



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Phalodi 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: Phalodi

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 Phalodi has projected a credit potential of ₹ 3038.05 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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

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Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Phalodi is also called the "salt city" due to the salt industry in Rin. Phalodi is in the buffer zone of Thar Desert and often subject to extreme temperature conditions due to its arid climate. Phalodi is located in; Coordinates: 27°07'52"N 72°21'50"E / 27.131°N 72.364°E / 27.131.
Type of soil	The type of soil in Phalodi district is Entisols, which are found in the western region of Rajasthan. The soil in Phalodi, Rajasthan is made up of several types of soil, including: Desert soils, Red desertic soils, Sierozem, Red and yellow soils, Saline soils, Lithosols, Regosols
Primary occupation	Phalodi is one of India's largest salt suppliers and is known for its salt industry. The district is having 06 development blocks and 692 revenue villages. Most of the population in the district depends on agriculture or agriculture related activity.
Land holding structure	The Arid Western Plain Zone 1a, which includes Phalodi, has a cultivated area of 14.01 lakh hectares, which is 60% of the geographical area. The predominant crop in this zone is pearl millet, followed by cluster bean and moth bean.

Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Phalodi declared as district in August 2023, keeping in view the new district ACP 2025 the achievements under Priority Sector Lending under the District/Annual Credit Plan was 80%.

2. Investment credit in agriculture

During 2024-25, the total credit flow in agriculture was Rs. 1957.04Cr. against a target of Rs.2432.75 Cr. where the credit flow in Investment credit in agriculture was Rs.1443.23 Cr .

3. Credit flow to MSMEs

The Credit Flow in Micro Small and Medium Enterprises (MSME) sector during 2025 was Rs.373.32Cr. against a target of Rs.546.20 Cr

4. Other significant credit flow, if any

The Credit Flow in Other Priority Sectors (OPS) (Export Education Housing Informal Credit Renewable Energy Social Infrastructure etc.) sector was Rs.140.48Cr against a target of Rs. 167.10Cr.

3. Sector/Sub-sector wise PLP projections

1. Projection for the year

The Phalodi is a newly formed district in the year 2023, Hence, The total priority sector credit potential for the year 2026-27 is estimated at Rs.316185.48 lakhs.

2. Projection for agriculture and its components

The Credit Potential (CP) for agriculture for the year 2026-27 is estimated at Rs.220387.48 lakhs. The CP for crop loan is Rs. 161705.68 lakhs. The CP for Agri. Infrastructure & Ancillary Activities is estimated at Rs.26535.37 lakhs and Rs.3516.00 lakhs.

3. Projection for MSMEs

The credit potential for MSME for the year 2026-27 is estimated at Rs. 77056.00 lakhs.

4. Projection for other purposes

The credit potential for the year 2026-27 is estimated at Rs.75 lakhs for export credit Rs. 1026.00 lakhs for education credit Rs.8419.50 lakhs for housing credit Rs.328.50 lakhs for renewable energy Rs. 5716.40 lakhs for others (SHG JLGPMJDY etc.) and Rs.3176.60 lakhs for social infrastructure.

Developmental Initiatives

- 1 NABARD (NB) has undertaken several developmental programs such as the formation of Self-Help Groups (SHGs) and their linkage with banks, livelihood and entrepreneurship development programs for SHG women, covering farmers engaged in animal husbandry, fisheries, sericulture, and apiculture under KCC.
- 2 Other Initiatives undertaken by NABARD are Rural Mart, Agriculture Infrastructure Fund (AIF) Scheme-2020 & Awareness on Pradhan Mantri Fasal Bima Yojana, e-NAM, and state government schemes like the Sub-Mission on Agricultural Mechanization, DRISHTI Yojana, and Crop Residue Management.
- 3 Government of India CSS Scheme-2020 of Formation & Promotion of Farmer Producer Organization (FPO) under which NABARD is working on the formation and promotion of FPOs in two development blocks Tilhar & Powayan of the district.
- 4 Phalodi is formed as new district in the year 2023. NABARD has also contributed to the dev. of roads, bridges, irrigation, health infrastructure, education, etc., through RIDF in the district.

4. Thrust Areas

- 1 For the year 2026-27, some identified focus areas for the district include strengthening FPOs, KCC campaign including extending the coverage of AH, fisheries farmers, development of agricultural infrastructure, seed production, processing, strengthening cooperative Societies (PACS).
- 2 Water conservation and expansion of irrigation facilities, organic farming, integrated farming system to promote agriculture as a sustainable and more income-generating economic activity, diversification of agriculture, SHG/JLG financing, Government of India Digital Agriculture Mission etc.
- 3 The overall emphasis is on making agriculture more sustainable and income-generating, promoting producer organizations: PODF, improving agricultural infrastructure, expanding coverage under agricultural credit schemes, and supporting the growth of the industrial and service sectors in the district.
- 4 Focus on Increasing the flow of credit in the agricultural term loan segment, enhancing the convergence of credit-linked government sponsored schemes. Expanding industrial activities through Micro, Small and Medium Enterprises (MSMEs). Increasing the flow of credit under other sectors.

5. Major Constraints and Suggested Action Points

- 1 The primary economic activity of the district is agriculture, but major landholdings are small and marginal in size. Major impediments to the dev. of the district include the lack of necessary inputs such as quality seeds, fertilizers, nurseries, veterinary services, poultry hatchery units etc.

- 2 Other impediments include lack of cattle feed units, power supply, lack of milk routes, increase in the cost of agricultural production, sodic land, depletion of groundwater levels, inadequate forest cover, weak marketing arrangements for non-agricultural produce, undeveloped rural haats etc.
- 3 Suggestions for improvement in various areas include ensuring the availability of seeds, fertilizers, veterinary services, increasing the number of milk routes, harnessing solar energy, establishing soil testing laboratories in every block, ensuring the supply of semen for animal breed improvement.
- 4 Other suggestions for improvement include availability of integrated minor irrigation and water harvesting systems, improving the quality of livestock, adequate power supply, large-scale afforestation, rural haats, skill and entrepreneurship development, etc.

6. Way Forward

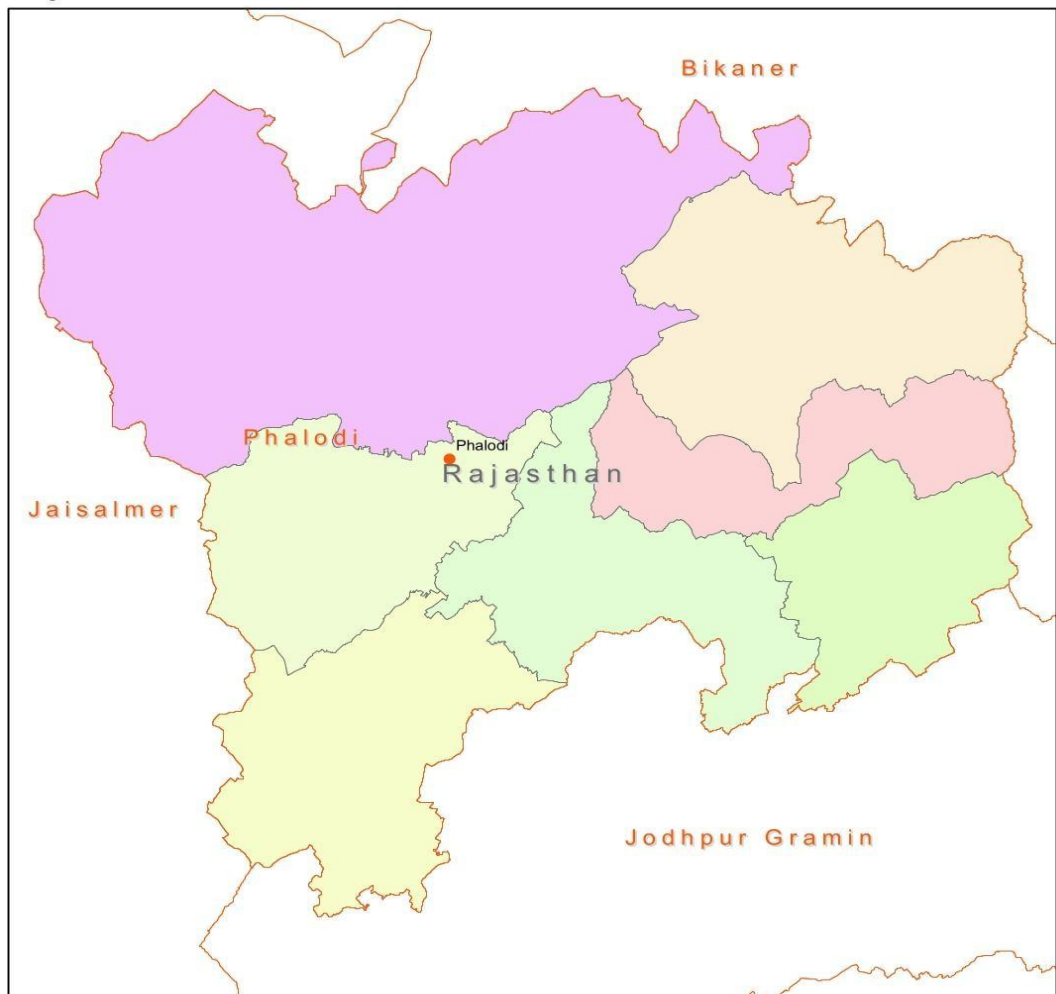
- 1 NABARD acts as the nodal agency in the district for various capital subsidy schemes/government-sponsored programs of the Government of India. NABARD is continuously striving for the overall development of the district through its various programs.
- 2 NABARD has been paying special attention to adequate credit flow through banks and developmental programs in the district such as, formation and operation of FPO, promotion of the agricultural sector and exposure visits
- 3 Financial inclusion and achieving inclusive development through various objectives can be attained by implementation of SHGs, JLGs, RuPay cards, KCC, PMJDY, PMSBY, PMJJB, MUDRA Yojana, Atal Pension Stand Up India Scheme, Stand Up India Scheme, and financial inclusion campaign.
- 4 To achieve the total estimated credit potential of the district and, in particular, to increase the capital formation in agriculture, concerted efforts by all stakeholders, such as banks, government departments and NGOs are necessary.
- 5 Reporting/Review systems by banks through the LBR (Lead Bank Report), regular monitoring of achievements against targets in DLCC/BLBC meetings, are crucial for the achievement of the targets.

Part A

District Map



Block Map - Phalodi



10 5 0 10 20 30
km

NIC एनआईसी
National
Informatics
Centre



Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	187881.24
2	Term Loan for agriculture and allied activities	5970.87
B	Agriculture Infrastructure	26535.37
C	Ancillary activities	26535.37
I	Credit Potential for Agriculture A+B+C)	220387.48
II	Micro, Small and Medium Enterprises	77056
III	Export Credit	75
IV	Education	1026
V	Housing	8419.5
VI	Social Infrastructure	3176.6
VII	Renewable energy	328.5
VIII	Others	5716.4
	Total Priority Sector	316185.48

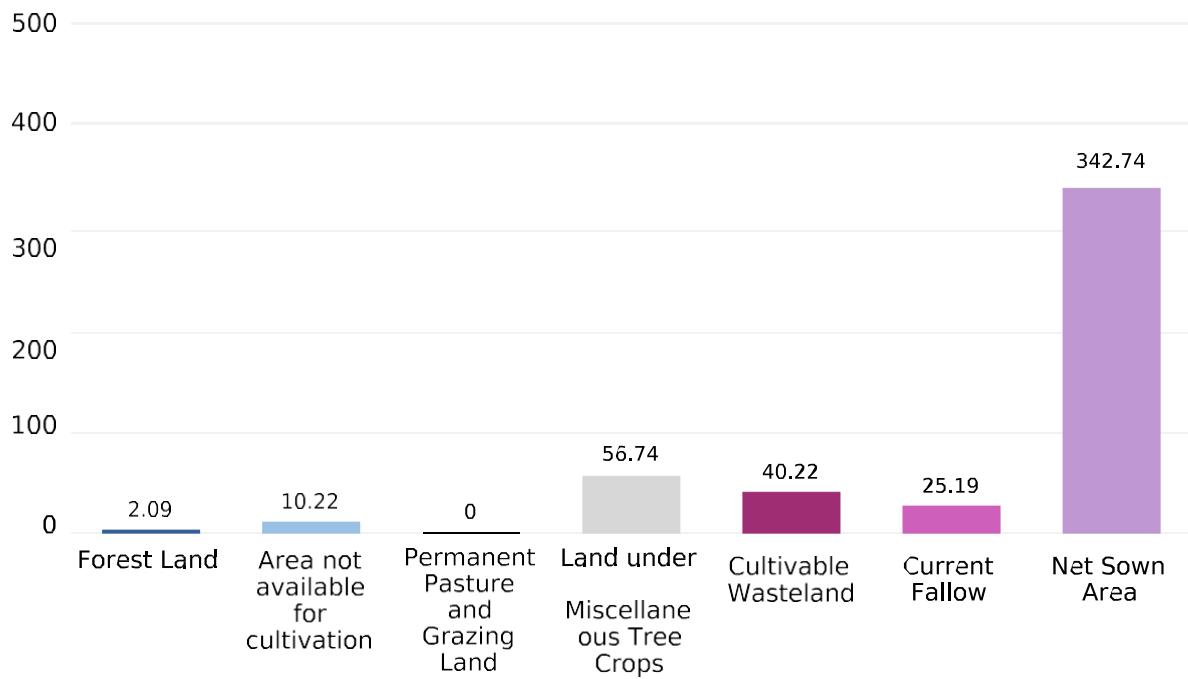
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	161705.68
2	Water Resources	1137.40
3	Farm Mechanisation	673.07
4	Plantation & Horticulture with Sericulture	3102.55
5	Forestry & Waste Land Development	7456.04
6	Animal Husbandry - Dairy	4387.27
7	Animal Husbandry - Poultry	1870.23
8	Animal Husbandry - Sheep, Goat, Piggery	7341.01
9	Fisheries	37.73
10	Farm Credit- Others	170.27
	Sub total	187881.24
B	Agriculture Infrastructure	
1	Construction of storage	4108.80
2	Land development, Soil conservation, Wasteland development	465.72
3	Agriculture Infrastructure - Others	1396.35
	Sub total	5970.87
C	Ancillary activities	
1	Food & Agro. Processing	14941.48
2	Ancillary activities - Others	11593.89
	Sub Total	26535.37
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	66000.00
II	B Service Sector - Term Loan	6222.40
II	C Manufacturing Sector - WC	3029.60
II	D Service Sector - WC	192.00
II	E MSME - Others	1612.00
	Total MSME	77056.00
III	Export Credit	75.00
IV	Education	1026.00
V	Housing	8419.50
VI	Social Infrastructure	3176.60
VII	Renewable energy	328.50
VIII	Others	5716.40
	Total Priority Sector	316185.48

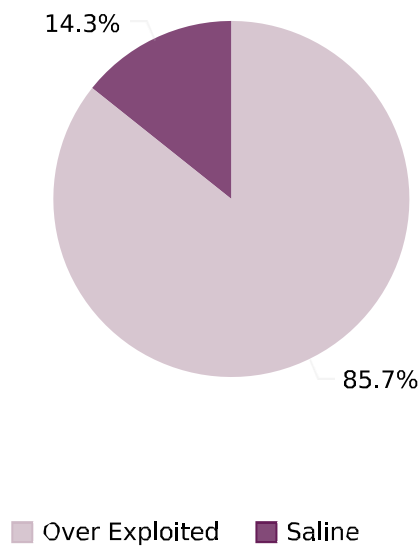
District Profile

Land Utilisation ('000 hectares)



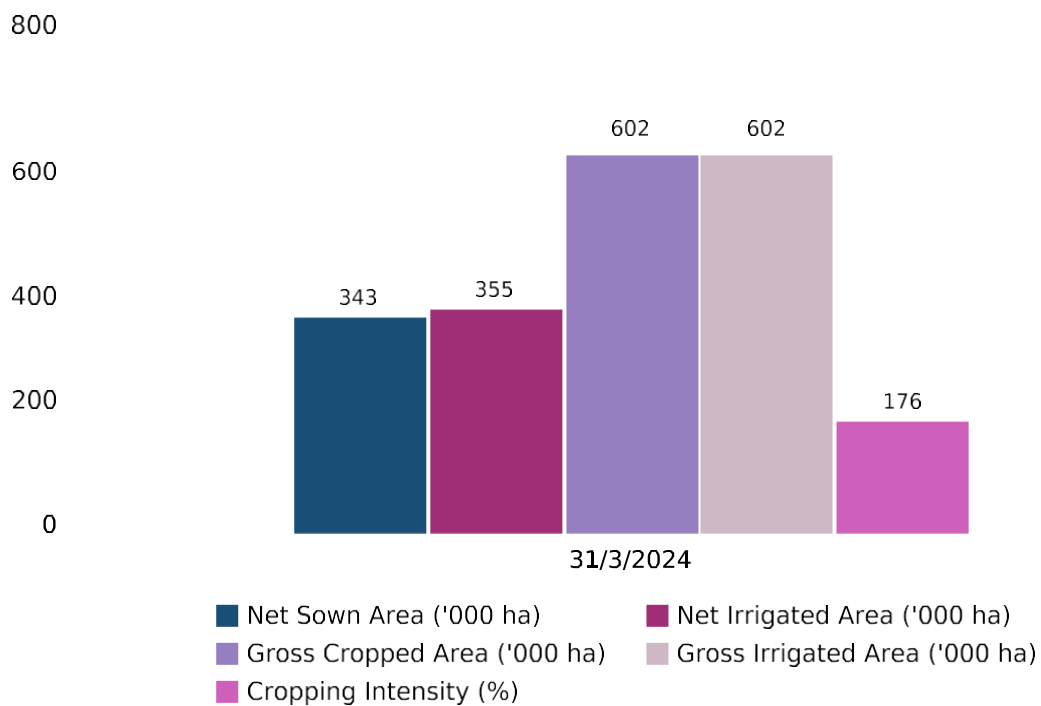
Deptt. Of Agri. GoR Phalodi

Status of Extraction of Ground Water - No. of blocks

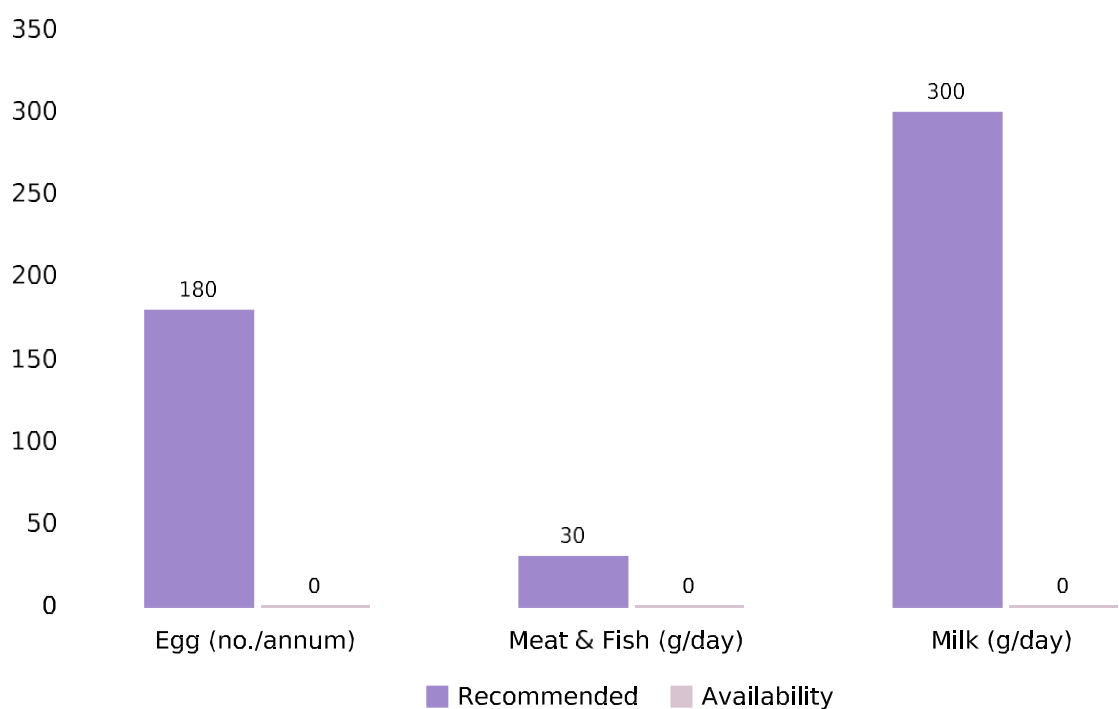


phedwater.rajasthan.gov.in/cgwa-noc.gov.in

Irrigated Area & Cropping Intensity ('000 ha)



Per-capita availability



Stat department, Phalodi GoR

Key Agricultural and Demographic Indicators

Additional Information

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

Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	755.51	396.36	359.15	695.21	60.31
2	Scheduled Caste	95.52	50.03	45.49	86.40	9.12
3	Scheduled Tribe	21.81	11.05	10.02	20.65	0.43
4	Literate	67.09	80.46	52.57	NA	NA

Health, Sanitation, Livestock and Agricultural Infrastructure

Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	6.00
2	Fruit (Pulp/ Juice/ Fruit drink)	1.00
3	Spices (Masala Powders/ Pastes)	1.00
4	Cotton (Ginning/ Spinning/ Weaving)	1.00
5	Milk (Chilling/ Cooling/ Processing, etc.)	1.00
6	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2.00
7	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1.00
8	Others	1.00

Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	424401.00	308301.00	106100.00
3	Buffaloes	42082.00	NA	NA
4	Sheep - Cross bred	230226.00	NA	NA
6	Goat	667362.00	NA	NA

Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production	
		Quantity	Unit
1	Milk	12.00	NA

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	302.00	254
Rainfall - Actual (mm)	300.00	202

Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('000 ha)	602.28
Net sown area ('000 ha)	342.74
Cropping intensity (%)	175.73

KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	105238	70974
GLC through KCC (Rs. lakh)	105238.41	1918.27

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	2
Soil Health Cards Issued (No.)	NA	200

Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Wheat	30.00	NA	NA
Groundnut	132.57	NA	NA
Indian Mustard	82.79	NA	NA
Moth Beans	31.14	NA	NA
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	28.20	0.00	0.00
Isabgol	52.45	0.00	0.00
Cotton	0.00	0.00	0.00
Moth Bean	0.00	0.00	0.00

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential (000 ha)	686

Net Irrigated Area (000 ha)	343
Gross Irrigated Area (000 ha)	945

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Phalodi	Aau	Critical
2	Rajasthan	Phalodi	Bap	Critical
3	Rajasthan	Phalodi	Bapini	Critical
4	Rajasthan	Phalodi	Dechu	Critical
5	Rajasthan	Phalodi	Ghantiyali	Critical
6	Rajasthan	Phalodi	Phalodi	Critical
7	Rajasthan	Phalodi	Phalodi	Critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024
No. of tractors	118
Threshers/Cutters	18

Service Centers

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	18

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2024
Clusters	1

Production and Productivity

Crop	31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)
Pomegranate	500.00	NA
Date Palm	100.00	NA

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Waste Land (000 ha)	40



Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Temporary Nursery	5

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	20.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	5000.00
Storage Godowns (No.)	15.00
Storage Godowns (Capacity - 000 MT)	80000.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	2000.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Facilities Available

Particulars	Status
Seed Processing Capacity (000 kg)	100
Food Parks (No.)	1
Food Quality Testing Labs	1

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	502
Small Units (No.)	189
Medium Units (No.)	35
Udyog Aadhar Registrations (No.)	3

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	25
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	25

Renewable Energy Potential

Particulars	Solar Power (MW)	Biomass (MW)	Total (MW)
Potential	20000	1000	21000
Developed	10000	0	10000
Under Development	3000	0	3000
Planned	5000	500	5500
Gap	2000	500	NA

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	8.80

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	NA	1
No. of SHGs formed	NA	752
No. of SHGs credit linked (including repeat finance)	250	200
Bank loan disbursed (Rs. lakh)	2500.00	2000.00
Average loan per SHG (Rs. lakh)	1.00	1.00
Percentage of women SHGs %	100.00	NA

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	90	90
Consumer Stores (No.)	1	1
Marketing Societies (No.)	2	2
Agro Processing Societies (No.)	1	1
Others (No.)	2	2
Total (No.)%	96	96

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	105	105

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sect or	No. of Society	Spread	Sector	No. of Societ	Spread
1	Rajasthan	Phalodi	Aau	NA	26	Average	NA	26	NA
2	Rajasthan	Phalodi	Bap	NA	27	Average	NA	27	NA
3	Rajasthan	Phalodi	Bapini	NA	11	Average	NA	11	NA
4	Rajasthan	Phalodi	Dechu	NA	8	Average	NA	8	NA
5	Rajasthan	Phalodi	Phalodi	NA	20	Average	NA	20	NA
6	Rajasthan	Phalodi	Lohawat	NA	13	Average	NA	13	NA

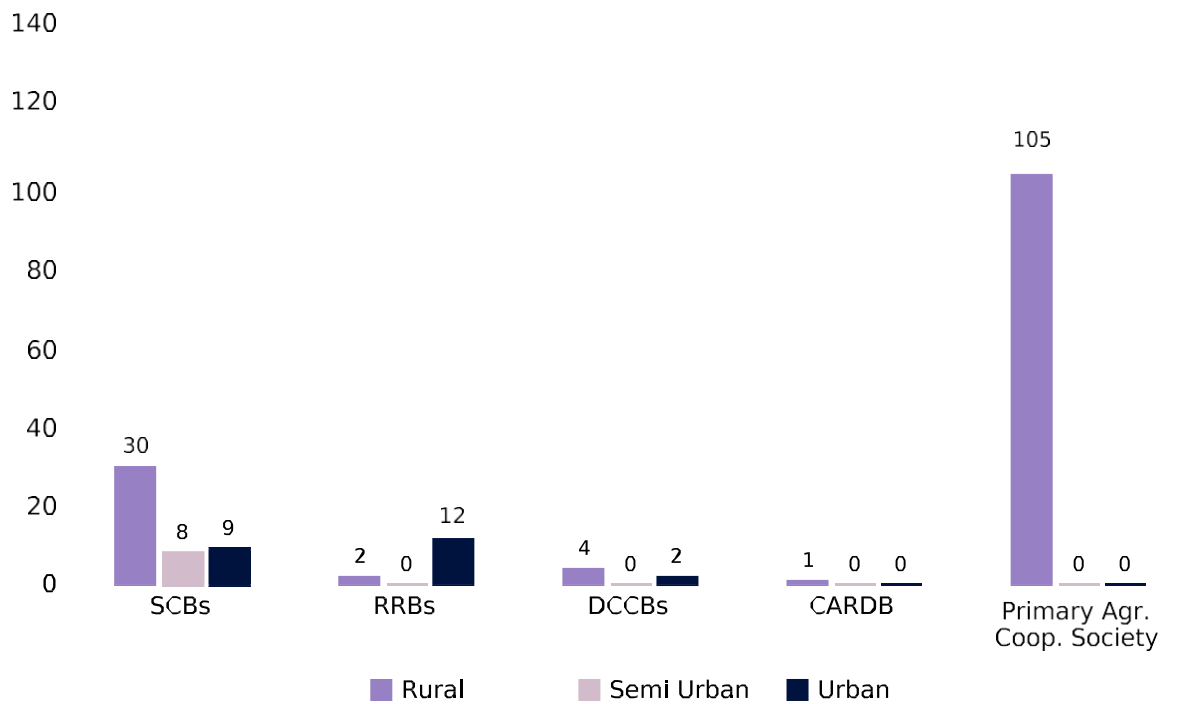
**Status/ progress under various schemes of MoC in the district**

Sr. No.	Particulars	No. of PACS/ No. of Units
1	Adoption of Model Byelaws by the societies in the district	105
2	Potential for formation of new MPACS	7
3	PACS Computerisation	105
4	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	7
5	PACS as Common Service Centres (CSCs)	5
6	Societies engaged as Bank Mitras of DCCB	105
7	Societies/ Bank Mitras provided with micro-ATMs	105

Banking Profile

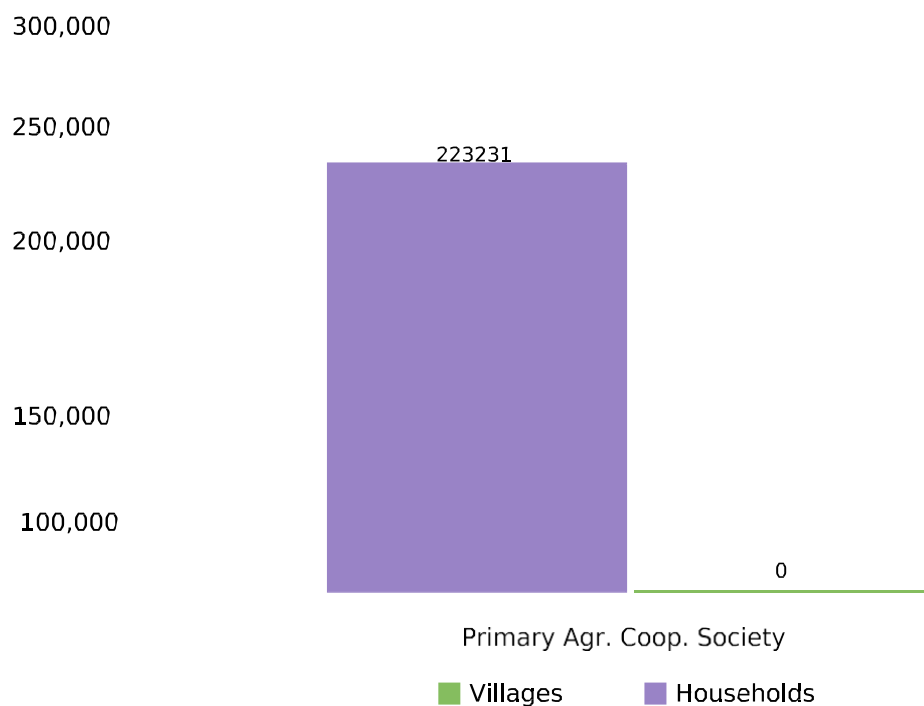


Agency wise - Number of branches in the district



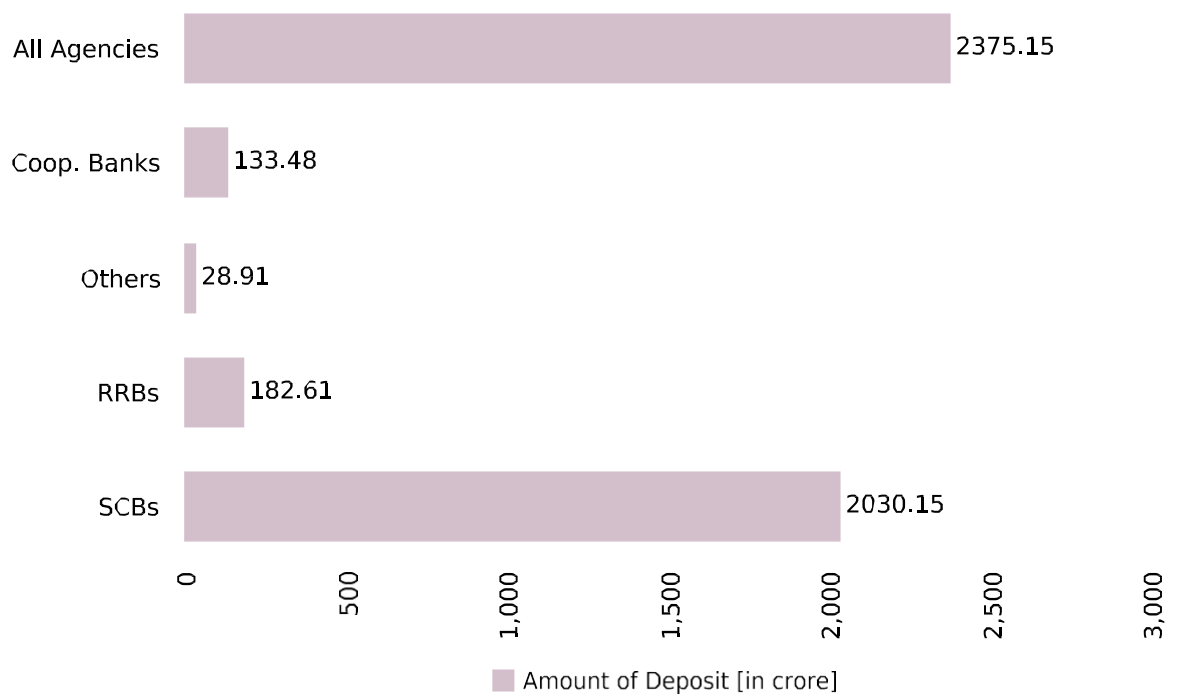
UCO Bank LDM Phalodi

Agency wise - Per branch Outreach



UCO Bank LDM Phalodi

Agency wise - Deposit O/s

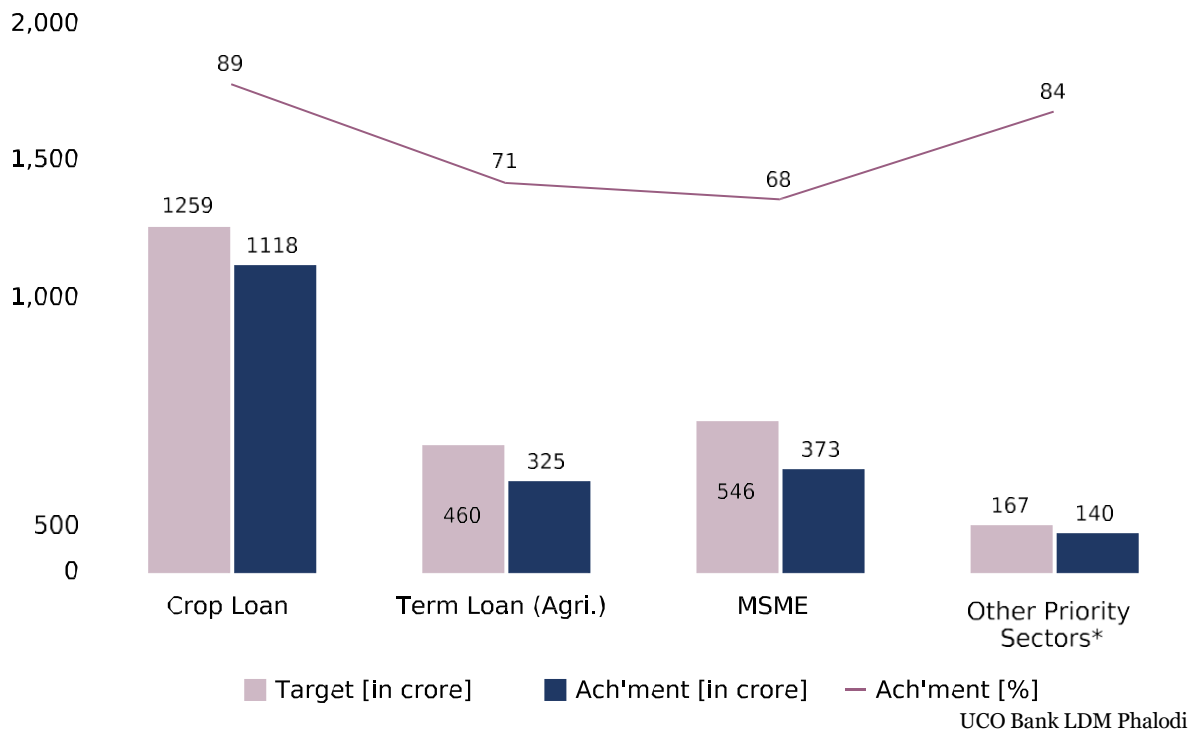


Agency wise - Loan O/s and CD ratio

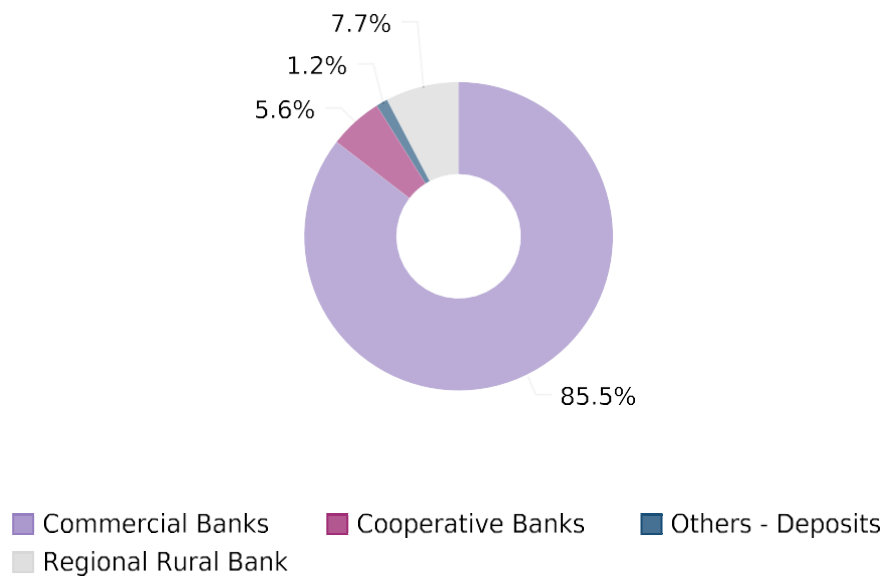




Sector-wise Performance under ACP



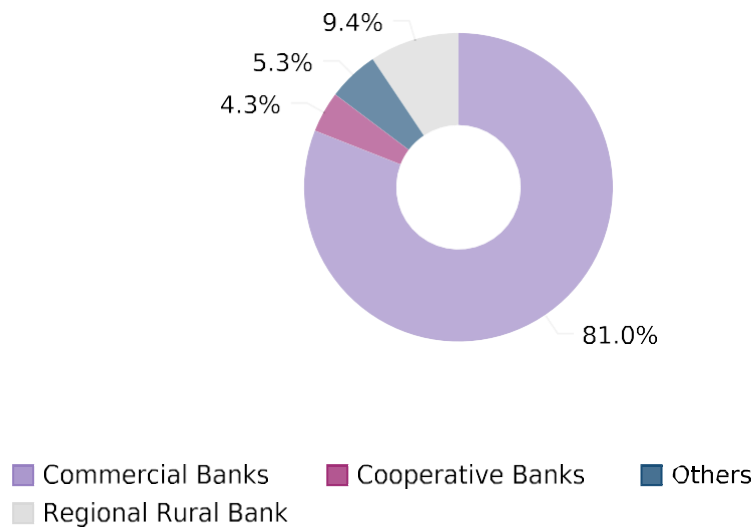
Agency wise - Share of Deposit O/s Year 2024-25



UCO Bank LDM Phalodi

Agency wise - Share of Loan O/s

Year 2024-25



CO Bank LDM Phalodi



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs
Commercial Banks	14	0	30	8	9		800	30
Regional Rural Bank	1	0	2	NA	12	NA	NA	NA
District Central Coop. Bank	1	0	4	NA	2		10	105
Coop. Agr. & Rural Dev. Bank	1	0	1	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	105	0	105	NA	NA	NA	NA	NA
Others	0	0	NA	NA	NA	5	NA	NA
All Agencies	0	0	0	0	0	0	0	0

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	NA	188760.00	203015.00	7.6	85.5
Regional Rural Bank	NA	16637.00	18261.00	9.8	7.7
Cooperative Banks	NA	12511.00	13348.00	6.7	5.6
Others	NA	0.00	2891.00	NA	1.2
All Agencies	NA	0.00	237515.00	9.0	0.0



3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	NA	0.00	388429.00	13.1	0.0
Commercial Banks	NA	290186.00	314537.00	8.4	81.0
Cooperative Banks	NA	20650.00	16703.00	-19.1	4.3
Others	NA	0.00	20753.00		5.3
Regional Rural Bank	NA	32607.00	36436.00	11.7	9.4

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	NA	153.7	154.9
Regional Rural Bank	NA	196.0	199.5
Cooperative Banks	NA	165.1	125.1
Others	NA	NA	717.8
All Agencies	NA	157.6	163.5

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	175681	12798	105475	40776
Regional Rural Bank	74692	8492	9431	5837
Cooperative Banks	65900	500	8500	15
Others	NA	NA	NA	NA
All Agencies	0	0	0	0

**6. Performance on National Goals**

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	243121.00	77.3	185761.00	59.1	18.72	0.0	19.00	0.0	40506.00	12.9
Regional Rural Bank	32634.00	89.6	30696.00	84.2	29.06	0.1	12.00	0.0	7589.00	20.8
Cooperative Banks	16616.00	99.5	16457.00	98.5	25.93	0.2	0.00	0.0	3630.00	21.7
Others	12855.00	61.9	2543.00	12.3	12.16	0.1	0.00	0.0	863.00	4.2
All Agencies	0.00	78.6	0.00	60.6	0.00	0.0	0.00	0.0	0.00	13.5

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	0.00	0.00	95.0	0.00	0.00	95.0	0.00	0.00	80.4	0.0
Commercial Banks	129126.00	116497.00	90.2	129126.00	116496.74	90.2	169572.00	144753.00	85.4	0.0
Cooperative Banks	23835.00	24449.00	102.6	23835.00	24448.76	102.6	38695.00	24516.00	63.4	0.0
Others	241.00	144.00	59.8	241.00	144.03	59.8	220.00	945.00	429.5	0.0
Regional Rural Bank	21951.00	25227.00	114.9	21951.00	25226.99	114.9	34788.00	25489.00	73.3	0.0



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	100092.00	105238.00	105.1	105064.00	105504.00	100.4	125940.00	111820.00	88.8	0.0
Term Loan (Agri.)	34975.00	24225.00	69.3	30003.00	23959.52	79.9	46005.00	32503.00	70.7	0.0
Total Agri. Credit	0.00	0.00	95.9	0.00	0.00	95.9	0.00	0.00	83.9	0.0
MSME	27465.00	35132.00	127.9	27465.00	35132.00	127.9	54620.00	37332.00	68.3	0.0
Other Priority Sectors*	12621.00	1721.00	13.6	12621.00	1721.00	13.6	16710.00	14048.00	84.1	0.0
Total Priority Sector	0.00	0.00	95.0	0.00	0.00	95.0	0.00	0.00	80.4	0.0



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60%



subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.

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

units and Rs.8,000 for small ones, promoted by the Rajasthan Government.

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

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

6. State Budget

6.1. Important Announcements

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

with ₹105.49 crore.

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93

crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

Gopal Credit Card Loan Scheme: Launched in August 2024, this flagship initiative provides

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1.1 Crop Production, Maintenance & Marketing

Phalodi, located in Rajasthan's arid zone, faces challenges of limited rainfall, sandy soils, and extreme temperatures. Phalodi's farmers traditionally grow bajra (pearl millet), guar (cluster bean), moth bean, and cumin. With improved irrigation from Indira Gandhi Canal and groundwater management, farmers are now diversifying into mustard, wheat, and vegetables. Adoption of climate resilient varieties and short duration crops ensures better yields in uncertain weather. Integration of solar powered drip irrigation helps conserve scarce water resources. With smart crop choices, modern maintenance practices, and stronger marketing channels, Phalodi's agriculture in 2025 is shifting from subsistence to profitability. The region holds potential to emerge as a hub for climate smart desert farming, showcasing how innovation and tradition can go hand in hand. By 2025, marketing is becoming farmer centric. Local mandis remain important, but digital platforms and eNAM (National Agricultural Market) allow farmers in Phalodi to connect with national buyers. Cooperatives and FPOs help small farmers aggregate produce for better bargaining power.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Phalodi's agriculture in 2025 holds potential but faces persistent gaps in climate resilient production, modern farm maintenance, and market linkages. Addressing these through capacity building, technology adoption, and value chain development can transform the region from low margin farming to a sustainable Agri economy. Heavy dependence on rainfed farming and uncertain monsoon, despite canal irrigation in some parts. Limited adoption of high yielding and drought resistant varieties. Lack of mechanization among small farmers, leading to low productivity. Soil fertility degradation due to overuse of chemical fertilizers and insufficient organic inputs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional	Hectare	0.70	1	275	191.27	191.27
2	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional	Hectare	1.11	1	100	111.28	111.28



3	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional	Hectare	0.94	1	25	23.54	23.54
4	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional	Hectare	1.64	1	65	106.74	106.74
5	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional	Hectare	0.36	1	70	25.48	25.48
6	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional	Hectare	0.94	1	700	659.12	659.12
7	Annual Vegetables - Other Vegetables_Irrigated_Conventiona l	Hectare	0.60	1	10	6.00	6.00
8	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional	Hectare	0.88	1	30	26.48	26.48
9	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional	Hectare	0.70	1	55	38.26	38.26
10	Cereals - Barley/ Jav_Irrigated_Conventional	Hectare	0.36	1	100	36.48	36.48
11	Cereals - Millets_Irrigated_Conventional	Hectare	0.32	1	2200	706.20	706.20
12	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.22	1	400	89.90	89.90
13	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.56	1	8900	4951.96	4951.96
14	Fibre Crops - Cotton/ Kapaas_unIrrigated_Convent ional	Hectare	0.62	1	31500	19548.90	19548.90
15	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional	Hectare	0.32	1	550	176.55	176.55
16	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional	Hectare	0.91	1	425	386.56	386.56
17	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional	Hectare	0.78	1	500	388.04	388.04
18	Fruits - Lemon/ Nimboo_Irrigated_Conventional	Hectare	1.00	1	120	119.40	119.40
19	Fruits - Mango/ Aam_Irrigated_Conventional	Hectare	0.94	1	5	4.68	4.68
20	Fruits - Papaya/ Papita_Irrigated_Convention	Hectar e	1.25	1	5	6.26	6.26
21	Fruits - Pomegranate/ Anar_Irrigated_Conventional	Hectar e	1.18	1	350	411.95	411.95
22	Medicinal And Aromatic Plants - Isabgol_unIrrigated_Convent ional	Hecta re	0.38	1	24800	9340.67	9340.67
23	Medicinal And Aromatic Plants - Senna/ Sonamukhi_unIrrigated_Con ventional	Hecta re	0.14	1	85	12.25	12.25

24	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hectare	0.60	1	77400	46460.90	46460.90
25	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.41	1	23500	9605.39	9605.39
26	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional	Hectare	0.27	1	3500	936.25	936.25
27	Oil Seeds - Taramira_unIrrigated_Conventional	Hectare	0.20	1	300	60.66	60.66
28	Plantation Crops other than fruits and vegetables - Date Palm/ Khajoor_Irrigated_Conventional	Hectare	6.74	1	59	397.74	397.74
29	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.33	1	3000	979.08	979.08
30	Pulses - Moth Beans/ Moth Ki Dal/ Mataka_unIrrigated_Conventional	Hectare	0.28	1	13400	3785.22	3785.22
31	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional	Hectare	0.35	1	9700	3425.07	3425.07
32	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_unIrrigated_Conventional	Hectare	0.41	1	500	205.99	205.99
33	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional	Hectare	0.79	1	200	158.36	158.36
34	Spices & Condiments - Cumin/ Jeera_unIrrigated_Conventional	Hectare	0.62	1	33000	20550.42	20550.42
35	Spices & Condiments - Garlic/ Lahasun_unIrrigated_Conventional	Hectare	0.75	1	140	104.87	104.87
Sub Total					235969	124037.92	124037.92
Post Harvest							12403.79
Maintenance							24807.58
Total							161249.30
Grand Total					235969	124037.92	161249.30

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The Indira Gandhi Canal (IGNP) is the lifeline, bringing canal water from the Sutlej and Beas rivers. However, distribution is uneven and many villages remain outside its

command area. Small nadi (ponds), talabs (tanks), and anicuts provide seasonal surface storage but often dry up quickly. Overreliance on groundwater has led to falling water tables and increasing salinity. Tube wells and open wells are major sources, but many yield brackish water unsuitable for drinking or irrigation. Groundwater recharge is minimal due to sandy soils and scant rainfall.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Unequal access to canal water. Overextraction of groundwater with no effective regulation. Lack of widespread adoption of micro irrigation techniques. Climate change increasing frequency of droughts. Water in Phalodi remains a scarce but crucial resource. Sustainable management through conservation, equitable distribution, and technology adoption is essential to secure the future of farming and livelihoods in this desert region. 5 out of 7 blocks is facing low water table in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	11	5.40	4.85
2	Diesel Pump Sets--5.0 HP	No.	0.37	90	10	3.72	3.39
3	Diesel Pump Sets--6.5 HP	No.	0.40	90	95	37.62	33.84
4	Diesel Pump Sets--8.0 HP	No.	0.49	90	70	34.44	31.01
5	Drip Irrigation--1.2 m*0.63mlteral size16mm-1Hectare model	ha	0.82	90	113	138.95	125.05
6	Drip Irrigation--1.8m*0.6mlteral size16 mm-1ha model	ha	1.14	90	20	22.72	20.44
7	Drip Irrigation--1.8m*0.6mlteral size16mm-1Hectaremodel	ha	0.64	90	40	25.76	23.19
8	Drip Irrigation--1m*0.3mlteral size16mm-1ha model	ha	1.93	90	17	32.81	29.50
9	Drip Irrigation--1m*0.3mlteralsize16mm-1Hectare model	ha	0.85	90	72	60.96	54.86
10	Drip Irrigation--2.5m*0.6mlteral size16mm-1ha model	ha	0.86	90	40	34.56	31.11
11	Drip Irrigation--2.5m*0.6mlteral size16mm-1Hectare model	ha	0.53	90	110	58.23	52.40

12	Drip Irrigation--3m*3mlateral size12mm-1ha model	ha	0.54	90	140	75.81	68.25
13	Drip Irrigation--3m*3mlateral size12mm-1Hectare model	ha	0.41	90	112	46.37	41.71
14	Drip Irrigation--4.5m*4.5mlateral size12mm-1 ha model	ha	0.47	90	40	18.71	16.81
15	Drip Irrigation--4.5m*4.5mlateral size12mm-1Hectare model	ha	0.25	90	35	8.82	7.91
16	Drip Irrigation--6m*6mlateral size12mm-1ha model	ha	0.41	90	55	22.73	20.46
17	Drip Irrigation--6m*6mlateral size12mm-1Hectare model	ha	0.23	90	70	16.24	14.63
18	Drip Irrigation--8m*8mlateral size12mm-1 ha model	ha	0.35	90	70	24.29	21.84
19	Drip Irrigation--8m*8mlateral size12mm-1Hectare model	ha	0.21	90	40	8.41	7.60
20	Drip Irrigation--9m*9mlateral size12mm-1 ha model	ha	0.32	90	35	11.13	10.01
21	Drip Irrigation--9m*9mlateral size12mm-1Hectare model	ha	0.20	90	35	7.14	6.44
22	Solar PV Pump Sets (DC)--submersible pump set 7.5 HP	No.	0.46	90	140	64.12	57.69
23	Solar PV Pump Sets (DC)--without USPC 5.0 HP	No.	2.51	90	200	502.08	451.85
24	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1.5 ha	ha	0.01	90	230	2.86	2.56
Total					1800	1263.88	1137.40

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation in Phalodi is at a transitional stage moving beyond traditional methods but not yet fully modernized. Phalodi's agriculture operates under tough desert conditions sandy soils, erratic rainfall, and small fragmented landholdings. In 2025, farm mechanisation is slowly expanding but still faces constraints. Farmers commonly use tractors, seed drills, and threshers for basic operations. Solar powered pumps and energy efficient machinery support sustainable desert farming. Drone technology is slowly being introduced for crop monitoring and spraying, though still in pilot stages. Medium and large farmers adopt machinery, while smallholders still rely on animal drawn implements. Custom hiring centers, promoted under government schemes, provide access to equipment on rent, but coverage is uneven. only 6 out of 105 PACS is having CHC through GoR Support. Even with subsidies, tractors and advanced machinery remain unaffordable for Small & marginal farmers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Small Landholdings: Many farms are too small to justify ownership of large machines.

Custom hiring centers, promoted under government schemes, provide access to equipment on rent, but coverage is uneven. Another reason of low finance for CHC is Limited knowledge about modern implements like rotavators, laser land levelers, and precision seeders. Setting up local service centers of Farm Implants (Farm Mechanization) for timely repair and maintenance.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	37.45	90	7	262.15	235.97
2	Drones--12 hp	No.	6.96	90	32	222.59	200.32
3	Other machinery-Other Machinery & Equipment's- Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	500	246.10	221.50
4	Other machinery-Other Machinery & Equipment's- Rotavator- 7feet	No.	1.55	90	8	12.40	11.20
5	Sprayer-Power Sprayer-Electric	No.	0.05	90	85	4.58	4.08
Total					632	747.82	673.07

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In the recent changes in the Phalodi agriculture, plantation and horticulture activities are emerging as alternative income sources, supported by government programs and climate smart farming practices. Farmers are increasingly cultivating ber (Indian jujube), pomegranate, aonla (gooseberry), khejri based khejrisangri systems, and citrus varieties suited to arid conditions. Another side o2 blocks (Lohawat & Aau) increasing the area of cultivation of Onion, tomato, brinjal, and chilies are grown in pockets where irrigation (canal water or drip systems) is available. Cumin, fennel, and isabgol are gaining importance, while aloe vera and ashwagandha are being promoted as medicinal crops Sericulture is still at a nascent stage in Phalodi.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

With technology, water efficient systems, and strong market linkages, the region can build a niche in arid horticulture and herbal plantations, opening new opportunities beyond traditional crops. Challenges include lack of mulberry plantation (due to low water availability) and absence of local silkworm seed production. Experimental efforts in arid sericulture are ongoing under state and central schemes, but largescale adoption is yet to

take off. lack of awareness and technical skills in high value horticultural practices among farmers. Development of value addition units for juices, pickles, and medicinal extracts.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	4	9.32	8.40
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	35	39.34	35.42
3	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	185	126.69	114.03
4	Dryland Horticulture crops-Custard Apple-2.5m*2.5m	ha	1.71	90	15	25.68	23.10
5	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	200	494.33	444.89
6	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	350	344.54	310.10
7	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	375	385.20	346.66
8	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	250	668.78	601.89
9	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	45	1093.23	983.90
10	Nursery --Nursery raising	ha	17.44	90	13	226.73	204.06
Sub Total					1472	3413.84	3072.45
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	7	30.10	30.10
Sub Total					7	30.10	30.10
Total					1479	3443.94	3102.55

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Social forestry and Prosopis cineraria (khejri), neem, and babool plantations are encouraged for soil conservation and fodder. Agroforestry models (tree + crop systems) provide dual benefits: fuelwood/fodder plus crop income. Limited commercial plantations of aridzone fruits are supported under the National Horticulture Mission (NHM) and

Rajasthan Horticulture Development schemes.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forestry and wasteland development in Phalodi offer ecological and economic potential, but gaps in water availability, survival rates, community participation, and market support slow progress. Low survival rate of plantations due to water scarcity, poor soil, and extreme heat. Limited availability of quality seedlings of drought tolerant species. Inadequate use of soil and water conservation techniques (check dams, contour bunding, mulching). Weak community participation and lack of awareness about long term forestry benefits. Fragmented coordination between forest, agriculture, and rural development departments. Insufficient financial incentives for adopting agroforestry and wasteland reclamation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	2200	965.14	868.65
2	Plantation--Khejdi plant-5m*5m	ha	1.11	90	2000	2214.91	1993.40
3	Plantation--Neem-5m*5m	ha	0.45	90	4500	2007.88	1807.09
4	Plantation--Rohida plant-8m*5m	ha	1.10	90	2000	2204.20	1983.80
5	Plantation--Shisham-6m*6m	ha	0.45	90	2000	892.40	803.10
Total					12700	8284.53	7456.04

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Phalodi, part of Rajasthan's arid region, has long depended on livestock as a vital livelihood source. In 2025, animal husbandry, particularly dairy, continues to play a crucial role in the rural economy, complementing crop farming in this drought prone area. The cooperative model (inspired by AMUL) is gaining ground through village level dairy societies linked to Rajasthan Cooperative Dairy Federation (RCDF). Milk collection centers and chilling units have been set up in some areas, reducing spoilage. 54 Women self-help groups are increasingly engaged in small scale dairy enterprises. Tharparkar cattle, a native breed known for drought tolerance and good milk yield, forms the backbone of dairy in the Phalodi district. Goats and camels also contribute to milk production, though on a smaller scale. Fodder cultivation on canal irrigated land and wastelands supports better nutrition. Solar powered cold storage and mobile veterinary services are strengthening the value chain. Growing demand for camel milk (for medicinal and nutritional uses) is opening niche markets.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district of Phalodi, Dependence on traditional practices with limited adoption of scientific feeding and breeding. Smallholder farmers struggle with low bargaining power in private markets. Poor access to veterinary services in remote villages. Lack of modern infrastructure for milk processing, packaging, and branding. Expanding fodder banks and silage units to overcome feed shortages. Strengthening dairy cooperatives and FPOs to improve price realization. Promoting value-added products (ghee, paneer, camel milk products) to increase farmer income. Financial support from the banks can increase Integrating dairy with waste management (biogas, compost) to create circular benefits.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Breed Multiplication Farm-- Breeding bull-01	200	1.07	90	65	69.55	62.62
3	Buffalo Farming--Buffalo male calf rearing-for 1 calf-without shed	1+1	0.47	90	70	32.90	29.61
2	Buffalo Farming--Buffalo male calf rearing-for 1 calf-with shed	1+1	0.89	90	100	88.69	79.80
5	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-without shed	1+1	2.10	90	7	14.70	13.23
4	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.06	90	11	33.68	30.35
6	Chaff Cutter--02 bullocks driven cart(5*4*6)-without animal	No.	0.56	90	6	3.36	3.00
8	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	7	3.50	3.15
9	Chaff Cutter-Manual-Manually operated	No.	0.08	90	7	0.56	0.49
7	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.56	90	8	4.47	4.00
11	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	100	213.04	191.76
10	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	190	563.39	507.07

12	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	25	267.50	240.75
Sub Total					596	1295.34	1165.83
A.o8 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming Others	Per Anim	0.18	1	12500	2260.40	2260.40
2	Cross bred Farming Others	Per Anim	0.14	1	3300	459.04	459.04
3	Draught Animals Camel	Per Pair	0.35	1	1400	486.87	486.87
4	Draught Animals Donkey	Per Pair	0.01	1	1400	15.13	15.13
Sub Total					18600	3221.44	3221.44
Total					19196	4516.78	4387.27

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

In the Phalodi, Poultry is mostly backyard based, with indigenous desi birds reared for eggs and meat. A few small-scale commercial units exist near towns, focusing on broilers and layers. Women led selfhelp groups are increasingly adopting poultry as a low investment livelihood. Poultry farming in Phalodi is emerging as a supplementary income source for rural households, though it is less developed compared to dairy or small ruminants. In 2025, the sector is gradually expanding, supported by government programs and rising demand for eggs and poultry meat.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

02 New cases sanctioned under NLM. Phalodi is having Extreme heat and arid conditions increase mortality in summer without proper housing. Poor availability of quality chicks and feed in remote villages.

Limited veterinary and vaccination services for poultry diseases. Lack of cold storage, processing, and marketing facilities for poultry products. Backyard poultry remains low yield due to dependence on indigenous breeds. On demand basis, developing local egg and poultry meat value chains to reduce dependence on imports from other districts. With the support of NABARD, Setting up community poultry units under FPOs and SHGs CLF to improve scale and market access. With proper credit support, poultry can become a reliable income and nutrition security tool in Phalodi. It especially empowers women and landless households, offering steady earnings with minimal land or water use.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	175	538.37	484.54
Sub Total					175	538.37	484.54
A.10 Working Capital - AH - Poultry							
1	Broiler Farming Others	1000	1.87	1	500	936.28	936.28
2	Layer Farming Others	1000	0.75	1	600	449.41	449.41
Sub Total					1100	1385.69	1385.69
Total					1275	1924.06	1870.23

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Livestock rearing is the backbone of livelihoods in Phalodi, especially in drought years/Low rainfall. Sheep and goats are traditional assets of desert households, while piggery is less common but slowly being introduced as a livelihood option for marginalized communities. Goat Rearing in Phalodi : Known as the poor mans cow, goats are vital for income and nutrition. In the western area of Rajasthan, available Breeds: Sirohi and Marwari goats dominate, well suited to arid conditions. Piggery is less traditional in desert Rajasthan but is being promoted among economically weaker and tribal communities. In Phalodi, sheep and goat rearing remain core survival strategies, while piggery is emerging as a small but important diversification. With stronger veterinary supports, fodder security, and organized marketing, these sectors can significantly enhance livelihood resilience in the desert economy.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Fodder & Water Scarcity: Natural grazing lands are shrinking due to desertification and overuse. Veterinary Gaps: Limited access to vaccination and treatment for common diseases (PPR in goats, sheep pox, swine fever). Market Issues: Farmers face low bargaining power due to middlemen and lack of organized meat markets. Breed Development: Need for wider adoption of improved breeds while conserving hardy indigenous varieties. Infrastructure: Lack of modern slaughterhouses, processing units, and cold storage facilities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	1600	4108.84	3697.94
2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	500	3317.00	2985.30
Sub Total					2100	7425.84	6683.24
A.12 Working Capital - AH - Others/SR							
1	Goat Farming Others	Per Anim	0.01	1	5100	76.40	76.40
2	Pig Farming Others	10+1	0.10	1	200	19.62	19.62
3	Sheep Farming Others	Per Anim	0.01	1	37500	561.75	561.75
Sub Total					42800	657.77	657.77
Total					44900	8083.61	7341.01

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Phalodi, located in the arid zone of Rajasthan, is not traditionally a fisheries hub due to scarce rainfall and sandy soils. However, by 2025, small but significant steps are being taken to introduce inland aquaculture and desert fisheries through innovative approaches.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries in Phalodi are still nascent but hold potential as a supplementary livelihood, especially in canal-irrigated zones and community tanks. With better infrastructure, seed supply, and farmer training, fisheries can become part of a diversified desert farming system in 2025 and beyond.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture-Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha-leased	ha	1.06	90	3	3.18	2.85

2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	2	7.50	6.74
3	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture-01 ha	ha	7.49	90	1	7.49	6.74
Sub Total					6	18.17	16.33
A.14 Working Capital - Fisheries							
1	Fish Culture - Others Farm Pond_FISHRIES	Hectare	4.28	1	2	8.56	0.08
2	Prawn Culture - Scampi_JHINGA FISH	Hectare	6.42	1	2	12.84	0.12
Sub Total					4	21.40	0.20
Total					10	39.57	16.53

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Access to affordable credit is essential for farmers in Phalodi, where agriculture is risky due to arid conditions, small landholdings, and frequent crop failures. By 2025, credit support has expanded beyond seeds and fertilizers, covering farm equipment, two-wheelers, and rural infrastructure needs. Motorbikes are vital for farmers in Phalodi to transport inputs, reach markets, access veterinary care, and visit distant canal irrigated fields. RRB/DCCB & Com. Banks and NBFCs provide special schemes with concessional interest rates. One natural farming demonstration unit established at KVK-Phalodi with the grant support of NABARD.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

While access gaps remain, strengthening institutional credit, digital tools, and customized schemes for desert farmers can make rural finance more inclusive and growth oriented. Many small and marginal farmers in Phalodi remain outside the formal credit network, relying on moneylenders. High collateral requirements restrict access for landless or tenant farmers. Awareness gap: Farmers often lack knowledge of specialized credit schemes. Limited digital literacy hinders access to online loan platforms and KCC linked apps. Delayed disbursements during peak crop seasons reduce effectiveness. Many of the small and marginal farmers in Phalodi remain outside the formal credit network, relying on moneylenders.

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

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

(₹ lakh)



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.00	80	3	24.00	19.20
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.00	80	7	42.00	33.60
3	Integrated Farming--1.0 ha (SF/MF)	No.	3.23	90	7	14.13	12.73
4	Integrated Farming--1.75 ha model	No.	8.50	90	3	25.50	22.95
5	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.55	90	2	11.10	10.00
6	Jewel Loans-Jewel Loans/ Gold Loans	No.	1.00	70	13	20.00	14.00
7	Soil Testing Lab	No.	1.00	80	7	7.00	5.60
10	Solar Energy-Farm Level Solar Power Plant- >10KW upto 25 KW	No.	0.00	90	21	0.00	0.00
11	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 01 hr battery backup	No.	0.00	90	7	0.00	0.00
12	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 03 hrs battery backup	No.	0.00	90	7	0.00	0.00
13	Solar Energy-Farm Level Solar Power Plant-upto 10 KW with 06 hrs battery backup	No.	0.00	90	7	0.00	0.00
14	Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)	No.	5.11	90	1	5.11	4.60
15	Solar Energy-Solar Agriculture Pump-1HP Power (without USPC)	No.	1.06	90	5	5.30	4.75
16	Solar Energy-Solar Agriculture Pump-2 HP Power (without USPC)	No.	1.35	90	7	9.45	8.47
17	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.55	90	1	3.55	3.20
19	Solar Energy-Solarisation of Grid Connected Agri. Pump- >100KW upto 500 KW	No.	0.39	90	7	2.73	2.45
20	Solar Energy-Solarisation of Grid Connected Agri. Pump- >10KW upto 100 KW	No.	0.42	90	7	2.94	2.59
18	Solar Energy-Solarisation of Grid Connected Agri. Pump- >10 KW upto 15 KW- Individual	No.	0.41	90	4	1.64	1.48
21	Solar Energy-Solarisation of Grid Connected Agri. Pump- >1KW upto 2 KW	No.	0.47	90	7	3.29	2.94

22	Solar Energy-Solarisation of Grid Connected Agri. Pump->1KW upto 3 KW-Individual	No.	0.48	90	7	3.36	3.01
23	Solar Energy-Solarisation of Grid Connected Agri. Pump->2KW upto 3 KW	No.	0.46	90	7	3.22	2.87
24	Solar Energy-Solarisation of Grid Connected Agri. Pump->3KW upto 10 KW	No.	0.45	90	7	3.15	2.80
25	Solar Energy-Solarisation of Grid Connected Agri. Pump->3KW upto 6 KW-Individual	No.	0.47	90	7	3.29	2.94
26	Solar Energy-Solarisation of Grid Connected Agri. Pump->6 KW upto 10 KW-Individual	No.	0.44	90	7	3.08	2.80
27	Solar Energy-Solarisation of Grid Connected Agri. Pump-upto 1 KW	No.	0.51	90	7	3.57	3.22
8	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	7	0.98	0.91
9	Solar Energy--Solar study lamps	No.	0.00	90	7	0.00	0.00
28	Two Wheeler Loans	No.	0.50	90	7	3.50	3.15
Total					186	201.89	170.26

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Phalodi, situated in Rajasthan's Thar Desert, faces severe constraints of low rainfall, sandy soils, high evapotranspiration, and frequent droughts. To overcome these challenges, farmers are increasingly adopting sustainable agriculture practices that conserve resources, adapt to climate stress, and improve livelihoods. Farmers shift from water intensive crops to drought tolerant millets (bajra), pulses (moth bean, cluster bean), and oilseeds (mustard, sesame). Agroforestry systems (khejri + sangri, ber orchards with intercrops) integrate trees with crops for dual benefits. Short duration and climate resilient varieties of wheat, cumin, and mustard are promoted. Farmer Producer Organizations (FPOs) help smallholders adopt sustainable practices collectively. Convergence of NGOs and Krishi Vigyan Kendra (KVKs) provide training in climate smart agriculture. Schemes under National Mission for Sustainable Agriculture (NMSA) and Rajasthan State initiatives support desert farmers with subsidies for water saving devices.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

1. Limited awareness and training about sustainable practices for farmers. 2. Poor access to organic certification and premium markets linkage for farmers. 3. Fragmented landholdings make adoption of mechanised and water saving practices difficult. 4. High initial costs of drip irrigation and solar technology.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In the context of the rapidly evolving agricultural landscape, the creation of robust storage

and marketing infrastructure plays a crucial role in the success and stability of the agricultural sector in India. Effective storage and marketing-related infrastructure, including warehouses/godowns, marketing yards, silos, cold storage units, and cold chain networks, are an essential component of a well-functioning agricultural value chain. This infrastructure facilitates the seamless movement, storage, and marketing of agricultural commodities, helping farmers to obtain better prices and reduce post-harvest losses. Additionally, such infrastructure enhances the availability of quality products, promotes food security, reduces wastage, and contributes to overall economic development. However, there is no such agricultural value chain functioning in the district where all the actors of the chain are working together to provide backward and forward linkages. Loans from banks are also available for the construction, repair and reconstruction of rural storage, cold storages and NABARD also provides refinancing facility on loans given by various Commercial Banks, Regional Rural banks.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has 10000 MT storage infrastructure in place, including storage godowns, cold storages, rural/urban mandis/haats, wholesale markets, but the same is insufficient. There is a need for enhanced capacity and efficiency of existing storage infrastructure. Further, the marketing infrastructure in the district is inadequate, with insufficient rural/urban mandis/haats/rythu bazars and market yards. To support the agricultural sectors growth, it is essential to address these gaps and enhance the storage and marketing infrastructure in the district. National Agriculture Market (eNAM), which is a pan India electronic trading portal, is working to connect the existing APMC markets through online network to create an integrated national market for agricultural products. Mainly grain trading business is being done here. Through the Open Network for Digital Commerce (ONDC) launched by the Government of India, NABARD is also collaborating with FPOs and SHGs to enable ecommerce in the agricultural sector. NABARD is providing financial assistance for the development and construction of storage and marketing infrastructure under the Rural Infrastructure Development Fund (RIDF), Agriculture Infrastructure Fund (AIF), NABARD Infrastructure Development Assistance Fund (NIDA), Food Processing Fund (FDF), and Warehouse Infrastructure Fund (WIF).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	535.00	80	11	5136.00	4108.80
Total					11	5136.00	4108.80

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural development is possible only when land development activities take place, land development is still not given the desired importance. The main land development activities to be undertaken to increase the productivity of land in the district are land reclamation, land levelling, ditch construction, earthworks/soil conservation, shed construction, integrated farm development, vermicompost, tarpaulin etc. Land development includes all the activities that prevent soil erosion and increase land productivity. In order to ensure food security, besides the sustainability of land and land resources, there is an immediate need to improve the productivity of existing cultivated areas to bring additional land under the plough. Wastelands have the potential to contribute significantly to this effort by producing foodgrains and providing vegetative cover. There is continuous depletion of nutrients in the soil due to less use of chemical fertilizers and less adoption of crop rotation and improved cropping methods. It is necessary to increase the fertilizer power of soil by testing the soil, use of wet compost and use of chemical fertilizers in appropriate quantity.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Land development related activities in the district The land development activities in the district includes land levelling, improving soil quality through special remediation systems, waste land development. Special attention needs to be paid to water management in the district because it has an extensive area under water intensive crops like Groundnut, leading to water logging problems in the fields. If there is no proper drainage system in the fields, the increase in soil salinity leads to degradation of soil quality. There is a need to conduct water harvesting and soil conservation programs through voluntary organizations or through private public partnership so that maximum area can be covered.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	300	517.44	465.72
Total					300	517.44	465.72

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

"Agricultural infrastructure mainly includes an extensive range of public services that facilitate production, procurement, processing, storage and trade. Agricultural infrastructure can be classified under the following broad categories:

Input based infrastructure: Seeds, fertilizers, pesticides, agricultural equipment and machinery. Resource based infrastructure: Water/irrigation, agricultural power/energy

Physical infrastructure: Road connectivity, transportation, storage, processing, conservation. The Activities which are gaining importance in modern agriculture for increase in productivity, reduction in cost and environmental balance include tissue culture, agricultural biomechanics, use of organic fertilizers and organic pesticides, use of earthworm and NADEP manure. The use of quality seed can increase productivity by 25%. For the increase of agricultural production and productivity, it is necessary that soil testing is done by the farmers from time to time. Due to the imbalanced use of chemical fertilizers, the soil has become unhealthy, so vermicompost should be promoted in place of chemical fertilisers and the farmer should make vermicompost using crop residue and dung, which can result in reducing the cost of cultivation. There are good possibilities of bank loans in this area as a good number of FPOs are desired to take-up such activities specially production of seed and other Agri inputs. "

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Organic manure has been identified as an emerging activity in the district, as indiscriminate use of chemical fertilisers is depleting the fertility of the soil. However, there are no Food Parks, Agri Economic Zones or Agri Startups in the district. However, at present there has been a lot of interest among the farmers and now they willing to use compost on a large scale. The production and use of vermicompost is gradually increasing. Some farmers have set up vermicompost units on a small scale. Banks also need to provide loans for the expansion of this activity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	145	1551.50	1396.35
Total					145	1551.50	1396.35

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agriculture processing industry refers to activities that involve processing primary agricultural produce to add value. For example, dairy products, milk processing, fruit and vegetable processing, packaged food and beverage processing industries fall under this category. A well-developed food processing sector with a high level of processing helps reduce food wastage, improve value addition, increase crop diversification, ensure better income for farmers, promote employment, and boost export earnings. This sector assists in addressing the complex issues of food security and food inflation.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

In the district, major activities under food processing include Floor mills, oil ghani, small dal mills and spice grading among others. Standup India Scheme: The Standup India scheme was launched by the Government of India in April 2016 to help Scheduled Caste/Scheduled Tribe and women entrepreneurs establish greenfield enterprises and become job creators. The government has extended the scheme for the financial year 2025. Make in India Program: On the initiative of the Hon'ble Prime Minister of India, the food processing sector has been identified as one of the most important sectors under the Make in India program. It has emerged as a significant segment of the Indian economy in terms of its contribution to Gross Domestic Product, exports, investment, and employment. The GoR has announced a special policy for food and agriculture processing. In addition to other benefits, this policy provides a 100% exemption on stamp duty for the acquisition, purchase, or lease of land by new food processing units and a 25% capital investment subsidy under the National Food Processing Mission. Food Processing Fund (FPF) To promote the food processing sector by providing affordable loans, the Government of India established a dedicated fund of Rs.2000 crore under NABARD, called the Food Processing Fund. Keeping views the spice production in the district, by fostering supportive infrastructure and robust institutional frameworks, the PMFME Scheme seeks to transform food processing center.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	535.00	80	12	765.05	612.04
2	Cotton processing	No.	5.35	80	18	2466.35	1973.08
3	Dairy Processing Unit	No.	535.00	80	123	10764.20	8611.36
4	Dal/ Pulses Mill	No.	26.75	80	25	1567.55	1254.04
5	Oil Extraction	No.	53.50	80	14	749.00	599.20
6	Packaging Unit	No.	53.50	80	13	438.70	350.96
7	Spice Processing	No.	214.00	80	9	1926.00	1540.80
Total					214	18676.85	14941.48

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

"Postharvest technology and management play an important role in value addition to agricultural products. There is a need to give special emphasis to the potential of agro and food processing in order to generate additional employment. The Government of India and State Governments are giving high priority to the development of Agro/Food Processing sector. Work has not been initiated in line with the immense potential available for

investment in the agriculture/food processing sector. This situation has remained stagnant despite adequate production available under agriculture and allied sectors. Mustard, wheat, jowar, millet, guava, lemon, urad are produced in large quantities in district. Encouragement could be given to set up industries in the district for processing these crops. This will also increase employment opportunities and farmers will also be able to get fair prices.

Cereals, Horticultural Products (Fried Products, Dried Fruits and Treats, Juices, Squashes and Cordials, Jams, Jellies and Marmalades), Milk and Milk Products, Meat and Poultry Products, Consumer Food Products (RTE, Packaged Foods, Packaged Pellets, Alcoholic and nonnarcotic substances) are required to be processed."

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agri Clinic and Agri Business Centres (ACABC): The objective of this scheme is (a) to create gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders and agriculture related postgraduates; (b) to supplement the efforts of public extension and (c) to provide free extension and other services to farmers on a payment basis or through the business mode of the agripreneurs, based on local needs and the target group of farmers. This scheme provides a subsidy of 36%44% to eligible candidates. NABARDs recent decision to develop 35,000 PACS (Primary Agricultural Credit Societies) into multiservice centres is a step in this direction. This initiative will also enable PACS to assist farmers in postharvest marketing activities and establish storage and processing facilities, custom hiring centres, and collective procurement of inputs. There is a need for collaboration between Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and the corporate sector. This will lead to better transfer of technology, awareness among producers about quality, market/demand driven production etc. A separate line of credit has been established by earmarking concessional refinance under AIF & ISAMA also.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	15	156.22	140.61
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	19	406.60	325.28
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	53.50	80	260	13910.00	11128.00
Total					294	14472.82	11593.89

LEDP on Natural Farming



Natural farming in Phalodi is being promoted through Krishi Vigyan Kendra (KVK) training and Self-Help Groups (SHGs). KVKs provide demonstrations soil health awareness and low-cost input practices. SHGs adopt composting bio-inputs and seed saving linking farmers—especially women—to sustainable income reduced input costs and community-based eco-friendly agriculture.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

District is well known for Salt production, more or less 200 salt Primary Manufacturing & Sonamukhi Secondary Processing units working in the Phalodi. Due to the pressure of increasing population, per capita dependence on land has increased significantly in the last few decades. Due to its limited availability, land is unable to provide employment and livelihood to the rapidly increasing population in agriculture or other land-based activities. In this situation, the solution to the problem of unemployment in the country can be found only through the progress of the nonagricultural sector, especially the industrial sector, for the abovementioned growth. It is a challenging and difficult task to meet the employment, and business demands of the workforce increasing at a rapid pace of 2.5 percent. Since agriculture and other land-based activities cannot be expanded beyond a certain limit due to limited land resources, nonagricultural sector is the only sector which holds unlimited potential for development and employment opportunities for the growing population. The UCO bank and Canara Bank provide credit facilities to the existing MUDRA beneficiaries over 10.00 lakh after satisfactory repayment of loan. One standup India loan provided by the UCO bank to progressive women in the Phalodi. It was decided in the DLCC: Each bank branch (Scheduled Commercial Bank) is mandated to provide at least one loan to a woman entrepreneur and one loan to a SC/ST entrepreneur.

3.2 Infrastructure and linkage support available, planned and gaps

Prime Minister's Employment Generation Program (PMEGP) is a revolutionary scheme of the Ministry of Small and Medium Enterprises, Government of India. The scheme is being implemented by Khadi and Gramodhyog Authority (KVIA) and KVIB for rural areas of the country and by district Industries Center for urban areas. For the manufacturing sector Rs. 25 lakh and for service sector Rs 10 lakh maximum project cost has been fixed in the guidelines of scheme. General category people will get 15 percent quota in urban areas and 25 percent quota in rural areas and SC/ST, women, disabled, ex-servicemen, OBCs, minorities will get 25 percent quota in urban areas and 35 percent quota in rural areas. There is a provision for 35 percent capital grant. As on date Total 2674 Udham registered in the Phalodi district including 2654 micro and 20 small udhm." The Govt. of India Stand Up India and MUDRA Phase-II over and above 10 lakh loan to eligible borrowers is available to Promote entrepreneurship among women and SC/ST communities. Credit facility to setting up greenfield enterprises (first-time ventures in manufacturing, services, trading, or agri-allied activities) is also required to boost in the district. Inttt. Subvention through AIF/AHIDF/ CGTMSE also spread in ground level among the existing/new loan account for better availment.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	7500.00	80	11	82500.00	66000.00
2	Manufacturing Sector - Term Loan-Micro	No.	88.00	80	0	0.00	0.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	0	0.00	0.00
Sub Total					11	82500.00	66000.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1500.00	80	3	3000.00	2400.00
2	Manufacturing Sector - Working Capital-Micro	No.	7.00	80	154	787.00	629.60
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	0	0.00	0.00
Sub Total					157	3787.00	3029.60
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	0	0.00	0.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	12	12.00	12.00
3	Loans to MSME Start-ups	No.	3500.00	80	4	2000.00	1600.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	0	0.00	0.00
Sub Total					16	2012.00	1612.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2600.00	80	0	0.00	0.00
2	Service Sector - Term Loan-Micro	No.	78.00	80	21	742.00	593.60
3	Service Sector - Term Loan-Small	No.	500.00	80	23	6900.00	5520.00
4	Trading Units - Term Loan-Medium	No.	5000.00	80	0	0.00	0.00
5	Trading Units - Term Loan-Micro	No.	72.00	80	34	136.00	108.80
6	Trading Units - Term Loan-Small	No.	1500.00	80	0	0.00	0.00
Sub Total					78	7778.00	6222.40
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	0	0.00	0.00
2	Service Sector - Working Capital-Micro	No.	4.00	80	40	240.00	192.00
3	Service Sector - Working Capital-Small	No.	60.00	80	0	0.00	0.00
4	Trading Units - Working Capital-Medium	No.	2500.00	80	0	0.00	0.00
5	Trading Units - Working Capital-Micro	No.	56.00	80	0	0.00	0.00
6	Trading Units - Working Capital-Small	No.	300.00	80	0	0.00	0.00
Sub Total					40	240.00	192.00
Total					302	96317.00	77056.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in the country's economy. To maintain growth in the country's exports, it is necessary to have a high growth rate along with a healthy balance of trade and foreign exchange reserves. Overall, exports affect the industrial environment of the country.

Quality of products, competitive prices, good packaging is important to compete internationally. Maintaining high growth rates in exports is regarded as a national priority by the Government and all exporting agencies. Dependence on exports of raw goods and imports of finished goods has a detrimental effect on the economy. The objective of Make in India campaign is to establish self-reliance and brand India. The GoI (AIF) & GoR (RIPS) providing interest subvention and capital subsidy for enhancing export credit.

The district is required to avail these schemes for Sena processing units. This facility is available in the form of 'Pre-shipment / Payment Credit' and 'Post-shipment Credit'. Government of India has rationalized the documentation process for ease of export business. Now three documents are required to avail export credit i.e.: Bill of Lading/Arrival Bill, Commercial Invoice cum Packing List, Shipping Bill/Export Bill. It is expected that this will diversify Indian export markets and products and boost exports. There is wide scope for export credit in the areas of handicrafts, guar gum, pomegranate in the district.

4.1.2 Infrastructure and linkage support available, planned and gaps

"There are five main industries in district namely clusters of Salt, Sonamukhi and wooden handicrafts, Spices, stone processing and textile industries. District mainly exports wooden items, spices, stone slate, tiles, guar gum. There are many problems in like lack of industrial land for setting up industries, shortage of skilled workers, high taxes on raw materials, nonavailability of complete power supply, nonavailability of finance from banks. The abovementioned problems should be solved by the state government.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	2	100.00	75.00
Total					2	100.00	75.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

"The objective of the Education Loan Scheme is to provide financial assistance from the Bank to meritorious/ eligible students for pursuing higher education in India and abroad. The main emphasis is financial assistance should be provided to every meritorious student at a concessional rate so that he can get the opportunity to study further. Banks provide financial assistance for various courses for study in India/abroad. Loans given up to Rs 20 lakh come under the category of priority sector loans.

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

4.2.2 Infrastructure and linkage support available, planned and gaps

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	20.00	90	63	1140.00	1026.00
Total					63	1140.00	1026.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

"With the improvement in the economic condition of the families and the increase in their aspirations, the need for housing is also increasing. According to the estimates of the Ministry of Rural Development, there is a shortage of 439.3 lakh houses in rural areas of India during the Twelfth Five Year Plan period, there was a requirement of 187.8 lakh houses in urban areas, out of which more than 95% of the requirement is for economically weaker or lower income category. The vision for rural housing formulated by the Ministry of Rural Development is as follows: Ensuring adequate and affordable housing for all, providing durable and inclusive housing in rural areas through government assistance, Participation of communities under Panchayat system, Self-help and to encourage public private partnerships. Pradhan Mantri Awas Yojana (PMAY) aims to provide affordable housing to the urban and rural poor. It has two main components: PMAY- Urban (PMAY-U): For people in urban areas. & PMAY-Gramin (PMAY-G): For rural areas. The scheme provides financial assistance / subsidies to build "pucca" (permanent) houses, or upgrade/complete existing ones, depending on eligibility. In Phalodi (urban area), 638 houses were approved under the PM Awas Yojana, The total payment made to beneficiaries so far is around ₹2.18 crores for these urban PMAY houses. Housing Loans to individuals up to 20 lakh for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling unit should not exceed 25 lakh respectively."

4.3.2 Infrastructure and linkage support available, planned and gaps

"The government has initiated schemes like Pradhan Mantri Awas Yojana (PMAY) and Mukhya Mantri Awas Yojana to address the housing shortage. However, issues like inadequate infrastructure, lack of financing options, and slow pace of construction remain major challenges. Additionally, rural areas face issues like kuccha houses, lack of basic amenities, and limited access to credit. Overall, the housing sector in the district requires sustained efforts to address the existing gaps and meet the growing demand for housing. There has been an opportunity recently for "non-living families" (i.e. homeless families) in rural/remote Phalodi to apply / get their names included in the PMAY list. Village-level / gram sabha verification is involved. After completing specific stages (foundation, walls, roof, etc.), apply for / expect installment payments, Use "AwaasSoft" or other web portals (if available) to track your application status.

The main problems of the housing sector are increasing cost of land and construction, lack of adequate finance instruments and limited access to existing instruments, inadequacy of financial assistance provided for purchase of housing sites. There is also a need to make arrangements for online application to get the house plan approved and a specific time period for providing it.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	5.00	90	880	7900.00	7110.00
2	Repair of Dwelling Units- Other Centre	No.	3.00	90	285	1455.00	1309.50
Total					1165	9355.00	8419.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Phalodi is a district in the Jodhpur division of Rajasthan state. It is known for its salt industry and is one of the hottest places in India. The city of Phalodi is the administrative headquarters of the district. The basic infrastructure of Phalodi district is quite well includes roads transportation: Phalodi is well connected to other cities in Rajasthan by highways including National Highway. Jodhpur has an airport that is 25 km from the city but it is under Air Force control and is not accessible to the general public. The nearest civilian airports are in Jodhpur which is 130 km away and Jaipur which is 300 km away. Phalodi is located in western Rajasthan and is bordered by the districts of Jaisalmer Jodhpur Barmer and Bikaner. Phalodi has a 50 megawatt photo-voltaic power plant built under the Jawaharlal Nehru National Solar Mission.

5.1.2 Infrastructure and linkage support available, planned and gaps

Phalodi-Pokhran Solar Cluster : This is a solar energy cluster in Rajasthan. The district has a existing infrastructure comprising of roads, water supply coverage, electricity coverage, irrigation and various healthcare and education facilities. Adani Green Energy's 500 MW solar power plant: This project is located in two villages in Tehsil Bap, Phalodi district. Phalodi-Pokhran Solar Park: This 900 MW solar PV power project is expected to begin construction in 2024 and enter commercial operation in 2025.

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

In the district, access to clean water for drinking and irrigation purposes has been increased through modernization and construction of state tubewells. Agricultural productivity has been enhanced through micro-watershed development projects, improving soil health and reducing erosion by soil & water conservation dept.

Animal healthcare services have been improved through construction of veterinary hospitals. Education infrastructure has been enhanced through construction of inter college buildings, improving access to education. Dependence on diesel has been reduced and sustainable energy promoted through installation of solar-powered tube wells.

The drainage system has been improved, reducing waterlogging and improving agricultural productivity. Access to deep tubewells has been increased, improving irrigation facilities for farmers. Distribution systems have been modernized and pump sets replaced, improving water supply and reducing maintenance costs. Failed state tubewells have been reconstructed and modernized, improving water supply and reducing maintenance costs. Fishery facilities have been improved, enhancing livelihood opportunities for fishermen. Overall, these projects have improved the quality of life for rural communities in the district.

RIDF funds aim to provide financing for rural infrastructure projects, irrigation schemes warehousing and marketing infrastructure as well as support the development of dairy and fisheries sectors.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The district have facilities such as schools/management/professional colleges, better health services drinking water supply through water pipelines/RO plants for the population of 585059 there are a total of 673 primary schools, 229 secondary schools, 230 higher secondary schools, 33 Mahatma Gandhi School, 21 Sanskrit Schools, 03 colleges, 02 Model School, 01 post-graduate colleges, 01 district hospitals & 01 Sub district Hospital and 10 various training institutes. There is no rural library available in any village with a population of more than 5000 in the district. In terms of health-related arrangements there are 11 community health centers and 31 primary health centers.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district struggles with access to clean drinking water particularly in rural areas and plans are underway to augment water supply systems and construct new water treatment plants which can be financed through bank loans. Furthermore, gaps in sanitation facilities and inadequate waste management systems can be addressed through bank loans which can support the construction of new sanitation facilities and upgrade existing infrastructure. Finally bank loans can also be utilized to construct new social housing units and upgrade existing infrastructure improving access to social welfare services and addressing gaps in social housing infrastructure.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	4.00	80	22	72.00	57.60
2	Education-Colleges	No.	200.00	80	7	1400.00	1120.00
3	Healthcare-Hospital	No.	800.00	80	2	1600.00	1280.00
4	Healthcare-Pathological Lab	No.	20.00	80	3	60.00	48.00
5	Healthcare-Veterinary Clinic	No.	200.00	80	1	200.00	160.00
6	Sanitation-Pay & Use Toilets	No.	9.00	80	70	630.00	504.00
7	Sanitation-Toilets	No.	0.25	80	35	8.75	7.00
Total					140	3970.75	3176.60

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

There are multiple renewable energy projects in Phalodi district including solar power plants and a solar park:

- Phalodi Solar Power Plant: A 50 megawatt photovoltaic power plant in Phalodi city built by Welspun Energy under the Jawaharlal Nehru National Solar Mission
- PhalodiPokhran Solar Park: A 900 MW solar PV power project that is expected to begin

construction in 2024 and enter commercial operation in 2025

iii. Adani Green Energy 500 MW Solar PV Park: A proposed project in Badi Sid village Bap Tehsil Phalodi district

iv. Phalodi (Tata) solar farm & Other ventor investment: A solar farm in Block Bap & Phalodi

5.3.2 Infrastructure and linkage support available, planned and gaps

"The Government of India has set ambitious targets for renewable energy in the short medium and long term it has announced increasing renewable capacity to 275 GW by 2027. In cooperation with the Ministry of New and Renewable Energy Government of India is implementing various schemes operated by solar energy prominent among which are 1. Solar Energy Program This mainly includes two types of devices:

i. Solar Thermal Devices These include solar cookers, solar water heaters operated by solar energy. ii. Solar Photovoltaic Devices These include solar lanterns, solar torches streetlights, solar water pumps, solar photovoltaic power plants, grid connected PV power plants.

2. Biogas Program: Biogas is a clean and inexpensive fuel that produces 55 to 70 percent combustible methane gas and liquid byproduct in the form of organic manure. Based on the available livestock in the district biogas plants can be installed in all villages and electricity can also be produced by installing a conversion kit on a biogas generator and diesel engines can also be run on biogas reducing diesel consumption by up to 75 percent.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	7.00	90	14	161.00	144.90
2	Biomass Energy-Home	No.	0.60	90	320	204.00	183.60
Total					334	365.00	328.50

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	14	5.400000	3.3700
B	Ongoing tranches	0	0.000000	0.0000
	Total (A + B)	14	5.400000	3.3700

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	36	17.265100	14.5077
B	Rural roads & bridges	32	7.579000	7.1680
C	Social Sector	42	79.590100	40.5438
	Total (A + B + C)	110	104.434200	62.2195

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

Sr. No.	Sector	Likely benefit	Unit	Value
A	Irrigation	Irrigation potential	ha	750
B	Rural roads	Road length	km	280
C	Bridges	Bridge Length	m	2400

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Construction of 100 New Vet. Hospitals and 1000 Vet. Subcenters/Dispensaries.	15	100000	3000000	45000000
2	Strengthening of 970 Schools - 836 Secondary/ Senior Secondary and 134 Model Schools	15	45000	5000000	75000000
3	Construction/ Upgradation of 100 CHC & PHC	10	25000	13000000	130000000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the vast branch network of banks in rural areas a significant number of weaker sections such as marginal farmers, agricultural laborers' rural artisans and craftsmen, small traders and vendors and people from scheduled castes/tribes still depend on informal sources of credit to meet their consumption and production needs. Due to the slim prospects of deposit mobilization from these segments and the perceived risk in lending to them bankers also find it challenging to meet the credit requirements of these groups on a large scale.

In this context after independence, the Government of India in intervention with NABARD has attempted to address these issues through various means such as SelfHelp Groups DAY National Rural Livelihoods Mission. Notably a significant percentage of SHGs at 100 are comprised of women indicating a strong female participation in the SHG movement in the district. This suggests that the SHG program has been successful in empowering women and promoting financial inclusion in the district. During the year 2024&24 more than 150 JLGs have also been extended loan support by different banks mainly by ICICI, BRKGB, RMGB, Axis, HDFC & IndusInd bank.

6.2 Infrastructure and linkage support available, planned and gaps

As on 31 March 2025, Total Active SHGs in the district is 240, out of total SHG credit linked SHG is 170 (including RAJEEVIKA Support and Bank loan). The livelihood upliftment programs like LEDP with KVK Phalodi being implemented by NABARD, the details of grant amount available under them in the financial year 2025 are as follows: LEDP Farm Sector 60 & 120 participants batches of minimum 30 women and nonfarm sector 6090 participants Batches of minimum 30 women Cluster based RAJEEVIKA/JLG Linked Training Program available on grant project basis.

The poor quality of self-help groups especially those which are institutionalized by formal sector institutions needs to be addressed. There is a need to increase the pace of credit linkage with special emphasis on involving a greater number of new NGOs and banks as SHPIs in low performing sectors/areas during the year 2024&25. In the district a special drive for SHG formation and Credit linkage planed with banks for better linkage of SHG/JLG during 2025&26.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	0.20	100	16	6.40	6.40
2	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	600.00	100	4	2700.00	2700.00
3	SHGs/ JLGs-Others	No.	2.00	100	1400	2800.00	2800.00
4	SHGs/ JLGs-Social Needs	No.	2.00	100	105	210.00	210.00
Total					1525	5716.40	5716.40

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Phalodi is new District of Rajasthan, required to attention and propagate the schemes like National Food Security Mission-Wheat, National Food Security Mission-edible, Mission for Agriculture Mechanization are also going on in the district, under which Krishi Mahotsav, various farmer trainings, land testing, training etc. are conducted in the district.
2. The Government of India and State Governments have taken some steps to facilitate the farmers which include reducing the prices of fertilizers, manufacturing Neem coated urea and promoting the production of fertilizers so that the farmers do not face shortage of fertilizers for agriculture. The government is issuing Soil Health Cards to all farmers under the National Mission for Sustainable Agriculture across the country through testing the soil of their fields.
3. NABARD and RRB in the district organized awareness camps for the effective dissemination of information pertaining to the PMFBY/KCC/AH-KCC/Social Security Scheme and other Government schemes for the farmers as well as rural peoples.
4. In the district NABARD with RAJEEVIKA organized capacity building and exposure programmes for the SHG/JLG members for bankers & Market linkage.

2. Water Resources

1. Phalodi is not very rich in ground water. Irrigation through sprinkler and drip irrigation and underground pipelines under small irrigation projects can become a new and emerging activity in the district. Efforts should be made to popularize the sprinkler and drip systems, and their field demonstration farms should be established.
2. Exploration of potential sites for land drainage should be done through study of remote sensing, satellite images and resistivity surveys.

3. Farm Mechanisation

1. Generally, tractor is considered to be the symbol of farm mechanization, but in reality, we need small machine-driven equipments which can work in even the smallest fields with minimum energy. For example, reaper cum binder machine costs Rs.1.5 to Rs. 2.0 lakhs, have been found suitable for agricultural purposes. These small mechanisms should be included in the National Food Security Mission scheme and publicized through demonstrations.
2. To make popularized the custom hiring system successful, farm machinery centers should be established at the village level with the help of Panchayat Raj Department and NABARD-FPOs. With this, along with increasing the value of village panchayat, the shortage of human labour for agriculture can be overcome.

4. Plantation and Horticulture

1. There are pomegranate orchards in the Dechu village of Phalodi district. To encourage agricultural diversification, Joint Liabilities Group should be formed by RRB/Banks/Government departments/Horticulture/Agricultural science centers and special emphasis should be given to agricultural technology transfer, capacity building and



awareness. Appropriate marketing system should be developed for extensive cultivation and sale of medicinal crops and contract farming should be encouraged.

2. Pomegranate cultivation in Rajasthan faces challenges such as weather-related problems, lack of water, and high cost of cultivation. Need to provide good agriculture practices to pomegranate cultivators and soft loan for expansion.

3. Through NABARD awareness programmes at grassroot level, bringing more and more small & Marginal farmers under high-value horticulture production systems through incentives and adopting an FPO/cluster approach.

4. NABARD, Horticulture deptt & bankers organized awareness meetings at 1 village or in a cluster of 2-3 villages for effective dissemination of schemes like AIF/ISAM/NHM Schemes for Sorting & Grading unit and storage unit for post harvesting activities. a- Address lack of food processing facilities. b- Establish demonstration farms for horticultural crops. c- Address shortage of tissue culture planting materials. d- Improve coordination between banks and the Horticulture Department. e- Enhance grading packing and processing facilities.

5. Forestry/ Waste Land Development

1. Soil health improvement: Trees planted on farms can improve soil health by reducing erosion, increasing soil organic matter, improving soil structure, and increasing nutrient availability. This can lead to improved soil quality, which in turn can benefit crop productivity.

2. Farm farming, agro-Forestry, commercial Forestry, nursery development are some of the bankable models. With the advent of clone propagation technology, there is now increased scope to take advantage of high-tech clonal vegetative propagation for better returns.

6. Animal Husbandry - Dairy

1. Phalodi is found to be friendly for animal husbandry. It includes rearing of animals such as goat, sheep, cattle, hen, pigs etc. These animals are reared for milk, meat or for farm work. main methods used in animal husbandry are artificial insemination and embryo transfer for breed improvement in Phalodi.

2. Animal husbandry aids in the correct management of animals by providing them with adequate food, shelter, and disease protection. It employs a huge number of farmers and raises their living standards as a result. Cross breeding aids in the development of high-yielding animal breeds.

7. Animal Husbandry - Poultry

1. Poultry in agriculture segment is one of the fastest growing sectors in district with an average growth in egg production and broiler production per annum. Eggs and poultry meat has emerged next to milk as a contributor to the output from livestock sector in recent years

2. Made available Transport facility for production and supply of parent birds and fertile eggs has been established in the district with the credit support of Banks. The NLM and other govt. sponsored schemes would encourage the farmers to Backyard poultry and Boiler farming.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Main animal husbandry activities in Phalodi district are dairy farming and sheep/goat rearing. Based on the 20th Livestock Census (2019) of the Animal Husbandry Department, Ministry of Agriculture, Government of India, in phalodi including Jodhpur district the number of cattle, buffalo, sheep and goat has been given as 10,69,027, 3,17,852, 6,19,468 and 16,40,570 respectively.

2. Due to non-availability of insurance in goat rearing and pig rearing, the development of the activity is decreasing. Banks are also reluctant to give loans due to this reason.

9. Fisheries

1. There are less possibilities for fishery in district. Banks need to approve integrated projects for farmers. Banks should provide loans for fish farming, production and management of infrastructure under the Pradhan Mantri Matsya Sampada Yojana.

10. Construction of Storage and Marketing Infrastructure

1. In view of the immense potential of agriculture in the district, storage structures or rural godowns, warehouses, cold stores can be constructed. At present, the new AMI and AIF schemes of the Government of India can play an important role in building post-harvest structures.

11. Land Development, Soil Conservation and Watershed Development

1. The soil in Phalodi district, Rajasthan, is primarily sandy and loamy, and part of the Arid Western Plain Zone 1-a. The main types of soil in the area include:

- i. Desert soils: The most common type of soil in the region
- ii. Red desertic soils: Found in the area
- iii. Sierozem: A brownish gray soil
- iv. Red and yellow soils: Found in the foothills

2. The soils are generally infertile, because of severe wind erosion, are overblown with sand. The amount of annual rainfall in the desert is generally low, ranging from about 4 inches (100 mm) or less in the west to 20 inches (500 mm) in the east

3. The state government can submit proposals to NABARD under the Rural Infrastructure Development Fund (RIDF) for Land reclamation, soil conservation and watershed development in district.

12. Agriculture Infrastructure: Others

1. Banks can provide adequate financial assistance to individual farmers/self-help groups for setting up bio-fertilizer and bio-pesticide production units vermicomposting seed production composting units etc. by taking advantage of the subsidies available under Government of India schemes.

2. A cluster-based approach to develop agro-processing units in the district.

A policy to promote agro-processing and agri-marketing in the district.

A policy to harness the potential for exporting raw and value added products linkage with market.

A policy to create a skillful and passionate environment for every stage of the supply chain.

A policy to impart training in export procedures and provide onsite experiences.

13. Food and Agro. Processing

1. Agricultural infrastructure primarily includes wide range of public services that facilitate production, procurement, processing, preservation and trade. The constraints in establishing agro based industries in Phalodi district is : An inconsistent and insufficient supply of raw material. Seasonality of crops. Poor quality of raw material supply and high losses during transport from farm to factory. Inappropriate or obsolete processing and ancillary equipment.

14. Agri. Ancillary Activities: Others

1. Due to advanced agriculture in the district, agro-processing units can be promoted with the help of available infrastructure support. AIF/CGTME and PMFME are schemes that provide full/interest coverage to units involved in primary and secondary processing.

2. With diversification and renewal of agricultural activities, the need for support and extension services is also increasing year by year. In this direction, establishment of Agri Clinics and Agri Business Centres by agriculture graduates or graduates of other disciplines related to agriculture (or graduates of disciplines like horticulture, animal husbandry, veterinary medicine, forestry, dairy, poultry, fisheries etc.) is important.

15. Micro, Small and Medium Enterprises (MSME)

1. District Industries Centre should identify the potential activities in the non-agricultural sector and make proper arrangements for training, extension services, and supply of raw materials and marketing of manufactured goods to rural entrepreneurs. Banks should distribute maximum loans under schemes like AMI-ISAM, RIPS, PMFME, PMEGP, MUDRA, NHM, Startups and Stand-up india Initiatives to promote entrepreneurship among women/non-countries/scheduled and deprived people
2. To create new employment opportunities in the district, under these activities, banks will have to provide more and more direct loans to small and medium enterprises in the manufacturing and service sectors along with government sponsored schemes. Banks should encourage entrepreneurs to avail the benefits of the credit guarantee scheme (AIF/CGTME/AHIDF).

16. Export Credit

1. There are possibilities of export of guar gum, cumin and pomegranate in the district. Apart from this, there is also huge potential for export of handicraft products in this region. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. With the implementation of new policies, there are possibilities of setting up some more export units. There are many industries related to agriculture sector in district. There is a possibility of increasing export of stone from such industries.

17. Education

1. The private sector can actively invest in education, filling a significant gap in financing. Apart from the loan issue, green finance can also address other issues like large industry-institute linkages, research, communication etc.
2. Every possible effort should be made to revamp the education structure. There is huge

scope for further liberalizing the private partnership framework to attract the best investors and provide quality, customization, greater range and diversity of courses.

3. To bring awareness about schemes at grass root level. Bankers can identify the needy students in schools and colleges.

18. Housing

1. The process of sanctioning housing loans should be simplified and processing fees for priority advances should be waived off.

2. Some processes in this sector need to be simplified, such as six to eight years long 'gestation period' for housing projects, multiple approvals from multiple authorities.

19. Social Infrastructure

1. The concerned departments can avail financial facilities under RIDF for the construction of infrastructure under new activities such as renewable energy sources, rural sanitation 5/10 MW photo-voltaic power plants, dedicated rural industrial estates separate feeder lines etc

2. Other infrastructure projects in Rajasthan include: Rural electrification, Health and education, and social sector schemes like pension, Social Security and insurance.

20. Renewable Energy

1. There is immense potential for solar and renewable energy in Phalodi district in Blocks i. e. Baap, Baapini, Lohawat, Aau, and nearby Phalodi blocks. Enterprises should be encouraged to use renewable energy as a source of energy.

2. After the industrialization of the district, the demand for houses at the city level has increased significantly. Therefore, it should be made mandatory to install solar powered heaters on the roofs of houses in new residential colonies in the city.

3. This type of system can also be used in educational institutions. There is abundant potential for solar energy production in the district. The rooftops of these industries can be used for solar energy production under the roof top grid system in the city as well as rural areas.

21. Informal Credit Delivery System

1. Identify inactive and dissolved groups and provide necessary capacity building to them. On priority with RAJEEVIKA, Awareness among the inactive groups to activate and bank linkage along with government scheme convergence.

2. Efforts will be made to link the groups with bank credit and motivate them to undertake livelihood activities with NABARD sponsored Schemes.

3. The groups will be provided necessary training for setting up micro- enterprises with the grant/credit linkage support of MEDP/LEDP/Skill development.

4. MFIs/SFB need to increase the number of beneficiaries through the JLG mode.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. "Centrally Sponsored Project for PACS Computerisation:

To make PACS self-reliant in tune with Atmanirbhar Bharat Abhiyaan the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27.

2. Due to the active cooperation of the state government in the Phalodi district 105 PACS have been working on ERP to Go live as on 31st March 2025 and an audit of 105 PACS in the process of completion. The State Government-RsTCB is playing an active role in the Central Sector Scheme released by the Central Government and the PACS Computerization Scheme - such as the formation of DLIMC.

3. "Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes.

5. Status of Cooperatives in the District

1. The cooperative societies cover all 06 block of the district. The district has 06 branches of The Jodhpur Central Cooperative Bank branch operational in the Phalodi district. In addition, there are a total of 105 Primary Agricultural Cooperative Societies (PACS) operating in all 07 blocks of the district. District Central Cooperative Bank has a license and implementation of CBS NEFT/RTGS services are also being provided.

2. To strengthen the cooperative movement at the ground level in the district, the District Cooperative Development Committee (DCDC) has been formed on the direction of the government. As per the information received from the Deputy Registrar (DR) of the Cooperative Department, DCCB HO Jodhpur, there are 90 Milk cooperative societies in the district which includes, 20 collection centers with PACS from the Cooperative Department 02 Marketing Societies & 01 Chilling center, 02 Marketing Society 1 Fruit marketing society, 01 Consumer societies, 06 industrial societies, 3 labour societies, 06 housing societies and 06 other societies.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activities in the agriculture, dairy and Marketing sectors. The distribution of cooperative societies across the blocks within the operational area of the cooperative society is not uniform. Therefore, there is potential for the formation of cooperative societies in the agriculture dairy and fisheries sectors. This could have a significant multiplier effect in promoting economic activities in these areas.

2. As on date here is 105 PACS working in the district of Phalodi, now 12 PACS are in the



process of Registration. NABARD, Cooperative department and local administration required to work hard at ground level to form new PACS under the mission one GP one PACS.

**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	No. Of Beneficiaries	Likely Impact/ Outcome
1	Awareness Creation	Financial Inclusion through CFL Phase - III	Phalodi District	Financial assistance from FIF Fund. As the Phalodi is newly formed district, A CFL : CRISIL is working for the awareness among the farmers/SHG members and rural Peoples. During the SSS enrollment the CFL play a vital role for new enrollment under SSS.	2000	Creation of Financial Awareness among villagers. Financial Literacy and enrollment of Social Security Scheme. CRISIL is giving a task to organise the awareness programme with the banks.
2	Sensitisation	LEDP with KVK-Phalodi	Phalodi District	Grant Support for training and exposures to the Farmers and SHG members.	90	To organize the awareness and skill development training for farmers through KVK-Phalodi an amount of Rs.8.80 sanctioned to the KVK-Phalodi.

Success Stories

Success Story 1



Duration of the project	02 Years
Beneficiary	120 SHG woman/Progressive farmers of the FPO and unreached SF/MF of Phalodi district.
1. No. of beneficiaries	150
2. Community	FPO/ Progressive Farmers/ RAJEEVIKA-SHG women
3. State	Rajasthan
4. District	Phalodi
5. Block	Bap
6. Village	Bap & Phalodi district
Title	LEDP with KVK Phalodi for SHG women's & FPO members of Phalodi & Bap Block district Phalodi.
Scheme	LEDP on IFS Unit for Progressive farmers & SHG members.
Project Implementing Agency	KVK Phalodi

1.1 Support provided

Grant Support under LEDP IFS Unit for progressive farmers & other farmers.

Facilitate for sustainable income in adverse condition of the district.

1.2 Pre-implementation status

An Integrated Farming System (IFS) is a sustainable agricultural approach that combines various farming practices including crop production livestock management and aquaculture to optimize resource use and enhance productivity.

Exposure for IFS integration of farmers through KVK

1.3 Challenges faced

Phalodi lies in a hot dry region (Thar Desert fringe) with its own set of constraints. Based on literature about Western Rajasthan / arid & semiarid regions + what's known of farms around Phalodi.

1.4 Impact

Despite water scarcity and harsh climates IFS can enhance resilience income and sustainability if implemented with proper planning. Animal dung crop residues kitchen waste etc. can be used to make compost biogas or feed.

By combining crops livestock poultry agroforestry and sometimes horticulture farmers earn from multiple sources—not just one seasonal crop. This reduces the risk of total loss from drought or market crash.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the State by

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

Under the CCF-ID Project NABARD has sanctioned a three-year project titled "Designing Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers' Income"

to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management system by recycling crop residues reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.

Under NAFCC two projects are :

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.

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 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: socio-economic 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 (UN-SDGs) at the state level. Given Rajasthan's arid to semi-arid climate effective water conservation is paramount in mitigating adverse effects of climate change.

Developing a global hub of solar power of 100000-12000 MW capacity in next 10-12 years. Productive use of abundant wastelands thereby utilizing the non-industrialized desert area for creation of an industrial hub. Creating favorable conditions to provide solar manufacturing capabilities by providing fiscal incentives. Contributing to long term energy security of Rajasthan as well as ecological security by reduction in carbon emissions

3.2 Any specific Climate Change initiative in the District by

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).

The Indian Council of Agricultural Research (ICAR) has published a number of documents on climate change and carbon emissions including :

1. Greenhouse Gas Emission from Indian Agriculture
 2. Reducing carbon emissions from agriculture for environmental
- ICAR has also conducted research on climate change and agriculture including:
- i. Mapping the vulnerability of agriculture
 - ii. Assessing the basic soil-water-plant relationships for different land ecologies
 - iii. Studying the impact of climate on the biochemical profile of host trees of lac insect

1. The Indian Solar Mission is a large scale solar energy programme in Rajasthan.
2. Plantation drive with target of 7 crore plantation



3. Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years
4. The state government has announced the introduction of a Green Budget starting next year
5. Engage with energy experts to conduct comprehensive energy audits in the organization.
6. Assess energy consumption patterns identify areas of wastage and quantify potential energy savings (lighting fans motors and water consumption).
7. Invest in energy-efficient machinery such as LED lighting efficient motors and HVAC systems. Highlight the long-term cost savings and environmental benefits associated with energy efficient equipment.

Mukhyamantri Jal Swavlamban Abhiyaan For Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity : This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.

Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities with Department of Forest (GoR) as Executing Entity : The ongoing project in Barmer district focuses on protecting and developing the project area through soil amendments restoring water bodies creating wetlands and implementing soil and water conservation while also setting up nurseries promoting grass and tree plantation installing micro irrigation with solar pumps regenerating local plant species building stakeholder capacity and providing technical support for ecological restoration.

PPP Events: Organize awareness campaigns test drives and workshops to familiarize employees with electric vehicle technology and benefits.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. The Phalodi is the newly formed district for the state of Rajasthan although the Phalodi is having potential for GI. The NABARD look in the hand made products and craft bazar at Phalodi. The Phalodi Craft sector is the second largest employment provider in the unorganized rural economy and comes second only after agriculture in terms of providing livelihood to rural population.
4. Geographical Indications (GI) in their current form are one of the newest forms of Intellectual Property Rights and the rights given collectively to a community of Phalodi district. The rationale of Granting a GI (Craft/Handmade products) is to protect as well as promote locally made goods (by sharing benefits with the artisans) while it also acts as a deterrent for others to free- ride on the goodwill of the product which has been granted GI status.
5. NABARD recognises that GI tags are much more than awarding an identification to natively grown developed or nurtured products. It allows each area to maintain its magnificent tradition while having something of its own.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Stat. Deptt. Phalodi
Soil & Climate	District Profile Phalodi
Land Utilisation [Ha]	Deptt. Of Agri. GoR Phalodi
Ground Water Scenario (No. of blocks)	phedwater.rajasthan.gov.in/cgwa-noc.gov.in
Distribution of Land Holding	Agri. Deptt. GoR Phalodi
Workers Profile [In 000]	Stat. Deptt. Phalodi
Demographic Profile [In 000]	Stat. Deptt. Phalodi
Households [In 000]	Stat. Deptt. Phalodi
Household Amenities [Nos. in 000 Households]	Stat. Deptt. Phalodi
Village-Level Infrastructure [Nos.]	Stat. Deptt. Phalodi
Additional Information	Stat. Deptt. Phalodi
Infrastructure Relating To Health & Sanitation [Nos.]	Stat department. Phalodi GoR
Infrastructure & Support Services For Agriculture[Nos.]	Stat department. Phalodi GoR
Irrigation Coverage [000 Ha]	Agri. Deptt GoR Phalodi
Processing Units	Stat department. Phalodi GoR
Animal Population as per Census [Nos.]	Stat department. Phalodi GoR
Infrastructure for Development of Allied Activities [Nos.]	Stat department. Phalodi GoR
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Stat department. Phalodi GoR
Status	Ground water level bulleting 2025 GoR
Major Crops, Area, Production, Productivity	Agri. Deptt. GoR
Irrigated Area, Cropping Intensity	Agri. Deptt. GoR
Input Use Pattern	Agri. Deptt. GoR
Trend in procurement/ marketing	Agri. Deptt. GoR
KCC Coverage	LDM Phalodi UCO Bank
Soil testing facilities	Agri. Deptt. GoR
Crop Insurance	Agri. Deptt. GoR
Irrigated Area & Potential	Agri. Deptt. Phalodi GoR
Mechanisation in District	DCCB- Office Phlodi
Service Centers	DCCB- Office Phlodi
Production Clusters	Horticulture Deptt Phalodi
Area under Forest Cover & Waste Land	Agri. Deptt. GoR Phalodi
Nurseries (No.)	KVK Phalodi
Processing Infrastructure	DCCB- Jodhpur
Agri Storage Infrastructure	DCCB Jodhpur & DIC Phalodi
Facilities Available	DIC Phalodi
MSME units - Cumulative	DIC Phalodi
Traditional activities	DIC Phalodi
Skill Development Trainings	DIC Phalodi
Crop Identified for One District-One Product	DIC Phalodi
Renewable Energy Potential	DIC Phalodi



Status of SHGs	RAJEEVIKA Phalodi
Details of non-credit cooperative societies	DCCB Jodhpur
Details of credit cooperative societies	DCCB Jodhpur
Block wise, sector wise distribution of cooperative societies in the district	DCCB Jodhpur
Status/ progress under various schemes of MoC in the district	DCCB Jodhpur

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

Sources	
1	UCO Bank LDM Phalodi
2	UCO Bank LDM Phalodi
3	UCO Bank LDM Phalodi

Name and address of DDM

Name	Ramesh Tambia
Designation	DDM, NABARD
Address 1	5-D-17
Address 2	HUDCO QUARTERS JNV-Bikaner
Post Office	Bikaner City S.O
District	BIKANER
State	Rajasthan
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Telephone No.	1512944164
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

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🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- | | |
|--|--|
| <ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans | <ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services |
|--|--|

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

☎: 080-26970500

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🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

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🌐: www.nabcons.com

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

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 FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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NABARD

NATIONAL BANK FOR
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