Societies	65	
3	Rajasthan	Pali	Rani				Fishery Societies	40	
4	Rajasthan	Pali	Rohat				Milk Societies	38	
5			Desuri				Milk Societies	45	
6			Sumerpur				Milk Societies	55	
7			Sojat				Milk Societies	104	
8			Marwar Junction				Milk Societies	55	
9	Rajasthan	Pali	Pali				Consumer Stores	1	
10	Rajasthan	Pali	Pali				Housing Societies	16	
11			Bali				Housing Societies	3	
12			Rohat				Housing Societies	1	
13			Desuri				Housing Societies	3	
14			Sumerpur				Housing Societies	1	
15			Sojat				Housing Societies	1	
16	Rajasthan	Pali	Pali				Weavers Societies	8	
17			Rani				Weavers Societies	2	
18			Sumerpur				Weavers Societies	3	
19			Desuri				Weavers Societies	2	

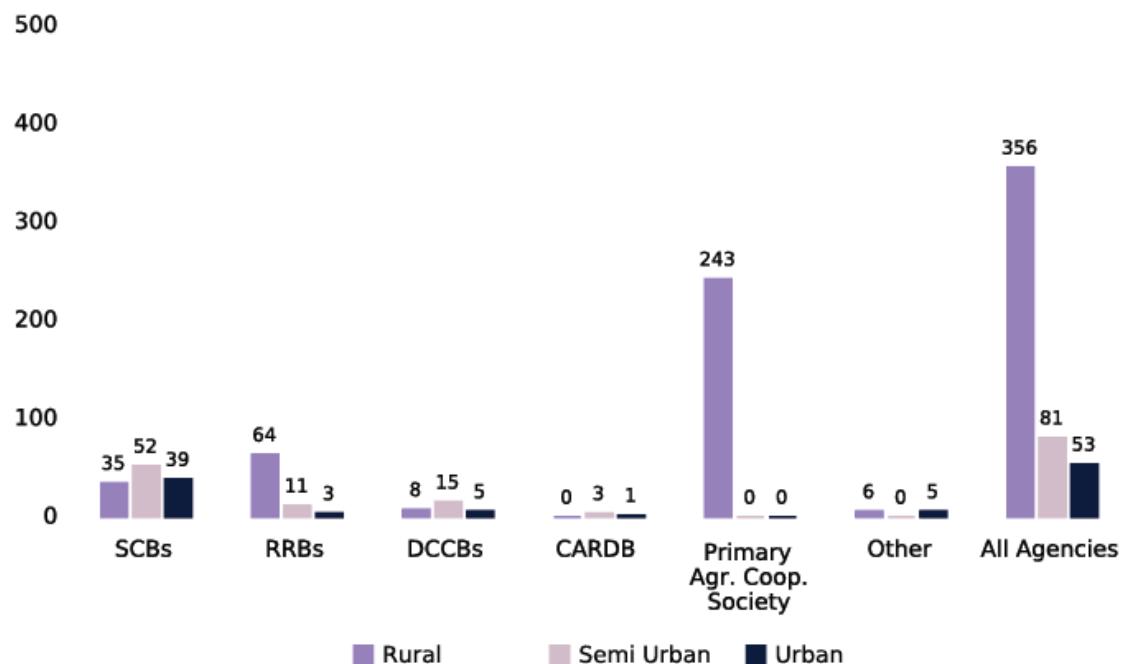
20			Sojat				Weavers Societies	2	
21			Marwar Juction				Weavers Societies	1	

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

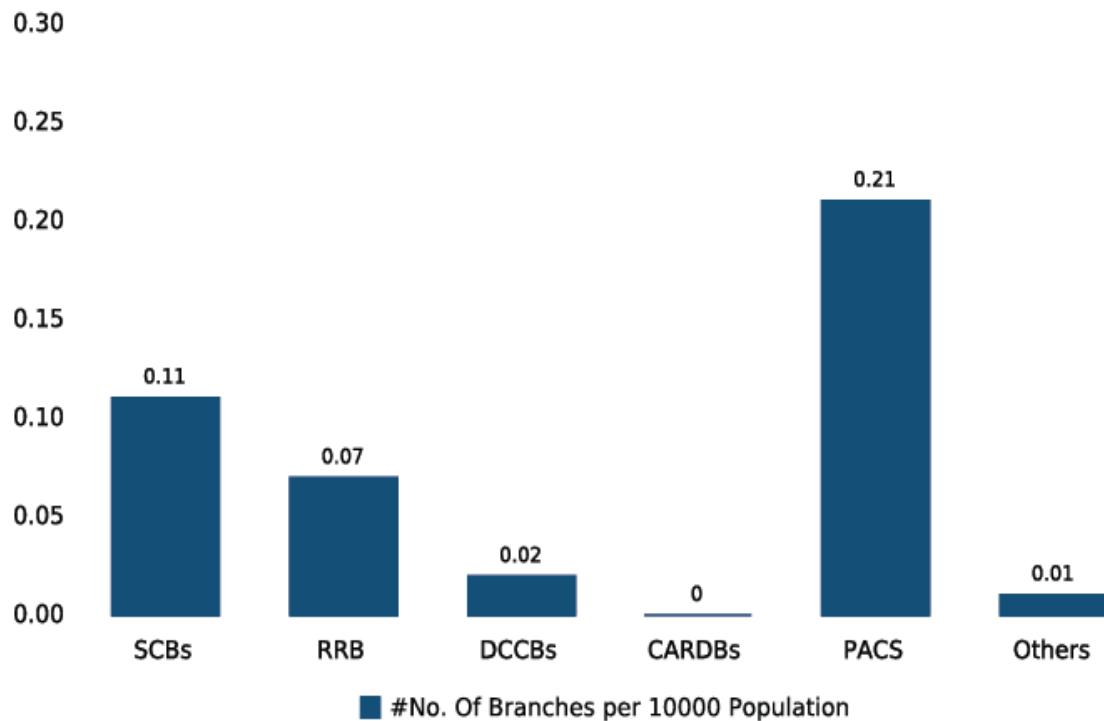
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	243	
2	Potential for formation of new MPACS	65	
3	PACS Computerization	154	
4	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	5	
a	PACS sanctioned with warehousing facility & other related infrastructure	2	
b	Capacity of the grain storage godowns sanctioned	181	
5	PACS as Common Service Centres (CSCs)	139	

# Banking Profile

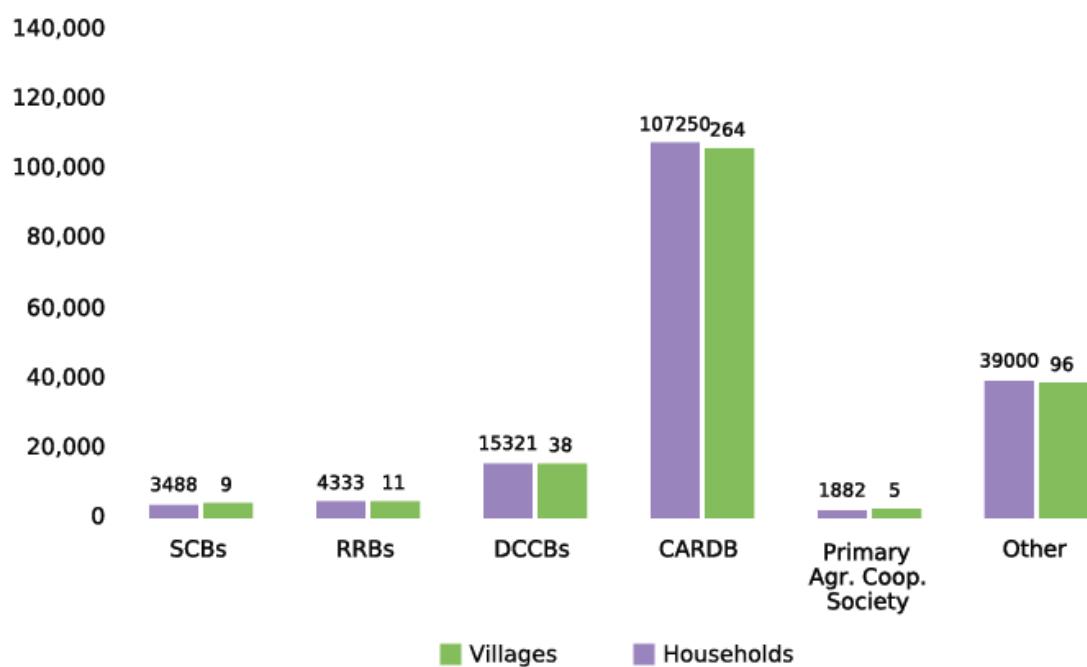
### Agency wise - Number of branches in the district



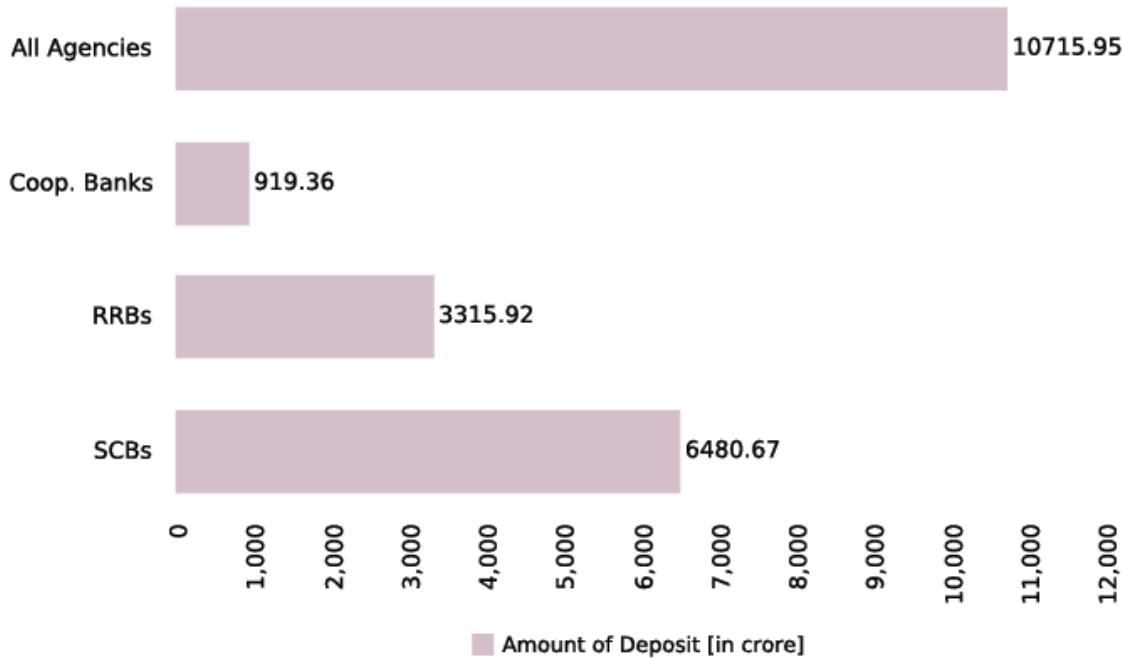
## 2. Branch Penetration



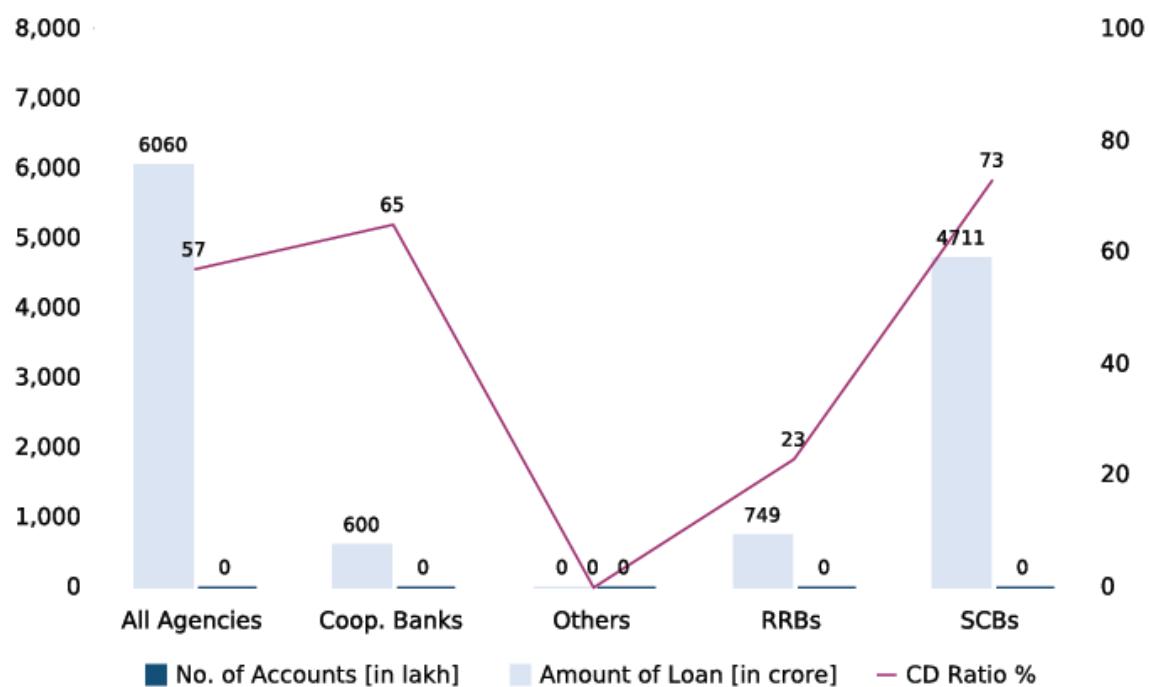
## 3. Agency wise - Per branch Outreach



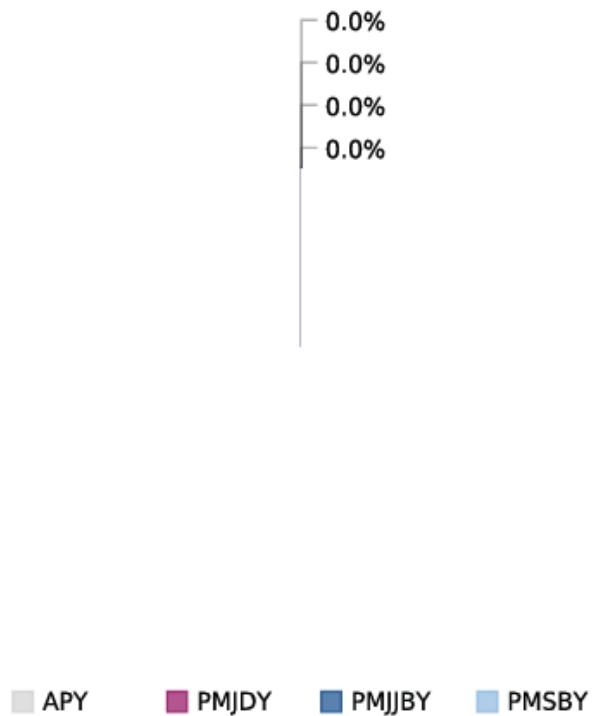
#### 4. Agency wise - Deposit O/s



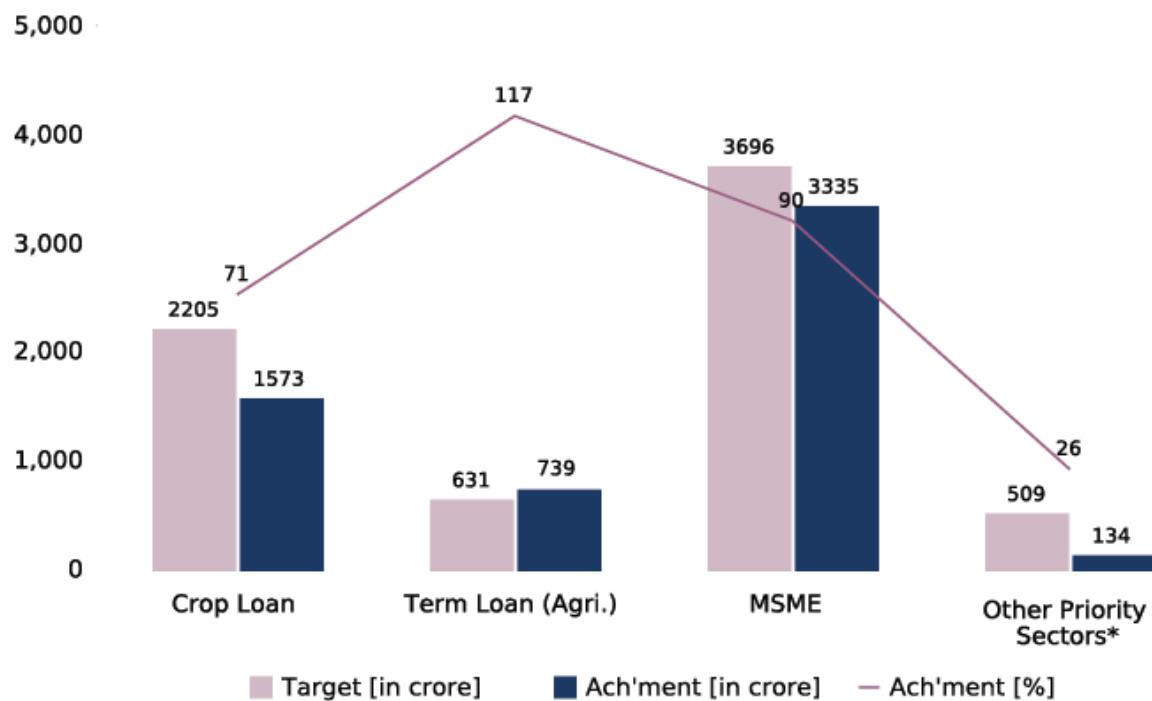
#### 5. Agency wise - Loan O/s and CD ratio



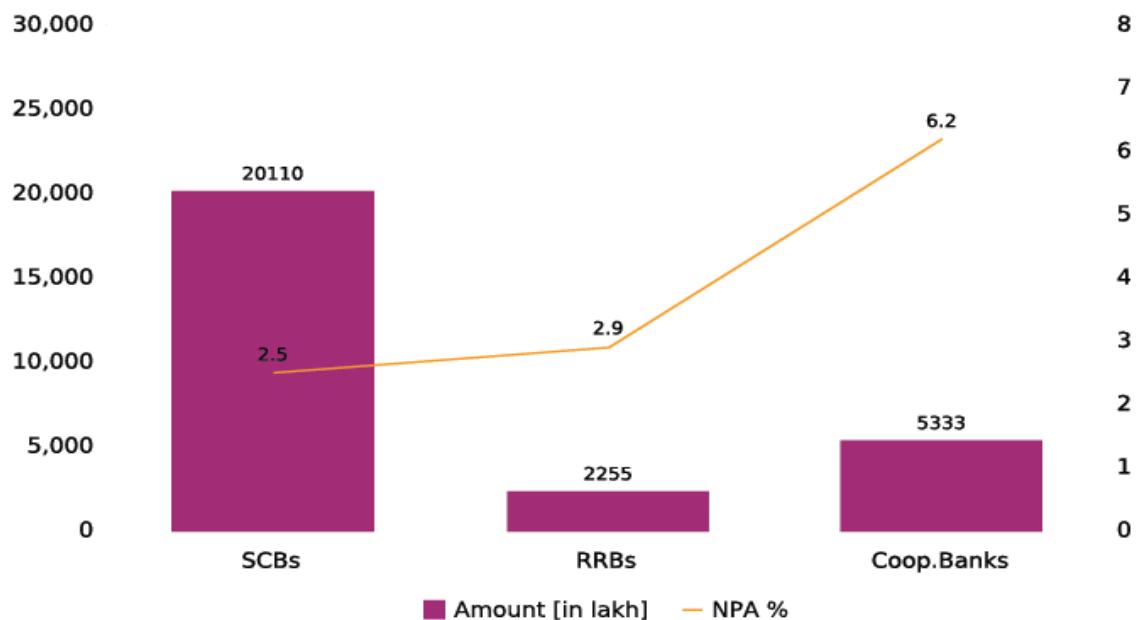
#### 6. Performance under Financial Inclusion (No. of A/c)



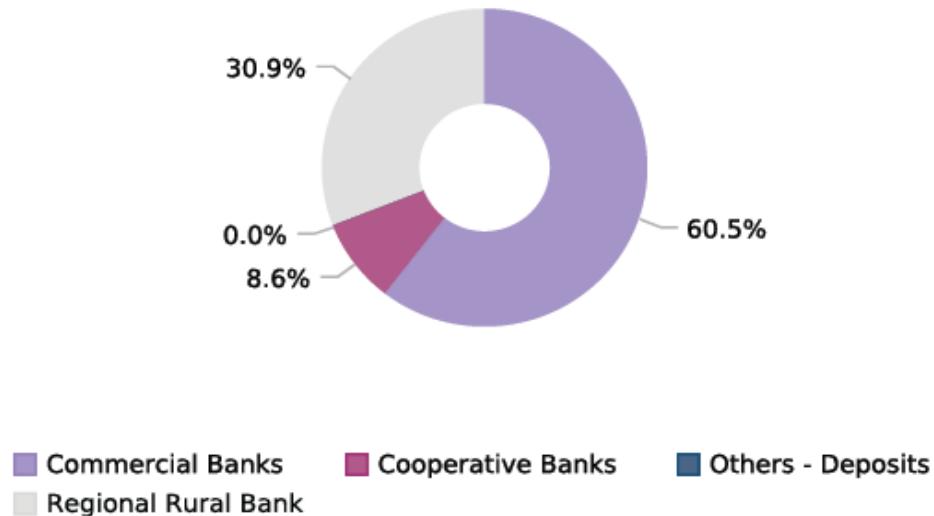
### 7. Sector-wise Performance under ACP



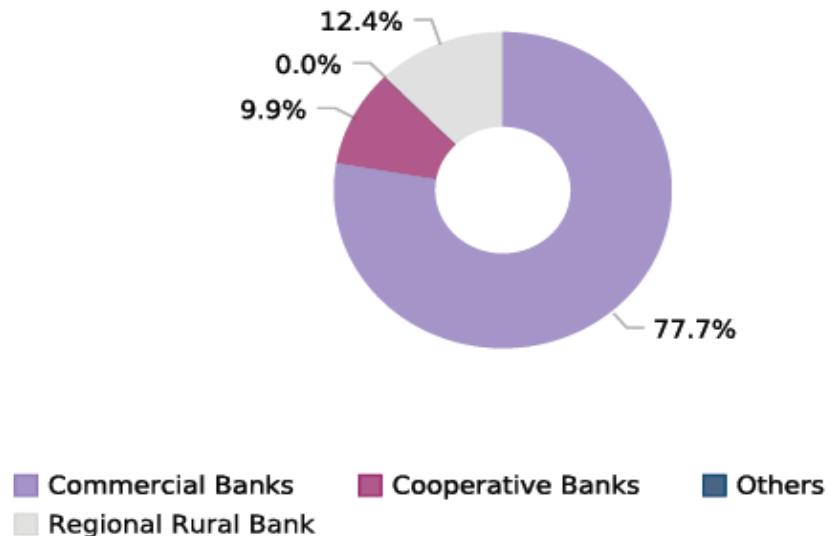
### 8. NPA position



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



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





## 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	mFI/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	126	35	52	39		654	98	9	3488
Regional Rural Bank	1	78	64	11	3		532	119	11	4333
District Central Coop. Bank	1	28	8	15	5				38	15321
Coop. Agr. & Rural Dev. Bank	1	4		3	1				264	107250
Primary Agr. Coop. Society	243	243	243	0					5	1882
Others	2	11	6	0	5	23			96	39000
All Agencies	280	490	356	81	53	23	1186	217		

### 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						643785.00	648067.00	952565	0.7	60.48



Regional Rural Bank						329697.00	331592.00	336609	0.6	30.94
Cooperative Banks						88940.00	91936.00	61600	3.4	8.58
Others						---	---	---	---	---
All Agencies						1062422.00	1071595.00	1350774.00	0.9	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										
Commercial Banks	---	---	---	---	---	489204.00	501852.00	846847.00	1.1	77.7
Cooperative Banks	---	---	---	---	---	102487.00	113976.00	88131.00	2.3	9.9
Others	---	---	---	---	---	---	---	21448.00	0.0	0.0
Regional Rural Bank	---	---	---	---	---	66792.00	77829.00	53107.00	7.6	12.4
	---	---	---	---	---	658483.00	693657.00	1009533.00	11	100

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	76	77.4	91.00



Regional Rural Bank	31.1	34.4	26.00
Cooperative Banks	75.1	84.7	85.00
Others	---	---	---
All Agencies	62	64.7	74.74

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	---	---	---	---
Regional Rural Bank	---	---	---	---
Cooperative Banks	---	---	---	---
Others	---	---	---	---
All Agencies	---	---	---	---

#### 6. Performance on National Goals

Agency	31/03/2025							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	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	92435.00	19.6	133.00	0.0	169905.00	36.1			229.00	0.0
Regional Rural Bank	17238.00	23.0	102.00	0.1	26203.00	35.0			62.00	0.1
Cooperative Banks	231223.00	385.3	124.00	0.2	385093.00	641.7			117.00	0.2
Others	---	---	---	---	---	---			---	---
All Agencies	340896.00	56.3	359.00	0.1	581201.00	95.9	0.00		408.00	0.1

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies										
Commercial Banks	34.49	39870	115598.7	353330.00	445002.00	125.94	509375.00	432339.49	84.87	
Cooperative Banks	15.2	22533	148243.40	70990.00	72691.00	102.39	122000.00	64442.12	52.82	
Others	22.06	33095	150022.70	5174.00	5702.00	110.20	18200.00	1544.97	8.48	
Regional Rural Bank	28.25	41408	146577	100659.00	111120.00	110.39	90325.00	79821.30	88.37	



	100	136906	560441.8	530153	634515	119.68	739900	578147.88	234.54	
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### 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	225352.00	208153.00	92.4	199138.00	233990.00	117.5	220514.00	157340.70	71.4	93.8
Term Loan (Agri.)	67677.00	32128.00	47.5	41862.00	43870.00	104.8	63093.00	73854.50	117.1	89.8
Total Agri. Credit	293029.00	240281.00	82.0	241000.00	277860.00	115.3	283607.00	231195.20	81.5	92.9
MSME	116405.00	266656.00	229.1	261000.00	329147.00	126.1	369600.00	333521.00	90.2	148.5
Other Priority Sectors*	52850.00	32803.00	62.1	28153.00	27508.00	97.7	50883.00	13431.00	26.4	62.1
Total Priority Sector	462284.00	539740.00	116.8	530153.00	634515.00	119.7	704090.00	578147.20	82.1	106.2



### 7. 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	590738.00	12361.00	2.1	669459.00	17313.00	2.6	805037.00	20110.00	2.5	2.4
Regional Rural Bank	62928.00	437.00	0.7	69502.00	448.00	0.6	78258.00	2255.00	2.9	1.4
Cooperative Banks	68802.00	4979.00	7.2	80954.00	6126.00	7.6	85930.00	5333.00	6.2	7.0
Others	455.00	---	---	455.00	---	---	---	---	---	---
All Agencies			---	---	---	---	---	---	---	---

# 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 Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for

general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.

- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits, supported by the Government of Rajasthan.
- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and

market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.

- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for FY 2022–23, supported by the Rajasthan Government.
- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative

Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

## 6. State Budget

### 6.1. Important Announcements

The state budget allocates ₹15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, ₹23,298.04 crore has been earmarked for elementary education, while ₹17,693.96 crore is dedicated to secondary education. Additionally, ₹2,045.77 crore has been provided for mid-day meal programs, which includes ₹722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and ₹1,323.77 crore for the PM Nutrition Scheme, incorporating the state's share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

### 6.2. Highlights related Agriculture & Farm Sector

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

₹61.88 crore for the Prime Minister's Agricultural Irrigation Scheme, ₹50.00 crore for the Prime Minister's Dhanya Krishi Yojana, ₹43.98 crore for the National Tikka Uttam Krishi Mission, and ₹42.08 crore for the Traditional Agriculture Development Scheme.

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

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

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

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

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

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

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

## 7. Govt Sponsored Programmes linked with Bank Credit

### Government of India Schemes

Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) DIFD 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 Lending Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.

### Government of Rajasthan Schemes

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

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

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

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

Pali is an Agricultural district spans 184000 hectares, with a Gross Cropped Area. The main basis of the economy of the district is farm work and 80 percent of the population is agriculture-based activities. Pali district comes under dry agro-climatic zone and most of the part is desert. The total geographical area of this district is 9923.78 sq. km. Which is 2.90 percent of Rajasthan state. There are no perennial rivers or canals in the district. Total irrigated area of the district is 195000 hectares. Brown soil and red soil are found in the district and the normal rainfall is 684 mm per year. The gross cropped area of the district is 1660475 hectares and the net sowing area is 491358 hectares. Sustainable practices like natural micro irrigation, solar powered systems, and organic farming. Number of farmers in the district is approximately 200000 farmers, out of which the number of small and marginal farmers is 142000.

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

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

Agriculture department is working at the district level. At the block level, the Chief Agriculture Officer is the Central Agriculture Extension Officer and the Deputy Director (Extension) is the Chief Agricultural Officer. For their support, Assistant Director, Labour Officer, Assistant Labour Officers and work supervisors are employed. Seeds have an important place in crop production. About 60% of the farmers in Pali district buy seeds and fertilizers available from private dealers and other agencies or from State Seed Corporation, National Seed Corporation and cooperative societies. 02 Agricultural Science Centers in the district are providing guidance and assistance to farmers in technology transfer. Under the Agriculture Technical Management Agency (ATMA) programme, efforts are being made to enhance the capacity of farmers in the district through awareness creation, training and exposure, Efforts are being made to increase production and productivity and for technology transfer.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	(Rs. lakh)
							Bank Loan
A.01a	Crop Production, Maintenance, Marketing						

1	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectarere	0.96	1	4000	3830.64	3830.64
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.92	1	2400	2211.04	2211.04
3	Annual Vegetables - Cabbage/ Patta Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.93	1	4800	4458.08	4458.08
4	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.91	1	3200	2900.16	2900.16
5	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.94	1	2800	2621.52	2621.52
6	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	3200	1335.36	1335.36
7	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.00	1	3600	3583.28	3583.28
8	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.06	1	2400	2539.76	2539.76
9	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.32	1	3200	4208.08	4208.08
10	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.20	1	12000	14419.36	14419.36
11	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.45	1	152000	57959.76	57959.76
12	Cereals - Maize/ Makka_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.37	1	32000	11812.80	11812.80
13	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.31	1	40000	12283.60	12283.60
14	Cereals - Millets_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.33	1	56000	18275.60	18275.60
15	Cereals - Sorghum/ Jowar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.30	1	48000	14226.72	14226.72
16	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.25	1	40000	10100.80	10100.80

17	Cereals - Wheat/ Gehu_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Hecta re	0.57	1	64000	36636.80	36636.80
18	Fruits - Booch/ Lahsua/ Gunda_Irrigated_Convention al_Pre- Kharif   Kharif Rabi	Hecta re	0.44	1	4000	1771.92	1771.92
19	Fruits - Guava/ Amrood_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.69	1	5600	3840.88	3840.88
20	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.48	1	16000	7721.12	7721.12
21	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Hecta re	0.44	1	32000	14072.64	14072.64
22	Fruits - Lemon/ Nimboo_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.63	1	20000	12604.64	12604.64
23	Fruits - Pomegranate/ Anar_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Hecta re	0.91	1	8000	7267.44	7267.44
24	Medicinal And Aromatic Plants - Isabgol_Irrigated_Convention al_Pre- Kharif   Kharif Rabi	Hecta re	0.40	1	40000	15836.00	15836.00
25	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated_Pre- Kharif   Kharif Rabi	Hecta re	0.60	1	32000	19277.12	19277.12
26	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.45	1	20000	8988.00	8988.00
27	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.29	1	16000	4656.64	4656.64
28	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Irrigated_Conventio nal_Pre- Kharif   Kharif Rabi	Hecta re	0.33	1	20000	6505.60	6505.60
29	Others - Henna/ Mehandi_Irrigated_Conventi onal_Pre- Kharif   Kharif Rabi	Hecta re	1.27	1	2400	3053.36	3053.36
30	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.40	1	2000	802.48	802.48
31	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventi onal_Pre- Kharif   Kharif Rabi	Hecta re	0.35	1	3200	1105.92	1105.92

32	Pulses - Ground/ Bambara Beans/ Congo Goober/ Earth Pea/ Ground-Bean/ Lobiya/ Chawli/ Chavli/ Bambara Groundnut/ Chawla_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.25	1	1200	301.76	301.76
33	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.37	1	16000	5974.88	5974.88
34	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.65	1	8000	5202.32	5202.32
35	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	0.58	1	16000	9244.80	9244.80
36	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventiona l_Pre- Kharif   Kharif Rabi	Hecta re	1.04	1	16000	16589.28	16589.28
<b>Sub Total</b>					<b>752000</b>	<b>348220.16</b>	<b>348220.16</b>
<b>Post Harvest</b>							<b>34822.02</b>
<b>Maintenance</b>							<b>69644.03</b>
<b>Total</b>							<b>452686.21</b>
<b>Grand Total</b>					<b>752000</b>	<b>348220.16</b>	<b>452686.21</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Water is one of the most important elements in the crop production system. Irrigation not only supports plant life but also maximizes the use and efficiency of other inputs such as seeds and fertilizers. In India, which has 2.4% of the world's area and 18% of its population, only 4% of the global freshwater resources is available. In India, up to 55% of agriculture is based on rainfall. Still, the share of agricultural sector in total use of water is 78%. It has been assessed that the total irrigation potential of the country is 139.90 million hectares (64.05 million hectares from groundwater and 75.85 million ha from surface water). Irrigation plays a major role in increasing crop production. Irrigation projects are divided into two types on the basis of irrigation, (i) ground water based micro irrigation structures such as tube wells and (ii) surface water sources such as lift irrigation. With the completion of Jawai Dam, Gajnai Dam, Hemawaas Dam, Sardar Samand, Bankli Dam & Kot Dam in the district, About 54 percent of the area is irrigated through traditional means like ponds, Wells etc. Based on the exploitation of underground water in the district, all 08 subdivisions fall in the category of over exploited. Net ground water availability for irrigation in future is zero.

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

The general level of water is 20 meters deep from ground level. There is a developed network

of pump set dealers in the district who also provide after sales services. There are abundant possibilities of drip and sprinkler irrigation in the district. Drip and sprinkler Irrigation is a major source of irrigation for orchard crops and crops. The Horticulture Department is working towards promoting drip and sprinkler irrigation schemes.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	80	39.36	35.44
2	Solar PV Pump Sets (DC)-- submersible pump set 10.0 HP	No.	0.55	90	80	43.92	39.52
3	Solar PV Pump Sets (DC)-- submersible pump set 7.5 HP	No.	0.46	90	40	18.32	16.48
4	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	400	176.64	158.96
<b>Total</b>					<b>600</b>	<b>278.24</b>	<b>250.40</b>

### **2.1.3 Farm Mechanization**

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

The maximum sown area in the district is 156000 hectares. Due to increasing demand for agricultural labour and increasing cost of supply, there is great potential for Farm Mechanization in the district. Along with banks, private finance companies are also providing loans in this area. To promote this sector, the Government of India has made provisions for promoting Farm Mechanization in the National Mission for Improved Farming and other missions. However, bank loans are available on old tractors. Most of the farmers in the district use rented tractors, the demand for tractors is increasing with the increase in irrigation. Institutional credit plays an important role in the process of Farm Mechanization.

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

The general level of water is 20 meters deep from ground level. There is a developed network of pump set dealers in the district also provide after sales services. There are abundant possibilities of drip and sprinkler irrigation in the district. The Horticulture Department is working towards promoting drip and sprinkler irrigation schemes for Tribal Area. An underground pipeline has been laid in place of the drinking water canal from the Jawai Dam of the district, due to which the spillage/wastage of water has been reduced and the remaining water can be used to provide drinking water to all the villages up to Pali & Rohat block.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	37.45	90	800	29960.00	26964.00
2	Drones--12 hp	No.	6.96	90	160	1112.80	1001.52
3	Power Tiller--12-15 hp	No.	2.41	90	8	19.28	17.36
4	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	800	3852.00	3466.80
5	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	40	303.92	273.52
<b>Total</b>					<b>1808</b>	<b>35248.00</b>	<b>31723.20</b>

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

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

Pali is a normal rainfall district of Rajasthan state. Hence, there are strong possibilities for the development of plum, lemon, amla, pomegranate, wood apple, rosemary, cumin, coriander, chili, Isabgol, mustard etc. Although this area has been neglected in relation to loan distribution, there are strong possibilities of loan distribution by banks in this area. Various fruit plants are made available for distribution from the Government Fruit Nursery in Sadri and Rajhans Nurseries of other districts. Crops like plum, lemon, amla, pomegranate, Belpatra, rosemary, cumin, coriander, chilli, isabgol are suitable for all the development areas of Pali district. rosemary is being cultivated extensively in Sojat, Marwad Junction, area. There is also a rosemary (Mehndi) market in Sojat. rosemary is exported from here, from which farmers are getting good income. Banks have not shown much interest in the field of horticulture. Farmers have produced crops and fruits in this area with their own resources and the help received from the Horticulture Mission. The plantation and horticulture sector includes diverse activities such as production, harvest, management, processing, marketing and cultivation of fruits, crops, flowers, medicinal and aromatic plants, plantation crops, spices, herbs, beekeeping production. This area is full of high value crops

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

The horticulture sector contributes about 30 percent to India's real GDP and 13 percent to the sown area. It contributes about 37% to India's total agriculture exports. In terms of value, exports of fresh fruits and vegetables have seen a growth of 14% and processed fruits and vegetables have seen a growth of 16.27%. Despite both fruits and vegetables accounting for 10 percent of global production, only 2 percent is processed and our share in export trade is 1.7 percent. There is proper arrangement of market for the sale of fruits. Jodhpur, Ajmer and Udaipur markets are also available for the sale of fruits. Transportation, there is a good network of roads in the district which is helpful in the sale of fruits and vegetables. Under the

KVK scheme, Ber and amla orchards have been developed in the area.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Dryland Horticulture crops- Ber-with drip-6m*6m	ha	1.12	90	1235	1387.51	1248.78
2	Dryland Horticulture crops- Ber-without drip-6m*6m	ha	0.68	90	800	547.84	493.04
3	Dryland Horticulture crops- Indian Goose Berry (Amla)- without drip-6m*6m	ha	0.98	90	1200	1181.28	1063.12
4	Dryland Horticulture crops- Pomegranate-without drip- 5m*5m	ha	1.03	90	55	56.49	50.84
5	High density plantation- Guava-3m*3m	ha	1.83	90	80	146.40	131.76
7	Medicinal & Aromatic Crops- Henna-3m*3m	ha	1.26	90	16	20.24	18.16
6	Medicinal & Aromatic Crops-- Isabgol plant- 25 plants per square meter	ha	0.58	90	2000	1155.60	1040.08
8	Mushroom Cultivation- Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	80	1943.52	1749.20
9	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	800	796.08	716.48
10	Nursery --Nursery raising	ha	17.44	90	800	13952.80	12557.52
11	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	8	359.52	323.60
<b>Sub Total</b>					<b>7074</b>	<b>21547.28</b>	<b>19392.58</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	No.	4.30	1	14	60.20	60.20
<b>Sub Total</b>					<b>14</b>	<b>60.20</b>	<b>60.20</b>
<b>Total</b>					<b>7088</b>	<b>21607.48</b>	<b>19452.78</b>

#### **2.1.5 Forestry & Waste Land Development**

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

The total geographical area of Pali district is 9923.78 square Km and its total forest area is

75784 hectares. The eastern half of the district is covered with the mountain ranges of Aravalli and the southern and western parts of the district are plains which are suitable for agriculture. 35224 hectares of land is useless and unfit for agriculture, where forests can be developed and trees can be planted. According to the climate and soil of Pali district, Acacia, Neem, Khejdi trees can be planted. At the base level, there has been no financing in this sector by banks in the last three years, but there may be a strong possibility of bank loan for the year 2026-27. Under the social forestry program, efforts are being made for forestry and barren land development by state government. Self-help group members can also be associated with this work.

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

The Forest Department in the State is divided into ten circles with an officer in charge of each circle, Forest Conservation Officer. Pali district comes under Jodhpur circle. There is a Divisional Junior Office in the district which is headed by the DFO and to assist him there is an Assistant Forest Conservator and supporting staff. The number of government nurseries in the district is 17, apart from this, there are about 59 private nurseries. Along with this, there is a need to develop the barren and uncultivated lands of the district.

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

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

(Rs. lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.06 Forestry</b>								
1	Plantation--Khejdi plant- 5m*5m	ha	1.11	90	640	708.80	637.92	
<b>Total</b>					<b>640</b>	<b>708.80</b>	<b>637.92</b>	

#### **2.1.6 Animal Husbandry - Dairy**

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

Apart from agriculture, animal husbandry sector plays the most important role in the Indian rural economy. Global milk production has increased from 146.30 million tonnes in 2014-15 to 239.30 million tonnes in 2023-24, an increase of 63.56 percent compared to 2014-15. India is the world's largest milk producer, accounting for 24 percent of global production, followed by the European Union, the United States America, Pakistan and Brazil. Dairy is emerging as an important business to generate income and provide employment opportunities in rural areas in the district. Since two-thirds of the population is dependent on agriculture, even today agriculture remains the pivot of the economy, especially the rural economy. Natural land resources are limited and with time the pressure on it is increasing due to increasing population. Therefore, it is necessary to promote non- land-based activities, so that employment can increase. Considering the local needs and resources in the rural areas of the

district, dairy development is most suitable for providing maximum opportunities for employment generation. On one hand, milk development will increase the inflow of cash in the village (which is very important for the social and economic development of the village).

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

The Animal Husbandry Department is working towards improving the breed of animals and increasing milk production in the district. Due to lack of awareness among cattle farmers, milk production per animal is not increasing till now. Out of 155 veterinary hospitals in the district, artificial insemination facility is available in only 73 veterinary hospitals. There is Pali Milk Producers Cooperative Union in the district, which was established on 2 February 1980, whose capacity is 1.50 lakh Liters per day. Under which there are total 576 (DCS) village level dairy committees which are in 631 villages and whose total number of members is 38014. 98965 Liters of milk is collected from these every day and the Union has direct contact with these committees.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.07 Animal Husbandry - Dairy</b>								
1	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.06	90	2400	7352.16	6616.96	
2	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.56	90	1200	667.68	600.88	
4	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-	1+1	1.90	90	200	379.04	341.12	
3	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	400	1091.92	982.72	
5	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	8	85.60	77.04	
<b>Sub Total</b>					<b>4208</b>	<b>9576.40</b>	<b>8618.72</b>	
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>								
1	Buffalo Farming_Others	Per Anim	0.18	1	4000	723.36	723.36	
2	Cross bred Farming_Others	Per Anim	0.14	1	1200	166.96	166.96	

<b>Sub Total</b>	<b>5200</b>	<b>890.32</b>	<b>890.32</b>
<b>Total</b>	<b>9408</b>	<b>10466.72</b>	<b>9509.04</b>

### 2.1.7 Animal Husbandry - Poultry

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

The business of Poultry Farming in the district is negligible. The main reasons for this are people's inclination towards vegetarian food products and the temperature of the district also not being favourable. There is extreme summer here in summers and extreme winters in winters and there is no training facility at the district level in this area, but there is more possibility of Poultry Farming in Sumerpur, Bali, Desuri blocks of the district. It can be developed as a main business but due to certain reasons the expected development of Poultry Farming has not taken place in the district. ,

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

Very less Poultry Farming is carried out due to extremely hot climate of Pali district. Poultry Farming can become an important means of livelihood for landless farmers, small and marginal farmers. There is ample scope for suitable possibilities for setting up Its units in the district.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	2400	4494.00	4494.00
2	Layer Farming_Others	1000	0.75	1	800	599.20	599.20
<b>Sub Total</b>					<b>3200</b>	<b>5093.20</b>	<b>5093.20</b>
<b>Total</b>					<b>3200</b>	<b>5093.20</b>	<b>5093.20</b>

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

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

Today, sheep, goat and pig rearing are considered to be the best source of income for the poor and landless farmers in our country. Sheep, goat and pig rearing are secondary activities after dairying to earn subsistence income for the rural population. The total population of sheep, goat and pig in the country during 2019 is 74.26, 148.8 and 9.06 million respectively. Sheep and goat population comparison in final livestock census have recorded a growth percentage of 14.13 and 10.14%. However, the pig population has declined by 12.03% compared to the last livestock census. The geographical and climatic condition of the district is favorable for

sheep/goat/pig rearing but the development of this area in the last years has not been satisfactory.

Sheep, goat and pig rearing is generally the occupation of most of the marginal farmers & farm laborers etc. Goat is called the cow of poor people. Due to its quick digestion, its milk is more suitable for small children and disabled people. Goats produce more milk per kilogram of body weight than cows and buffaloes, and goat milk production increases during the gestation months when other animals' milk supply is reduced.

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

The work of sheep, goat and pig development is looked after by the Joint Director Animal Husbandry Department. Under them, Deputy Director, Assistant Director, Veterinarian and other supporting staff are available. The Animal Husbandry Department is working towards improving the breed of animals and increasing milk production in the district. Due to non-availability of resources to provide artificial insemination facility, this facility is still not made available in many veterinary Centers.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	8	53.04	47.76
<b>Sub Total</b>					<b>8</b>	<b>53.04</b>	<b>47.76</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	1600	24.00	24.00
2	Sheep Farming_Others	Per Anim	0.01	1	1200	18.00	18.00
<b>Sub Total</b>					<b>2800</b>	<b>42.00</b>	<b>42.00</b>
<b>Total</b>					<b>2808</b>	<b>95.04</b>	<b>89.76</b>

#### **2.1.9 Fisheries**

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

The demand for commodity products is continuously increasing in the world, as is evident from the production, trade and consumption figures of 2018 which have reached an all- time high. As a cultivated agricultural field In India, fisheries have an important place in the socio-economic development of India. Its importance can be seen from the angles of livelihood support, food security and economic development. fish is an economical source of high-

quality protein and omega-3 fatty acids, which play an important role in the food security of the country. India is the third largest country in fish production and being one of the 17 mega-biodiverse nations, our country accounts for more than 10% of the global marine biodiversity. This region accounts for about 6.6% of the gross domestic product. Although we are the third largest producer of fish in the world, our contribution is only 6.02% of world's total fish production. In terms of exports, India ranks fourth after China, Norway and Vietnam, which contributes only 4% of total world exports. Fish are not only a source of food but also a source of employment for a large population. Fish farming is such an activity which has no competition with any labour or non-labor activities.

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

Government of India has launched an ambitious scheme named Pradhan Mantri Matsya Sampada Yojana. The objective of this scheme is to provide sustainable and responsible development of fisheries sector in India and bring blue revolution. The scheme to support sustainable fisheries, including the Pradhan Mantri Matsya Sampada Yojana (PMMSY). This scheme focuses on modernizing the fisheries value chain through financial assistance for cold storage, processing units, and aquaculture promotion. It also emphasizes timely seed availability and training in advanced and sustainable fishing practices. Under this scheme, investment of Rs.20,050 crore will be made, of which the Central Government's share will be Rs. 9407 crore, the State's share will be Rs 4880 crore and the beneficiaries' contribution will be Rs. 5763 crore. PMMSY will be implemented in all States/Union Territories over a period of 5 years from FY 2020-21 to FY 2024-25. The scheme aims to fill the critical gaps related to fish production and productivity, quality, technology, post-harvest infrastructure and management, value chain modernization and strengthening etc. The bank has not financed any project in the district.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Intensive Fish farming--Fish cum dairy farming-1.0 ha pond & 3CB cows dairy unit	No.	2.12	90	16	33.92	30.48
2	Intensive Fish farming-- Poultry cum fish farming-1.0 ha pond & 500 bird broiler unit	No.	2.12	90	8	16.96	15.28
3	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	8	32.96	29.68

4	Traditional Farming--Fresh water prawn farming-01 ha	ha	7.77	90	8	62.16	55.92
<b>Sub Total</b>				<b>40</b>		<b>146.00</b>	<b>131.36</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Acre	4.28	1	160	684.80	6.88
2	Prawn Culture - Scampi_JHINGA FISH	Acre	6.42	1	80	513.60	5.12
<b>Sub Total</b>				<b>240</b>		<b>1198.40</b>	<b>12.00</b>
<b>Total</b>				<b>280</b>		<b>1344.40</b>	<b>143.36</b>

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

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

Good breed of bulls, buffaloes and camels are required for bullock carts used in agricultural work, which can pull a cart with wooden and rubber tires and can be used to carry fodder for the animals of small farmers and transport other essential items. Most of the area in the district is plain where use of bullock carts can be better. Apart from this, rural markets are organized at block level in the district and in towns. In the rural market, local small traders and farmers take their products to sell. Not only can it transport the surrounding areas easily, but the pair of bulls can also be used for agricultural work during harvest time. Due to the promotion of activity of Farm Mechanization, the interest of the farmers has gradually moved away from animal-based means towards other mechanized means, yet due to the multi-use of this activity, its importance cannot be denied. There are farm Mandis in Pali, Sumerpur, Sojat, Rani, Marwad Junction etc. of the district where bullock carts and camels have an important role in carrying the agricultural produce.

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

Out of 802 villages in the district, 450 villages are connected by paved roads. Due to the absence of railway tracks, the importance of roads increases. Bullock cart is a suitable and cheap means for the farmers for marketing the agricultural produce. There are Mandi's in Sumerpur, Rani, Sojat, Marwad Jn. etc., where agricultural products are transported in bullock carts. Along with bullock carts/ camel carts, farmers are also extensively using two wheelers in the villages connected to roads. There are large number of factories in Jaitaran, Sojat and Falna, so there is a possibility of higher sales of two wheelers, due to which there are possibilities of bank financing in all these areas. Finance for purchase of two wheelers is available from banks as well as non-banking financial companies (NBFCs). With the modernization of farming, the use of mechanical power in farming has increased but due to small landholdings and hill farming, draft animal power continues to be used on Indian farms.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	80	856.00	599.20
2	Solar Energy-Farm Level Solar Power Plant- >10KW upto 25 KW	No.	0.00	90	800	0.56	0.48
4	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.80	90	160	607.92	547.12
3	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.37	90	400	1747.52	1572.80
<b>Total</b>				<b>1440</b>	<b>3212.00</b>	<b>2719.60</b>	

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

An integrated farming system (IFS) is a sustainable agricultural approach that combines multiple farming components to improve productivity, profitability, and employment. This approach uses a combination of two or more ticks using the principle of minimum competition and maximum complementarity.

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

In Pali district, crop production along with milch animal husbandry is prevalent in the farming system. About 30% of farmers are adopting this system. Various models of integrated farming system are operational in KVK Pali.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

After green Revolution, there has been a good increase in the production and productivity of Indian farming. Farmers are forced to sell their produce at low rates due to lack of adequate storage, lack of effective marketing system, and immediate need of capital for input requirements for the next crop after harvesting one crop. Thus farmers, especially small and marginal farmers, remain deprived of the benefits of economic growth. Due to inadequate storage facilities in the form of grain warehouses and cold.

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

Pali district has a production of food grains, vegetables, etc. The total storage capacity of the district, including the Food Corporation of India, Central Warehousing Corporation, State Warehousing Corporation, State Government, Cooperative Sector, etc., is approx 33,000 metric tons. The private and government storage capacity in the district is inadequate. In the Sumerpur, Bali blocks of the district, vegetables are produced on a large scale, but due to the

lack of proper storage facilities and cold chain/storage capacity, farmers are not getting the right benefits.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	535.00	80	160	85600.00	68480.00
2	Godown	No.	107.00	80	24	1343.92	1075.12
3	Market Yard	No.	5.35	80	40	214.00	171.20
<b>Total</b>				<b>224</b>	<b>87157.92</b>	<b>69726.32</b>	

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

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

The total geographical area of the district is 9923.78 sq. km. Which is 2.90 percent of Rajasthan state. There is a need to adopt leveling, farm bunding, prevention of soil erosion, farm ponds, organic farming, vermi compost, integrated farm development and to prevent acidity of the land. Due to excessive use of chemical fertilizers by farmers and not adopting proper crop rotation and improved cropping system, there is continuous depletion of Nutrients in the soil. It is necessary to increase the fertility of the soil through soil testing, use of compost and use of chemical fertilizers in appropriate conditions is needed. Soil is most important for the crop, if the quality of the soil is not good then the crop will also not grow properly. Keeping this in mind, Soil Health Card Scheme was implemented by the Government of India in the year 2015, under which a Soil Health Card is issued to the farmers, through which the farmers can Study about the quality of soil and it helps in getting a good crop. This card contains a report which is given to the farmers once in three years for their farm or land. Under this scheme, farmers will get complete information about Soil Health Care related to their fields or land on <https://soilhealth.dac.gov.in/>

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

Integrated Watershed Management Program (IWMP) is a major program of the Government. In 2015, this program was merged with the Pradhan Mantri agricultural Irrigation Scheme (PKSY) as Watershed component. This program is currently operational in all the states with an estimated outlay of Rs 29,000 crore. Due to its centralized design, planning and implementation of the program takes place at both the state and sub-state levels, involving multiple stakeholders with diverse priorities and capabilities.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	800	1868.64	1681.76
2	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	8	13.76	12.40
<b>Total</b>				<b>808</b>		<b>1882.40</b>	<b>1694.16</b>

### 2.2.3 Agri. Infrastructure - Others

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

Farm based industrial infrastructure in the district mainly includes a wide range of public services that facilitate production, procurement, processing, storage and trade. Labor infrastructure can be classified under the following broad-based categories. Presently the district has 01 E-NAM mandi, which is situated in Sumerpur (Maharaja Umed Singh mandi) with which no farmer producer organization is connected till now. At present there are a total of 10 Farmer Producer Organizations in Pali district which have been formed by NABARD and SFAC under the centrally sponsored scheme.

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

The trend of bio-compost is gradually increasing and some farmers and industrial entrepreneurs have established small bio-compost units. However, there is still a lack of awareness about the concept. The Agriculture Department may consider setting up vermicompost hatcheries and demonstration units in each block under PPP mode for the supply of bio-compost and also provide training to the farmers. There is also a need to provide loans by banks for the expansion of this activity. NABARD has also given training to women of self-help groups on bio-fertilizer.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
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**B.03 Agriculture Infrastructure - Others**

1	Seed Processing	No.	10.70	90	8	85.60	77.04
<b>Total</b>					<b>8</b>	<b>85.60</b>	<b>77.04</b>

**2.3 Agriculture - Ancillary Activities**
**2.3.1 Food & Agro Processing**
**2.3.1.1 Status of the Sector in the District**

Food and Agricultural processing industry refers to those activities in which primary Agricultural products are processed and their value added. For example, dairy products, processing of milk, fruits and vegetables,

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

With the aim of bringing growth in farmers income and additional employment, Rajasthan Agricultural Processing, Agricultural Trade and Agricultural Export Promotion Policy 2019 has been implemented, which has the following objectives i.e. to create the necessary supply chain and infrastructure for the industrial development of agriculture to increase the income of farmers with a view to providing best quality products to farmers and consumers, to encourage value addition of agricultural products and to reduce post-harvest losses, to qualitatively improve the style of rural life by creating rural employment, to modernize agricultural processing and marketing, Incorporating new technology and processes, providing financial market to Agriculture based small processing units to encourage the creation of competitive edge, to encourage export of value-added agricultural products from the state and to encourage dialogue between entrepreneurs and farmers, and to expand the research base in the agricultural sector.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	214.00	80	400	85600.00	68480.00
2	Dairy Processing Unit	No.	26.75	80	8	214.00	171.20
3	Dal/ Pulses Mill	No.	26.75	80	80	2140.00	1712.00
4	Fruit Processing	No.	5.35	80	40	214.00	171.20
<b>Total</b>					<b>528</b>	<b>88168.00</b>	<b>70534.40</b>

### 2.3.2 Agri Ancillary Activities - Others

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

The size of land holdings in the entire country is becoming smaller day by day due to which the percentage of small and marginal farmers is increasing, and they are not able to get proper price for the crops obtained from farming. In view of all these circumstances, it is necessary that selfhelp groups and joint liability groups should be formed by involving small land holding and landless farmers and they should be organized as consumer organizations and bank loans should be made available to them, so that small and marginal farmers can obtain fair price of their crops. Mustard, millet, lemon, mung etc. are produced in large quantities in the district.

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

To provide loans at affordable rates to promote the food processing sector, the Government of India has set up a special fund {Food Processing Fund (FPF)} of Rs 2000 crore under NABARD in the financial year 2014-15. Through which 313 designated food parks have been notified by the Ministry in various states. The Fund provides loan facilities at concessional rates to State/Central Governments, Co-operative Societies, Co-operative Unions, Farmer Producer Organizations, Corporates, Companies, Entrepreneurs etc. for food processing units in designated food parks.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	6.42	90	160	1027.20	924.48
2	Custom Service Units/ Custom Hiring Centers	No.	5.35	80	8	42.80	34.24
4	Loans to Agri. Start-ups	No.	10.70	80	8	85.60	68.48
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	107.00	80	8	856.00	684.80
<b>Total</b>					<b>184</b>	<b>2011.60</b>	<b>1712.00</b>

## Credit Potential for MSMEs

### 3. Credit Potential for MSMEs

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

The Government of India has notified new criteria for classifying enterprises as micro, small, and medium enterprises through a gazette notification dated March 21, 2025.

- i. a micro enterprise, where the investment in plants and machinery or equipment does not exceed Rs.2.5 crore and turnover does not exceed Rs.10 crore;
- ii. a small enterprise, where the investment in plant and machinery or equipment does not exceed Rs.25 crore and turnover does not exceed Rs.100 crore; and
- iii. a medium enterprise, where the investment in plant and machinery or equipment does not exceed Rs.125 crore and turnover does not exceed Rs.500 crore.

The Stand-Up India scheme was launched by the Government of India in 2016 to promote entrepreneurship among women and those belonging to the Scheduled Castes (SC) and Scheduled Tribes (ST). The program facilitates bank loans for establishing "greenfield" enterprises, meaning a borrower's first-time venture in the manufacturing, services, or trading sector. PM SVANidhi stands for Prime Minister Street Vendor's. It's a central- sector micro-credit scheme by (MoHUA) to provide collateral-free working capital loans to street vendors who were financially impacted by the COVID-19 pandemic. The scheme aims to help these vendors become self-reliant by: Providing affordable loans to resume their businesses. Encouraging the adoption of digital transactions through cashback incentives. Supporting their overall economic development and formalization

There are 16809 MSME units in the district majority of which lying under micro category.

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

The MSME sector is a cornerstone of India's economic growth and employment, a fact well acknowledged by policymakers who have introduced various initiatives to strengthen and expand it. MSMEs are eligible for credit under priority sector lending norms, while the Public Procurement Policy mandates that 25% of annual purchases by Central Ministries, Departments, and PSUs be sourced from MSEs. Flagship schemes such as PMEGP, CGTMSE for collateral-free loans. Further, ODOP scheme of the Government of India initiative to promote balanced regional development by selecting, branding, and promoting a single, unique product from each district to boost socioeconomic growth, generate employment, and increase exports. RSETI in the district provides free training in various trades to rural youth/SHGs, assisting them in establishing self employment. In the district, among the Textile industries, the work of colour, die work and patchwork is done by most of artisans. In the Textile and handloom sector, this work has been going on for a very long time in some blocks. Mehendi is included in the ODOP scheme.

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

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



								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>II. Manufacturing Sector - Term Loan</b>								
1	Manufacturing Sector - Term Loan-Medium	No.	10000.00	80	8	20000.00	16000.00	
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	904	42520.00	34016.00	
3	Manufacturing Sector - Term Loan-Small	No.	300.00	80	8	2400.00	1920.00	
<b>Sub Total</b>						<b>920</b>	<b>64920.00</b>	<b>51936.00</b>
<b>II. Manufacturing Sector - WC</b>								
1	Manufacturing Sector - Working Capital-Medium	No.	1500.00	80	16	24000.00	19200.00	
2	Manufacturing Sector - Working Capital-Micro	No.	13.00	80	4316	100164.00	80131.20	
<b>Sub Total</b>						<b>4332</b>	<b>124164.00</b>	<b>99331.20</b>
<b>II. MSME - Others</b>								
1	Co-operatives of Artisans Village Industries	No.	3.00	80	80	240.00	192.00	
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	16	16.00	16.00	
3	Loans to MSME Start-ups	No.	3000.00	80	8	4000.00	3200.00	
4	Overdraft to PMJDY Account Holders	No.	0.10	100	640	64.00	64.00	
<b>Sub Total</b>						<b>744</b>	<b>4320.00</b>	<b>3472.00</b>
<b>II. Service Sector - Term Loan</b>								
1	Service Sector - Term Loan-Medium	No.	2500.00	80	8	20000.00	16000.00	
2	Service Sector - Term Loan-Micro	No.	70.00	80	72	7312.00	5849.60	
3	Trading Units - Term Loan-Medium	No.	7500.00	80	8	60000.00	48000.00	
4	Trading Units - Term Loan-Micro	No.	58.00	80	160	8880.00	7104.00	
5	Trading Units - Term Loan-Small	No.	1000.00	80	440	160000.00	128000.00	
<b>Sub Total</b>						<b>688</b>	<b>256192.00</b>	<b>204953.60</b>
<b>II. Service Sector - WC</b>								
1	Service Sector - Working Capital-Medium	No.	2500.00	80	8	20000.00	16000.00	
2	Service Sector - Working Capital-Micro	No.	31.00	80	160	1280.00	1024.00	
3	Service Sector - Working Capital-Small	No.	100.00	80	0	0.00	0.00	
4	Trading Units - Working Capital-Micro	No.	30.00	80	400	1600.00	1280.00	
5	Trading Units - Working Capital-Small	No.	60.00	80	0	0.00	0.00	
<b>Sub Total</b>						<b>568</b>	<b>22880.00</b>	<b>18304.00</b>
<b>Total</b>						<b>7252</b>	<b>472476.00</b>	<b>377996.80</b>

## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

Exports and imports play an important role in the country's economy. Exports are a national priority for both the government and private sectors. Make in India campaign of the Government of India aims to improve self-reliance and build the image of Make in India. India, with a large and diverse agricultural sector, is one of the world's leading producers of rice, wheat, milk, sugarcane, fruits and vegetables.

Exports are a national priority for both the government and private sectors, which have been acknowledged by all. Exports play a crucial role in earning foreign exchange for the country's economy. Under RBIs

Priority Sector Lending guidelines, financing is available for pre - shipment (packing) credit and post shipment credit, with export credit in agriculture and MSME sectors fully classified as PSL without any credit ceiling. For other sectors, export credit from domestic banks qualifies as PSL for incremental lending over the previous year, up to 2% of ANBC or CEOBE, whichever is higher, subject to a maximum sanctioned limit of Rs.50 crore per borrower.

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

To tap the regions trade potential, exporters should be encouraged to avail themselves of the export credit insurance facility provided by ECGC and receive structured training from MSME and export promotion organizations, with banks offering technical assistance in accurate documentation. It is important to ensure that preshipment credit is settled promptly after dispatch of goods or converted into post shipment credit within prescribed timelines. Banks should implement strong monitoring and reporting mechanisms to ensure that export credit applications are processed within the stipulated period. These measures would strengthen trade facilitation, improve compliance, and enhance the district's readiness to participate more actively in export markets. Export of Cotton and Dye of cloth is being done from the district however no Bank branch in the district is catering to the export credit requirement.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>III. Export Credit</b>								
1	Export Credit -Post Shipment Export Credit	No.	500.00	75	32	21600.00	16200.00	

2	Export Credit -Pre Shipment Export Credit	No.	200.00	75	16	7600.00	5700.00
<b>Total</b>				<b>48</b>		<b>29200.00</b>	<b>21900.00</b>

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the District

The purpose of education is not only individual development but also contributing to the development of the economy. Recognizing this, the United Nations Convention on the Rights of the Child has recognized education as an essential legal right. The government has implemented an education loan scheme through banks to provide financial assistance in promoting vocational education. Various Schemes run by the State Government:

- The Free Textbook distribution scheme
- Student Security Accident Insurance Scheme
- Pre- metric scholarship
- Mukhyamantri Free Uniform Fabric Distribution Scheme
- Kali Bai Bheel Medhavi Chhatra Scooty Yojana
- Devnarayan Girls Scooty Distribution & Incentive Scheme

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

**PSL Loan:** Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.25 lakh will be considered as eligible for priority sector classification as per Master direction on PSL issued by RBI on 24 March 2025.

According to the 2011 census, the district's literacy rate is 62.24%. One new medical college is being started in the district. Students from affluent families, especially from the Marwari community in the rural areas of Marwar Jn., Sumerpur and Sojat tehsils, go to countries like Australia, Canada, America, etc. for higher education. There is significant potential for financing education loans in this area in the district.

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

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

(Rs. lakh)							
r. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	5.00	90	160	800.00	720.00
<b>Total</b>					<b>160</b>	<b>800.00</b>	<b>720.00</b>

#### 4.3 Credit Potential for Housing

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

Housing is one of the three basic necessities of life and has always been the top priority for any individual, government, and society. According to the 2011 census, the number of houses in Pali was 4.52 crore. The number of urban households and rural households was 1.04 crore and 3.47 crore, respectively.

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

In the district, most banks provide housing loans primarily to government employees, businesses, and farmers community. In the district, some private builders are developing private colonies, where people are trying to meet their housing needs. Bank loans to Housing sector with limits prescribed below are eligible for priority sector classification : 1. Individual Loans : As per the prescribed norms, the maximum permissible housing loan and corresponding dwelling unit cost are determined by the population of the centre. For centers with a population of 50 lakh and above, the loan ceiling is fixed at Rs.50 lakh, with the dwelling unit not exceeding Rs.63 lakh. In centres having a population of 10 lakh and above but below 50 lakh, the maximum loan limit is Rs.45 lakh and the permissible dwelling unit cost is capped at Rs.57 lakh. For centres with a population of less than 10 lakh, the loan limit is Rs.35 lakh, with the maximum dwelling unit cost restricted to Rs.44 lakh. 2. Repair Loans: For centers with a population of 50 lakh and above, the maximum permissible loan is Rs.15 lakh, with the dwelling unit cost capped at Rs.63 lakh. In centers with a population of 10 lakh and above but below 50 lakh, the loan ceiling is Rs.12 lakh, and the dwelling unit cost must not exceed Rs.57 lakh. For centres with a population of less than 10 lakh, the maximum loan limit is Rs.10 lakh, while the dwelling unit cost is restricted to Rs.44 lakh. 3. Bank Loans to Government Agency : For constructing homes or slum clearance, up to 60 sq.m. carpet area.

4. Affordable Housing Projects : Bank loans for projects using at least 50% of FAR/FSI for units up to 60 sq.m. carpet area. The PMAWAS scheme affordable housing to economically weaker sections, low-income groups, and middle-income groups, promoting credit-linked subsidies, and constructing affordable housing in urban areas, in rural version focuses on pucca (permanent) houses with basic amenities for houseless households.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Repair of Dwelling Units-Metropolitan Centre	No.	6.00	90	1200	4000.00	3600.00
2	Repair of Dwelling Units-Other Centre	No.	3.00	90	800	2400.00	2160.00
<b>Total</b>					<b>2000</b>	<b>6400.00</b>	<b>5760.00</b>

## Chapter 5

### Credit Potential for Infrastructure

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Infrastructure in the district**

Rural infrastructure is the backbone of the district's development. Infrastructure plays a crucial role in harnessing the available capacity in various sectors of the economy.

Adequate physical infrastructure promotes growth and development by increasing the productivity of factors involved in the production process, and infrastructure is essential for improving the efficiency of human capital.

Rural infrastructure in areas such as irrigation, roads, bridges, agriculture, etc., is a key driver in accelerating the overall growth rate of the economy. Investment in infrastructure under both agricultural and non-agricultural sectors leads to capital formation, resulting in increased production and productivity, and ultimately reducing poverty.

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

Better infrastructure is crucial for the development of the district. The district has a total of 802 villages, majority of them are connected by Pucca roads. The power supply situation in the district is not satisfactory. However, all villages in the district have been electrified.

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

During the years, NABARD has sanctioned road construction works worth Rs 6270 crore under RIDF trenches in Rajasthan under Rural Infrastructure Development Fund (RIDF), under which 70% of the work has been completed and the remaining is in progress.

#### **5.2 Social Infrastructure Involving Bank Credit**

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

In a developing country like India, public investment in social infrastructure such as education, health, housing, and connectivity plays a crucial role in ensuring inclusive development. Social infrastructure includes education, health, drinking water, sanitation, housing, etc. Along with the development of these areas, the development of basic infrastructure increases investment efficiency, brings competitiveness in manufacturing, and promotes exports, employment, urban and rural development. It also provides numerous benefits to the country, along with improving rural development and quality of life.

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

In Pali district, there is a lack of facilities such as schools/management colleges/professional colleges, better health services, drinking water supply through water pipelines/RO plants, etc.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and

financial projections are presented in the following table, with block-wise details given in Annexure-I.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	5.00	80	24	128.00	102.40
2	Education-Schools	No.	200.00	80	8	1600.00	1280.00
3	Healthcare-Hospital	No.	1000.00	80	8	8000.00	6400.00
4	Loans to MFIs for Onlending	No.	200.00	90	120	72000.00	64800.00
<b>Total</b>					<b>160</b>	<b>81728.00</b>	<b>72582.40</b>

### 5.3 Renewable Energy

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

Access to sustainable energy is crucial for improving the lives and livelihoods of millions of people worldwide. However, our current dependence on fossil fuels poses both durable and harmful consequences for our planet. At COP 26, Glasgow, India also set a target of 175 GW installed renewable energy capacity by the end of 2022 and 450 GW by 2030. India has committed to make 40% of its energy basket and 50% of its energy market renewable energy-based. Presently, Rajasthan is experiencing rapid development in the field of renewable energy. The budget allocation for renewable energy in various sectors has seen substantial growth for the fiscal year 2023-24. Remarkably, by the year 2022, the total installed capacity of renewable energy from various sources has surpassed that of traditional sources.

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

At the district level, the Non-Conventional Energy Development Agency (NEDA Department) has been designated as the nodal agency. Similarly, biogas plants can be set up under the National Biogas and Manure Management Program (NBMMMP).

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	800	3200.00	2880.00
2	Solar Energy-Roof Top Solar PV System without Battery	No.	5.00	90	1200	4400.00	3960.00

3	Solar Energy-Solar Pump Sets	No.	3.00	90	400	1200.00	1080.00
<b>Total</b>					<b>2400</b>	<b>8800.00</b>	<b>7920.00</b>

## RIDF

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

( Rs. crore )				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	528	143.300000	113.5797
B	Ongoing tranches	121	175.250000	164.6438
	Total (A + B)	649	318.550000	278.2235

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

( Rs. crore )				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	2	0.917200	0.8878
B	Rural roads & bridges	2	273.752100	20.1421
C	Social Sector	85	7.282400	0.0000
	Total (A + B + C)	0	0.000000	0.0000

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	4	Irrigation potential	ha	925
B	Rural roads	89	Road length	km	1040
C	Bridges	50	Bridge Length	m	54

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	2	0	0	91.72
2	PHED, Drinking water	2	0	0	27375.21
3	Education	7	0	0	178.80
4	Medical and Health	9	0	0	2173.00

## Chapter 6

### Informal Credit Delivery System

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

Microfinance plays a vital role in shaping the socioeconomic landscape of India. It has emerged as a powerful instrument for economic development, particularly by improving access to credit for rural households. Through various initiatives, microfinance has significantly contributed to integrating unbanked women into the formal financial system, primarily by engaging them in Self Help Groups (SHGs) under the Bank Linkage Programme (BLP). This ongoing inclusion has not only empowered women but also strengthened grassroots financial structures. As a proven tool for poverty alleviation, microfinance serves as a bridge between formal financial institutions and the underserved rural population, fostering financial inclusion and economic resilience. Despite the vast branch network of banks in rural areas, a significant number of weaker sections, such as small and marginal farmers, agricultural laborers, rural artisans and craftsmen, small traders and vendors, and people from scheduled castes/tribes, still rely on informal credit sources to meet their consumption and production-related needs. Through self-help groups, these people learn to save, deposit their savings in banks, and take loans from banks. This benefits both the self-help groups and the banks.

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

Pali district benefits from microfinance ecosystem supported by Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Microfinance Institutions (MFIs). NABARD has introduced several innovative programs to strengthen this sector. The m-Suwidha initiative focuses on skill upgradation for women, including training in branding, packaging, and digital marketing, with enhanced grant support for SHGs and JLGs. NABARD and NRLM partnership efforts in promoting women-led development. This partnership facilitates capacity building, entrepreneurship training, and the graduation of SHG clusters into Producer Organizations. NABARD has launched a grant support scheme for SHGs, JLGs, and POs to train and onboard them onto digital platforms like ONDC, and social media marketplaces. These efforts aim to boost rural entrepreneurship and income generation through e-commerce. Strengthening institutional support, expanding training coverage and improving digital infrastructure can help bridge these gaps of microfinance. The banks are extensively promoting the Government of India's important scheme, the Pradhan Mantri Jan Dhan Yojana. NRLM has been running in all blocks of the district. The groups are primarily engaged in agricultural activities, beekeeping, dairy farming, mushroom production, etc. Banks are forming joint liability groups. In the district, the state government runs welfare schemes (SCP) for scheduled castes and scheduled tribes, which are implemented by the Department of Social Welfare.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	1.00	100	72	121.60	121.60
2	Individuals/ Individual members of SHGs	No.	0.20	100	40	8.00	8.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	160	112.00	112.00
4	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	600.00	100	8	4800.00	4800.00
5	Start-ups-Other than Agri. & MSME	No.	100.00	90	23	3800.00	3420.00
<b>Total</b>					<b>303</b>	<b>8841.60</b>	<b>8461.60</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Under the Pradhan Mantri Fasal Bima Yojana, which started from Kharif 2016, all types of crops (Rabi, Kharif, commercial and horticultural crops) have been included. For crop insurance of Kharif crops, a premium of 2% will be paid, for Rabi crops a premium of 1.5% will be paid, and for commercial and horticultural crops a premium of 5% will be paid.
2. Interest Subvention Scheme: The Government of India aims to provide easy access to crop loans for farmers from banks. In this regard, the Government of India has been implementing the Interest Subvention Scheme since 200607

#### 2. Water Resources

1. Most government tube wells are unable to provide irrigation facilities due to reasons like lack of power supply, mechanical breakdowns, etc. There is a need to conduct a survey of dilapidated government tube wells and formulate a coordinated and comprehensive action plan for their renovation.
- ii. Irrigation methods like drip and sprinkler systems, which reduce water wastage, underground pipelines and channels, are also a part of micro irrigation. These help increase the irrigated area.

Efforts should be made to popularize sprinkler and drip systems and establish field demonstration farms

#### 3. Farm Mechanisation

1. i. The Department of Agriculture Extension needs to popularize new machines like rice transplanting machines, sugarcane planters, small power tillers, etc. among small and marginal farmers.
- ii. Submission on Agricultural Mechanization: This scheme aims to bring agricultural mechanization to small and marginal farmers. Its components are: Promotion of agricultural mechanization through training, testing and demonstration.
- iii. Establishment of Farm Machinery Banks for Custom Hiring 80% subsidy Promotion of machinery purchase for crop residue management 50% subsidy

#### 4. Plantation and Horticulture

1. The Horticulture Department is providing 90% subsidy for small and marginal farmers and 80% subsidy for general farmers under the Pradhan Mantri Krishi Sinchayee Yojana to adopt effective irrigation methods like drip and sprinkler for vegetables and other crops. These methods should be adopted in vegetables and other crops to reduce costs and increase production.
2. Need to give more emphasis on post-harvest management instead of area expansion. Need to promote aromatic plants and support in marketing and processing for framers who are already growing the crops. Cluster based cultivation.

#### 5. Forestry/ Waste Land Development

1. i. With the aim of increasing the state's forest cover by at least 6% to take the total gross forest area of the state from the present 9% to 15% by the year 2026-27, a massive afforestation program -2024' has been launched by the State Government in which more than 4600 lakh saplings have been planted during the financial year 2024-25

ii. To promote agroforestry, a dedicated National Agroforestry Policy was approved by GoI in 2014. A Sub-Mission on Agroforestry (SMAF) under National Mission for Sustainable Agriculture (NMSA) was setup in 2016 with an aim to expand the tree coverage on formula

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

1. i. The surplus milk after meeting the demand in urban and rural markets is sent to nearby dairies. The milk collected by the milk unions is sent to dairies in Ajmer district & Paras dairy in Gujrat. There is no cold chain facility in the district to store milk, which needs the government's attention.

ii. Farmer Producer Organizations (FPOs) should be encouraged for value addition of farmers' produce at the village level and processing at the block and district levels. In this regard, NABARD is operating a special scheme for the formation of FPOs related to animal husbandry activities also o1

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

1. i. In addition to extension facilities by the department concerned, the department should also identify and encourage good poultry farmers, whether smallscale, to establish large units.

Awareness and training programs for poultry development should be conducted in intervention with the Animal Husbandry Department and RSETI.

ii. New Technique: Promotion of backyard poultry with low input technology poultry birds which will provide employment / entrepreneurial opportunities to small and marginal farmers and landless labourers. Feed .

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

1. Community feed and fodder banks can be established with the support of SelfHelp Groups to ensure consistent supply for livestock. Additionally, banks should be encouraged to extend financial assistance to landless farmers for undertaking sheep and goat rearing as a viable livelihood option.

## **9. Fisheries**

1. I. Interested fish farmers are motivated through training under ATMA to take up fishery activities and self-employment. There is no departmental demonstration farm or training centre in the district.

SelfHelp Groups formed under the NRLM program can be strongly linked to this employment.

ii. Efforts should be made by NGOs/departments to form Fish Farming Committees and Fish Farmers' SelfHelp Groups.

Formation and promotion of Fish Farmer Producer Organizations (FFPOs) to enhance the bargaining power of fish farmers.

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

1. i.The Government of India has merged the GBY and AMIGS schemes to launch a new scheme called Agriculture Marketing Infrastructure (AMI) on April 1, 2014. The new scheme includes all activities under the erstwhile two schemes.

Providing accreditation facilities to sanctioned warehouses, introduction of Negotiable Warehouse Receipts (NWRs), providing discounted crop loans to farmers against NWRs, and enabling farmers to get better prices

ii.Under the NABARD Infrastructure Development Assistance (NIDA), loan for construction of storage facilities the repayment period (15 years) is now available

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

1. i.The Soil Conservation Department can create awareness and train farmers on land development schemes.

Preparation of an Integrated Flood Control and Drainage Project and development of flood control and drainage infrastructure is required. The department should establish demonstration units comparing the use of biofertilizers and chemical fertilizers, and motivate farmers to use biofertilizers more to prevent depletion of soil fertility.

ii.The Soil Conservation Department can create awareness and train farmers on land development schemes.

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

1. i.The quality of seeds produced by various institutions in the district should be ensured by the department, and only suitable varieties should be promoted.

Banks should also finance units related to the production of vermin-compost and other organic fertilizers, which will boost the morale of farmers. The National Agricultural Market (eNAM) is an all-India electronic trading portal launched on 14th April 2016. It is a virtual market platform that electronically connects existing

physical markets (APMCs) on a "One Nation, One Market" theme.

2. ii.Tissue culture (micro propagation) has a lot of potential in the domestic market. Protocols can either be developed inhouse or transferred from various research institutes and universities engaged in protocol development with the support of the Department of Biotechnology (DBT).

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

1. i.Provide credit under the Credit Linked Capital Subsidy Scheme (CLCSS) to enhance the infrastructure facilities for food and agri-processing.

There is a need to establish cooperation among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors.

The GoR has announced a special policy for food and agri-processing, providing 100% exemption on stamp duty for acquisition, purchase or lease of land by new food processing units, 100% exemption from mandi fees for 10 years to all new export-oriented units using

perishables, etc.

2. ii.Under the PM Kisan SAMPADA Yojana, mega food parks, cold chains, creation/expansion of food processing & preservation capacities, agro- processing cluster infrastructure, creation of backward and forward linkages, food safety & quality assurance infrastructure, Operation Greens, human resource & institutions, Production Linked Incentive Scheme for Food Processing Industry (PLISFPI), and One District One Product schemes will be implemented.

3. iii.Individual micro food processing units desirous of upgrading their units can avail creditlinked capital subsidy at 35% of eligible project cost, subject to a maximum of Rs. 10 lakh per unit under the PM Formalization of Micro Food Processing Enterprises (PMF ME) Scheme.

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

1. I. Under the ACABC scheme, banks can provide a facility of up to Rs. 20 lakh for a single entrepreneur and up to Rs. 100 lakhs for a group of 5 entrepreneurs (one of whom should be a graduate in Business Development and Management) to establish Agri Clinics and Agri Business Centers.

ii.PACS with good infrastructure and human resources are in direct contact with farmers. They can avail term refinance at 4% interest rate through UPCB under NABARD's PACS as MSC scheme.

2. iii.The Ministry of Agriculture & Farmers Welfare, Department of Agriculture Cooperation & Farmers Welfare, Government of India has approved a Central Sector Scheme titled "Formation and Promotion of Farmer Producer Organizations (FPOs)" with the objective of forming and promoting 10,000 FPOs across the country by 2023-24

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

1. i.Under the Pradhan Mantri Mudra Yojana, micro non-agricultural enterprises can easily avail loans up to Rs. 10 lakh to set up their units. The loans are categorized as Shishu (up to Rs. 50,000), Kishor (Rs. 50,001 to Rs. 5 lakh), and Tarun (Rs. 5 lakh to Rs. 10 lakh).

ii.The Government of India has launched the Stand-Up India scheme for scheduled castes/scheduled tribes and women entrepreneurs to facilitate bank loans between Rs. 10 lakh and Rs. 1 crore for setting up greenfield enterprises.

2. iii.The Prime Minister's Employment Generation Programme (PMEGP) is a central government scheme implemented by the MSME Ministry, aimed at generating employment opportunities in rural and urban areas through the establishment of new self- employment ventures/projects/micro enterprises.

#### **16. Export Credit**

1. i.As per RBI guidelines, financing for exports is available as 'Pre Shipment/Packing Credit' and 'Post Shipment Credit', defined as follows: Exim Bank has a dedicated Agribusiness Group (ABG) to meet the financial requirements of export

ii.The Bank has strong linkages with other stakeholders in the agriculture sector like the

Ministry of Food Processing Industries, Government of India, NABARD, APEDA, Small Farmers' Agribusiness Consortium (SFAC), National Horticulture Board, etc. Apart from finance, the Bank provides a range of advisory services to agri exporters.

## **17. Education**

1. i. Banks should take measures to raise awareness about educational loans, especially in urban, semi-urban, and rural areas. Public sector banks can avoid delays in the disbursement process and timeframe for education loans..
- ii. The Government of India has introduced the following major schemes and policies in the education sector: National Education Policy 2020 (NEP 2020) - This replaces the previous National Policy on Education, 1986. It provides a comprehensive framework for both school and higher education, as well as vocational training, in rural and urban India.
2. iii. Under Priority Sector Lending, loans and advances granted to individuals for educational purposes, including vocational courses, are covered up to Rs. 10 lakh for study in India and Rs. 20 lakh for study abroad.
3. State Budget 2025-26: Major initiatives - Education Provision of Rs.23,298.04 crore for Elementary Education which includes- Rs.15,448.88 crore (including State share of Rs.10,441.02 crore) for Samagra, Rs.5,249.60 crore from State fund for Primary Schools through Panchayat-Raj Department. Rs.5,249.60 crore from State fund for Primary Schools through Panchayat-Raj Rs.1,000.00 crore (including State share of Rs.669.46 crore) for reimbursement of tuition fee to Private Schools under Right to Education (R.T.E.) Act. Rs.675.08 crore (including State share of Rs.270.03 crore) for Samagra Shiksha.

## **18. Housing**

1. i. 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 2022. In Phase I (201617 to 201819), one crore houses were targeted for construction
- ii. NABARD has been providing loan assistance to the National Rural Infrastructure Development Agency (NRIDA) for financing the central share under this scheme since 2017 18. After the continuation of PMAYG beyond March 2019, an additional target of 1.95 crore houses was set under Phase II (201920 to 202122).

## **19. Social Infrastructure**

1. i. New initiatives for infrastructure development: NABARD Infrastructure Development Assistance (NIDA) is a dedicated and customized window designed to provide loan assistance to state governments for the construction of rural infrastructure. Long Term Irrigation Fund (LTIF) has been established to ensure the completion of long and medium-identified irrigation projects. NABARD will provide loan assistance to state governments from LTIF.
- ii. Housing for All by 2022 was rolled out to provide shelter with dignity for each and every one. With this target, the Pradhan Mantri Awas Yojana

## **20. Renewable Energy**

1. i. The Solar Energy Policy 2017 has been promulgated by the state government to encourage the establishment of grid connected rooftop solar photovoltaic power plants. Under this policy, individual beneficiaries are eligible for a subsidy of 40% for projects up to 3 kilowatts and 20% for projects from 3 kilowatts to a maximum of 10 kilowatts in residential areas as part of the currently operational Solar Rooftop Phase 2 program. Additionally, the state government is providing a maximum state subsidy of INR 30,000 per kilowatt to domestic consumers.

2. ii. To promote the production of bioenergy from bio-waste in the state, the Bio-Energy Enterprise Incentive Program was launched in February 2018. Under this program, units producing bio-diesel, bio-ethanol, methane, bio-gas, bio-CNG, producer gas, and bio-coal are being established with financial assistance based on investment from the state government. These enterprises are eligible for a 100% exemption on stamp duty for land purchase and a 10-year supply of Goods and Services Tax (GST) for investment.

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

1. i. As per the policy of NABARD, all Women Self Help Groups promoted under NRLM and run by the Ministry of Rural Development, Government of India, Regional Rural Banks and State Cooperative Banks will be provided refinance at concessional rates against their loans

ii. In order to ensure affordable credit to the poor, NABARD provides for interest subvention to all eligible DAYNRLM Self Help Groups (SHGs) which have availed loan from major Financial Institutions at interest rate above 7%. For outstanding credit balance upto Rs. 3.00 lakh The banks will be subverted at a uniform rate

## Chapter 8

### Status and prospects of Cooperatives

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

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

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

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

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

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

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

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

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

4.2.2 Loan against agricultural produce under Sahakar Kisan Kalyan Yojana The objectives of the scheme are:

To provide a fair price of agricultural produce to the farmers. To protect farmers from forced sale of agricultural commodities. To increase the loan business of PACS/LAMPS and ensure capacity utilization of available.

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

#### **1. 1. Cooperative institutions of Pali district**

a. All blocks of Pali district have cooperative societies. Cooperative institutions of Pali district have a good profile. There are 243 Primary Agricultural Credit Societies in the district. The number of "A" category is 02. Total members are 283000 of PACS with number of credit members is 73000. The work of loan distribution, godown, cash hiring centre, mini bank, PDS is being done by PACS. Besides, there are 935 Milk Cooperative Societies,

1 Farmer Support Society, 09 purchase and Sell Cooperative Society (KVSS) and Milking Society in the district. The work of computerization of primary agricultural cooperative societies in the district has been started. The scheme aims to computerize 243 working PACS, thereby efficiency, profitability, transparency and accountability in the operation of PACS can be increased. Under this scheme, 154 PACS affiliated to Pali district have been approved by the Cooperative Bureau, Government of India.

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

1. Possibility of formation of cooperative institutions: There is a good possibility for

cooperative activity in the dairy sector. The distribution of cooperative societies is not uniform across all the 08 blocks. There are a total of 541 dairy cooperative societies in Pali district. There is a possibility of formation of cooperative societies in Rohat and Marwar blocks of dairy sector. The formation of milk committees will have a wide impact in promoting economic activities in these areas.

2. World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernizing the training methods through a revamped
3. To provide facilities at par with FPOs to existing PACS.
4. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every GP
5. World's largest food grain storage scheme for cooperatives
6. Revival and computerization of PCARDBs/SCARDBs.
7. Amendment to Multi State Coop. Act 2002
8. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthening the cooperatives and make them vibrant with increased contribution to the economy. •
9. Cooperatives have a huge potential in dairy Sector. The Dairy Development Programme in Rajasthan is being implemented through Cooperative Societies. Under this Programme, in the financial year 2023-24, 18,781 Dairy Cooperative Societies have been affiliated with 24 District Milk Producers' Cooperative Unions spread across the State and a State level Apex Body, Rajasthan Cooperative Dairy Federation (RCDF) Limited, Jaipur. With financial assistance under various schemes and own resources, the installed milk processing capacity of District Milk Union Plants has been increased to 51.40 lakh liters per day. In the financial year 2023-24, all the affiliated milk unions of RCDF have procured milk at an average of 33.63 lakh kilograms per day. Presently, 9.12 lakh milk producers are involved in Co-operative based dairy development programme and are receiving round-the-year remuneration for milk.
10. There should be one M-PACS in each Gram Panchayat as per MOC. There is fair potential for cooperative activity in the credit and dairy sectors. At present there are 243 M- PACS and there are 260 gram panchayat in Pali Distt. Therefore there is a potential of creation of 17 MPACS.



## 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	Tribal Development	TDF I, TDF II & TDF III (Nana Cluster )	Bali Block in 56 village	WADI	Ambuja Cement Foundation	1250	Income Enhance in Tribal Area
2	Promotional Activity	Under DPR project 'Low-Cost Poly House' of KVK Pali	Pali	KVK Pali ( ICAR Institute	KVK Pali	900	To train 900 farmers for 'Integrated Farming' under Poly House in addition to traditional crops and increase their income. Establishing demonstration To train 900 farmers for 'Integrated Farming' under Poly House in addition to traditional crops and increase their income.



3	Awareness Creation	Capacity building for adoption of technology through exposure visit and training (CAT Viist)	Bali, Pali	KVK Pali	KVK Pali	150	With the aim of increasing the income of farmers by adopting technological changes in agriculture related fields, NABARD has given training to 90 farmers of Pali district in various agricultural universities and research institutes on organic farming, cultivation of medicinal and aromatic .
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## Success Stories

### Success Story 1



Scheme	Tribal Development Fund Nana Bali
Project Implementing Agency	Ambuja Foundation
Duration of the project	2020-27
Beneficiary	TDF/ TRIDES People
1. No. of beneficiaries	1000
2. Community	Rural & Tribal
3. State	Rajasthan
4. District	Pali
5. Block	Bali
6. Village	Bhimana
Title	Integrated Tribal Development Programme

#### 1.1 Support provided

Hansaram's life took a turn for the better when his wife, Gujaribai, learned flourish into tangible about the assistance provided by NABARD's Wadi Development Project through a conversation with their neighbor.

Excitement welled up in her heart as she realized that this could be the opportunity her

husband had been waiting for. She shared the news with Hansaram, and he decided to embark on a journey that would change their lives.

In the year 202021, Hansaram joined NABARD's Wadi project, which was effectively implemented by the Ambuja Foundation. With the support of NABARD and AMBUJA FOUNDATION, Hansaram received a package of resources that included 40 fruit saplings. Among them were 35 lemon trees and 5 guava trees.

100 forest trees that promised a greener future. One of the invaluable resources provided to Hansaram and his family was a 300footlong pipeline. This seemingly simple tool proved to be a game changer, conserving precious water resources, saving time.

Shielding their plants from potential diseases. With the right knowledge and tools at their disposal, the Garasiya family set out to turn their dream into reality.

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

Mr. Hansaram Garasiya, a determined man, hails from Bhimani village in the Pali district of Rajasthan. He was a gardener, tending to someone else's field, while nurturing a dream of cultivating his own lush orchard.

With seven bighas of land and a family of four, his dream seemed distant due to financial constraints.

### **1.3 Challenges faced**

- \*Lack of Community Trust and Participation
- Fear of Land Grabbing and Loss of Ownership
- Climate Vulnerability and Technical Knowledge Gaps
- Low Interest and Motivation Among Beneficiaries
- Poor Literacy and Education Levels

### **1.4 Impact**

Today, Mr. Hansaram Garasiya stands as a proud example of how dreams, when nurtured with determination and the right support, can flourish into tangible success. The fruit of Hansaram's labor began to bloom within just two years. His garden started bearing a rich harvest.

A testament to his dedication, hard work, and the guidance provided by NABARD and AMBUJA FOUNDATION. In addition to the fruit orchard, he ventured into cultivating crops such as vegetables, wheat, and pulses, bolstering his family's income further.

Their own home-grown vegetables reduced household expenses but also added an extra layer of satisfaction to their daily meals success.

Through his tireless efforts in farming and the unwavering support of the Wadi Development Project of NABARD, he now enjoys an annual income of Rs 70,000 to Rs 80,000

## 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.

1. 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 programs 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

#### **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 incentivize 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs.

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

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

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

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

#### **1.6 Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

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

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

b The cement industry being a major source of CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration, boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change. Rajasthan's initiatives, including introduction of green budget development of Solar Parks plantation drives align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

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

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

a 1. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26  
 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'  
 3. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies

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

Under NAFCC two projects are :

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

### **3 Climate Change Scenario - At the District Level**

#### **3.1 Prospects of Climate Action in the District**

a a. The scope of Climate Action projects in Pali aligned with the State Action Plan on Climate Change (SAPCC) offers significant potential across various sectors. As per vulnerability categorization mentioned in State Action Plan on Climate Change (SAPCC) 2021-2030 Pali t falls under following categories:

Agricultural Vulnerability - Moderate (Less coverage under NMSA Less area under horticulture trees Increased land degradation etc.)

Water Vulnerability - High (Fewer water conservation assets created under MGNREGS Over extraction of groundwater etc) Forest Vulnerability - Low

Energy Vulnerability - High (Poor access to clean cooking fuels) Habitat Vulnerability - Very High (High percentage of socially vulnerable households below the poverty line High percentage of households at risk to damage by wind flood and earthquakes etc.) Health Vulnerability - High (High incidence of poverty High percentage of households risk to damage by wind flood and earthquakes) Keeping in view the vulnerability categories we can say that there is good prospects for climate action projects in the Distt.

b a. In the agriculture sector initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced enhancing both food security and sustainability. Financially investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure waste management and pollution control measures requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector the promotion of renewable energy sources such as solar power installations can reduce carbon footprints and attract public-private partnerships offering both environmental and economic benefits. Additionally in the forestry sector afforestation and reforestation projects can help in carbon sequestration demanding resources for large-scale plantation drives. These projects if effectively

implemented not only align with SAPCC goals but also provide a pathway for sustainable development both physical and financial aspects.

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

a National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to Uttar Pradesh for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate-resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: I. National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchay Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns in District; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution.

a ICAR institutions in Rajasthan are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.

a This plan outlines strategies for mitigating and adapting to climate change including i. Afforestation and Reforestation Programs: Planting trees to increase green cover and improve air quality. ii. Water Resource Management: Projects to improve the efficiency of water use including rainwater harvesting and improved irrigation techniques; b. Sustainable Agriculture Initiatives: The state government promotes practices like zero tillage integrated pest management and organic farming to enhance agricultural resilience.

a Drought and Excess rain is one of the major effects of climate change that can be considered. NABARD has financed DPR base project in the district. Further NABARD has also promoting ZBNF (Zero Budget Natural Farming) among farmers of Pali through CAT visit and awareness through FPO. It is also planned to conduct a DPR project on ZBNF as ZBNF is one of the sustainable practices positively impacting the natural habitat.

a 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.

Awareness workshops are being organized by various social sector agencies to deal with climate related events viz floods and earthquakes.

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and have distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building, create local employment, reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access and create awareness strengthen producer's capacity to enforce their rights to subsidize cost of registration enforcement and marketing.
3. Sojat Mehendi received GI Tag in 2019 with Geographical Indication . This Geographical Indication (GI) has been registered in the name of Sojat Ki Mehandi. India exports substantial amounts of mehandi to United States Middle East and Asia Pacific region.
4. The Pali district has an old history of Mehandi. As per documents submitted to GI Registry more than 95 of Mehandi production in Country from Sojat also exported from Sojat . Mehandi has also been identified as ODOP of the district-by-District Industries Centre (DIC) Pali .

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Stat. Department
Soil & Climate	Water Resource
Land Utilisation [Ha]	Stat. Department
Ground Water Scenario (No. of blocks)	Stat. Department
Distribution of Land Holding	Stat. Department
Workers Profile [In 000]	Stat. Department
Demographic Profile [In 000]	Stat. Department
Households [In 000]	Stat. Department
Household Amenities [Nos. in 000 Households]	Stat. Department
Village-Level Infrastructure [Nos.]	Stat. Department
Additional Information	Stat. Department
Infrastructure Relating To Health & Sanitation [Nos.]	Dir. Of Eco & Stat
Infrastructure & Support Services For Agriculture[Nos.]	Dir. Of Eco & Stat
Irrigation Coverage [000 Ha]	Dept of Agr/ Dir of Eco & Stat Dept of Agr. Water Resources & CGWB report 2024
Infrastructure For Storage, Transport & Marketing	Dir. Of Eco & Stat
Processing Units	Dir. Of Eco & Stat
Animal Population as per Census [Nos.]	Dir. Of Eco & Stat
Infrastructure for Development of Allied Activities [Nos.]	Dir. Of Eco & Stat
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dir. Of Eco & Stat Deptt of Agri
Status	Agriculture department
Major Crops, Area, Production, Productivity	Agriculture department
Irrigated Area, Cropping Intensity	Agriculture department
Soil testing facilities	Agriculture department
Irrigated Area & Potential	Agriculture department
MSME units - Cumulative	DIC Pali
Details of non-credit cooperative societies	Registrar office
Details of credit cooperative societies	Registrar office

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

Sources	
1	LDM office
2	
3	

**Name and address of DDM**

Name	Vipin Chugh
Designation	DDM NABARD
Address 1	House no 81 Ashapurna Township
Address 2	Near St Paul School Jodhpur road Pali
Post Office	Pali Housing Board S.O
District	PALI
State	Rajasthan
Pincode	306401
Telephone No.	2932 351466
Mobile No.	9057502763
Email ID	pali@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
  - Fabrics & Textiles
  - Handicrafts Value Chain

## NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

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- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

### Corporate Office

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☎: 040-23241155/56

🌐: www.nabsamruddhi.in

# NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

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✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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✉: finance@nabkisan.org

🌐: www.nabkisan.in

# NABFINS LIMITED | A Subsidiary of NABARD

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- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

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- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

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🌐: www.nabcons.com

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

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

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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**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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