



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Salumbar 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: Salumbar

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

PLP Document Prepared by:

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District Development Manager NABARD

Salumbar

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 **Salumbar** has projected a credit potential of **₹91,928.21 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 **Salumbar** 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
AI	Artificial Insemination
AIF	Agriculture Infrastructure 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
BLBC	Block Level Bankers Committee
BPL	Below Poverty Line
CBS	Core Banking Solution
CD Ratio	Credit to Deposit Ratio
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CLF	Centre for Financial Literacy
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
DDM	District Development Manager
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



Abbreviation	Expansion
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FM	Farm Mechanisation
FPO	Farmer Producer Organisation
FSPF	Farm Sector Promotion Fund
FSS	Farmers Service Society
GCA	Gross Cropped Area
GIA	Gross Irrigated Area
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
KYC	Know Your Customer
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LEDP	Livelihood and Enterprise Development Programme
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MFI	Micro Finance Institution
MI	Minor Irrigation
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
MSC	Multi Service Centre

Abbreviation	Expansion
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
NIA	Net Irrigated Area
NIDA	NABARD Infrastructure Development Assistance
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NRM	Natural Resource Management
NSA	Net Sown Area
NWDPRA	National Watershed Development Project for Rainfed Areas
OPS	Other Priority Sector
P&H	Plantation and Horticulture
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PODF	Producer Organisation Development Fund
PRI	Panchayati Raj Institution
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
RNFS	Rural Non Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure



Abbreviation	Expansion
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
TDF	Tribal Development Fund
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	Salumbar is located in the southern Rajasthan at 24.13°N 74.05°E. It has an average elevation of 262 metres (859 feet).
Type of soil	Loamy and Clayey Soil
Primary occupation	Agriculture
Land holding structure	In Salumbar, landholding is mostly small, marginal, and fragmented, often due to inheritance. The land is largely tribal-owned and rain-fed, with limited irrigation. Common and forest lands support local livelihoods, especially for tribal communities.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

As of 31 March 2025 the total ground level credit flow in the district amounted to Rs. 584.07 crore out of which 79.1% was allocated to the agriculture sector.

2. Investment credit in agriculture

Investment credit in agriculture has shown significant growth, rising from Rs.79.11 crore in 2023-24 to Rs.142.87 in 2024-25.

3. Credit flow to MSMEs

Credit flow in MSME has also shown significant growth, rising from Rs.89.64 crore in 2023-24 to Rs.101.22 crore in 2024-25.

4. Other significant credit flow, if any

Credit flow in other priority sectors(OPS) has also shown significant growth, rising from Rs. 14.15 crore in 2023-24 to Rs.20.89 crore in 2024-25.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Districts total credit potential for the year 2026-27 is estimated at Rs.919.28 crore.

2. Projection for agriculture and its components

This includes Rs. 647.84 crore for the agriculture sector (encompassing crop loans and agricultural term loans).

3. Projection for MSMEs

Projection for MSME sector is Rs..143.25 crore.

4. Projection for other purposes

Projection for other priority sector is Rs. 128.19 crore.

5. Developmental Initiatives

- 1 NABARD in collaboration with the State Government has played a pivotal role in advancing infrastructure development in the district.
- 2 This includes initiatives such as building rural roads bridges schools primary/community health centers veterinary centres drinking water systems irrigation facilities electrification and marketing infrastructure.
- 3 Furthermore NABARD provides essential grant assistance to skill development of self-help groups tribal development watershed development FPOs financial literacy and inclusion.
- 4 NABARD facilitates PACS modernization and MPACS development by offering financial aid, technical expertise, training, and digital tools to improve rural credit access, operational efficiency, and service diversification for farmers.

6. Thrust Areas

- 1 In order to encourage investment credit in the agricultural sector during the year 2026-27 there is a need to promote farm mechanization, water resources development, horticulture, animal husbandry, food processing and construction of storage facilities.
- 2 To enhance farmers income efforts must be focused on necessary training exposure visits capacity building bank linkages and input-output connections.

7. Major Constraints and Suggested Action Points

- 1 There is significant potential for establishing agro-based industries in the district but local entrepreneurs often lack the motivation and capability to undertake the required risks.
- 2 The district has a favorable environment for horticulture and efforts should be made to promote the market for naturally ripened mangoes without chemicals. Additionally flower cultivation has potential and should be encouraged to boost agricultural diversity and income.
- 3 Efforts should focus on fostering processing industries in the district. Increasing the availability of grading units is essential to ensure that farmers benefit comprehensively.
- 4 New schemes launching this year aim to expand access to bank loans offering numerous opportunities. Banks must depart from their traditional approaches and embrace new sectors thereby facilitating increased lending beyond conventional crop loans.
- 5 The district has a favorable environment for horticulture and efforts should be made to promote the market for naturally ripened mangoes without chemicals. Additionally flower cultivation has potential and should be encouraged to boost agricultural diversity and income.

8. Way Forward

- 1 Due to land fragmentation the per capita agricultural landholding is declining steadily and farmer's income have not risen as anticipated.

- 2 The Indian government is actively striving to augment farmers incomes. To achieve this objective there is a pressing need to promote integrated farming systems and advanced agricultural practices in the district.
- 3 Various departmental initiatives are underway to promote advanced agricultural techniques such as greenhouses precision farming and drip irrigation. It is crucial to disseminate information about these initiatives among farmers to ensure they can avail themselves of these opportunities.
- 4 To effectively implement the projected loan estimates and translate them into tangible outcomes all stakeholders in the district including banks government departments and relevant institutions must collaborate closely.
- 5 Accelerated development can only be achieved by ensuring uninterrupted access to bank loans across various schemes sponsored by both the Central and State Governments.

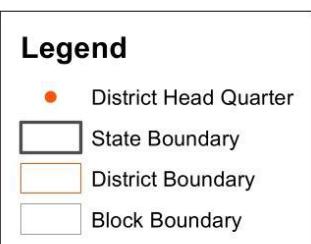


Part A

District Map



NIC नेशनल इनफोर्मेशन सेंटर
National Informatics Centre

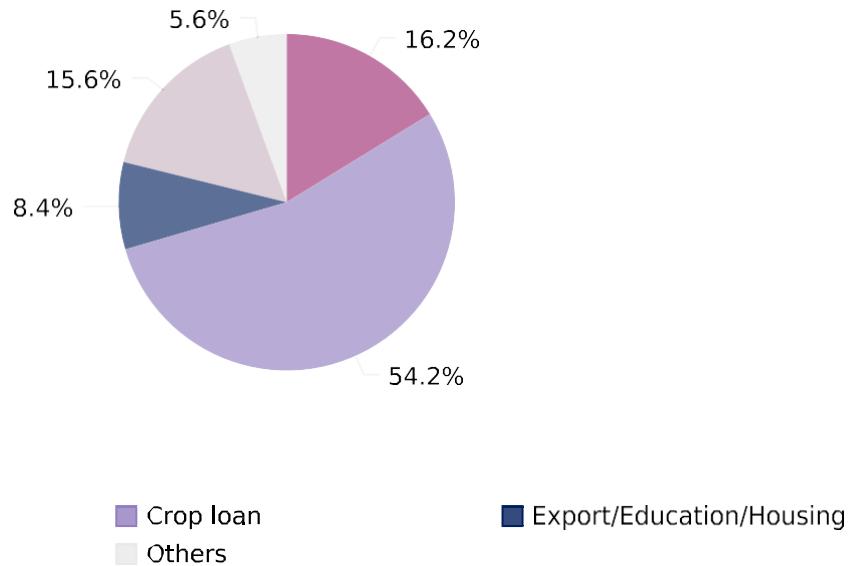


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	60365.29
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	49860.68
2	Term Loan for agriculture and allied activities	10504.61
B	Agriculture Infrastructure	1474.48
C	Ancillary activities	2944.64
I	Credit Potential for Agriculture A+B+C)	64784.41
II	Micro, Small and Medium Enterprises	14324.8
III	Export Credit	1500
IV	Education	2160
V	Housing	4050
VI	Social Infrastructure	2484
VII	Renewable energy	2205
VIII	Others	420
	Total Priority Sector	91928.21



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

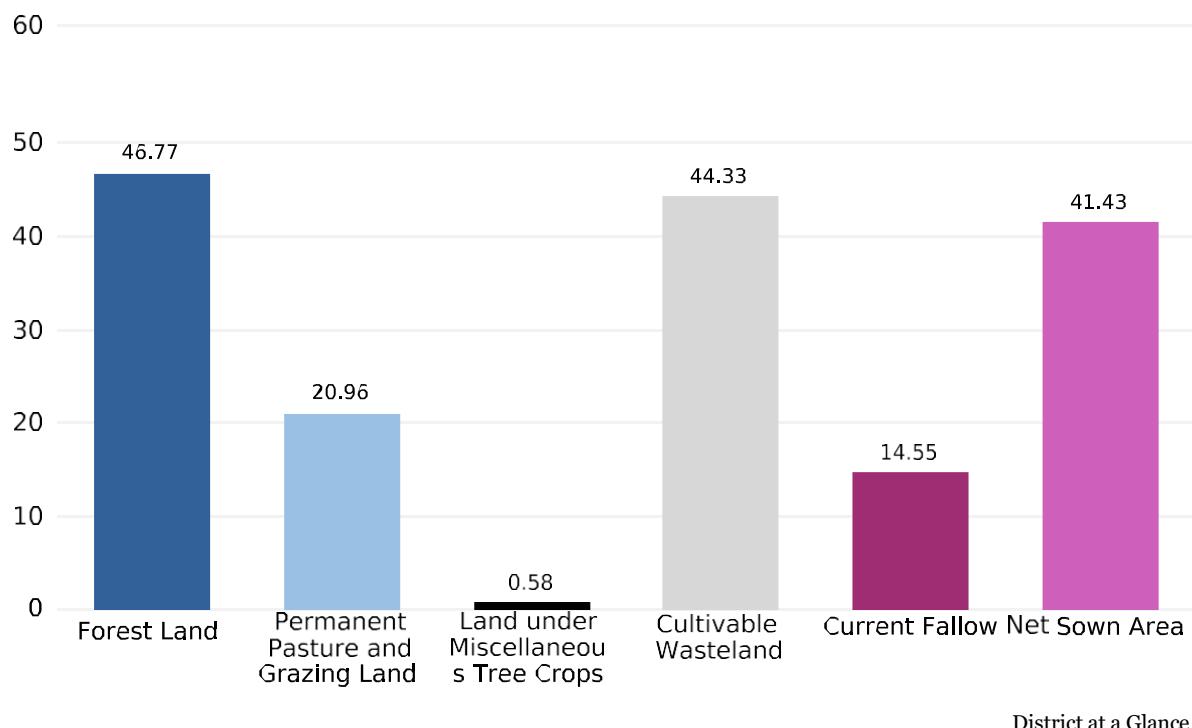
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	45417.8
2	Water Resources	1939.56
3	Farm Mechanisation	1935.16
4	Plantation & Horticulture with Sericulture	1057.32
5	Forestry & Waste Land Development	275.94
6	Animal Husbandry – Dairy	6548.58
7	Animal Husbandry – Poultry	756.78
8	Animal Husbandry – Sheep, Goat, Piggery	1150.92
9	Fisheries	72.67
10	Farm Credit- Others	1210.56
	Sub total	60365.29
B	Agriculture Infrastructure	
1	Construction of storage	1035.76
2	Land development, Soil conservation, Wasteland development	380.94
3	Agriculture Infrastructure – Others	57.78
	Sub total	1474.48
C	Ancillary activities	
1	Food & Agro. Processing	2140
2	Ancillary activities – Others	804.64
	Sub Total	2944.64
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector – Term Loan	4560
II	B Service Sector – Term Loan	4800
II	C Manufacturing Sector – WC	1704
II	D Service Sector – WC	1116.8
II	E MSME – Others	2144
	Total MSME	14324.8
III	Export Credit	1500
IV	Education	2160
V	Housing	4050
VI	Social Infrastructure	2484
VII	Renewable energy	2205
VIII	Others	420
	Total Priority Sector	91928.21

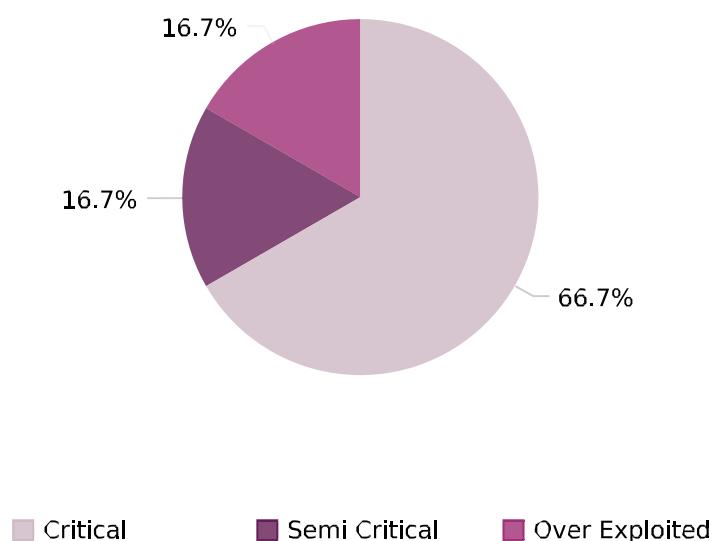


District Profile

1. Land Utilisation ('ooo hectares)



2. Status of Extraction of Ground Water – No. of blocks



Report on Dynamic Ground water Resources



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	ICICI Bank Ltd.

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2772.87
2	No. of Sub Divisions	4
3	No. of Blocks	6
4	No. of revenue villages	620
5	No. of Gram Panchayats	157

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
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%	Yes

2. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	606.34	308.51	297.83	587.56	18.78
2	Scheduled Caste	25.49	13.10	12.39	23.32	2.17
3	Scheduled Tribe	389.33	197.43	191.90	388.03	1.30
4	Literate	277.00	177.61	99.34	262.96	13.99



Health, Sanitation, Livestock, Agricultural Infrastructure and Allied Sectors

3. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Indigenous	175946.00
2	Buffaloes	159911.00
3	Sheep - Indigenous	30529.00
4	Goat	278064.00
5	Pig - Indigenous	55.00
6	Horse/Donkey/Camel	499.00
7	Poultry - Indigenous	35427.00

4. Rainfall

Particulars	31/03/2025
Rainfall -Normal (mm)	677
Rainfall - Actual (mm)	760

5. Irrigated Area, Cropping Intensity

Particulars	31/03/2025
Gross Cropped Area ('ooo ha)	51.53
Net sown area ('ooo ha)	41.43
Cropping intensity (%)	124.38

6. KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	32160	39997
GLC through KCC (Rs. lakh)	30975.96	39740.40

7. Major Crops, Area, Production, Productivity

Crop	31/03/2025		
	Area ('ooo ha)	Production ('ooo MT)	Productivity (kg/ha)
Wheat	26.05	66.95	2570.06
Barley	3.95	8.14	2060.76
Chickpea	5.58	7.48	1340.5
Indian Mustard	0.85	1.38	1623.53
Maize	39.00	56.20	1441.03
Soybean	17.00	20.80	1223.53
Urdbean	2.10	1.22	580.95

8. Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Salumbar	Jaisamand	Critical
2	Rajasthan	Salumbar	Jhallara	Semi-critical
3	Rajasthan	Salumbar	Lasadiya	Over Exploited
4	Rajasthan	Salumbar	Salumbar	Critical
5	Rajasthan	Salumbar	Sarada	Critical
6	Rajasthan	Salumbar	Semari	Critical

9. Nurseries (No.)

Sr.No.	Crop	31/03/2025
		Nurseries (No.)
1	Permanent Nursery	6
2	Temporary Nursery	1

10. NABARD's interventions

Particulars	Status
Watershed Projects (No.)	3.00
Watershed Projects - Area treated (ooo ha)	3.00
Wadi Projects (No.)	2.00
Wadi Projects - Area of plantation (ooo ha)	1.00



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2025
AH Sector - Milk/ Fisheries/ Poultry (No.)	325
Consumer Stores (No.)	1
Housing Societies (No.)	1
Marketing Societies (No.)	2
Labour Societies (No.)	11
Agro Processing Societies (No.)	1
Others (No.)	13
Total (No)%	354

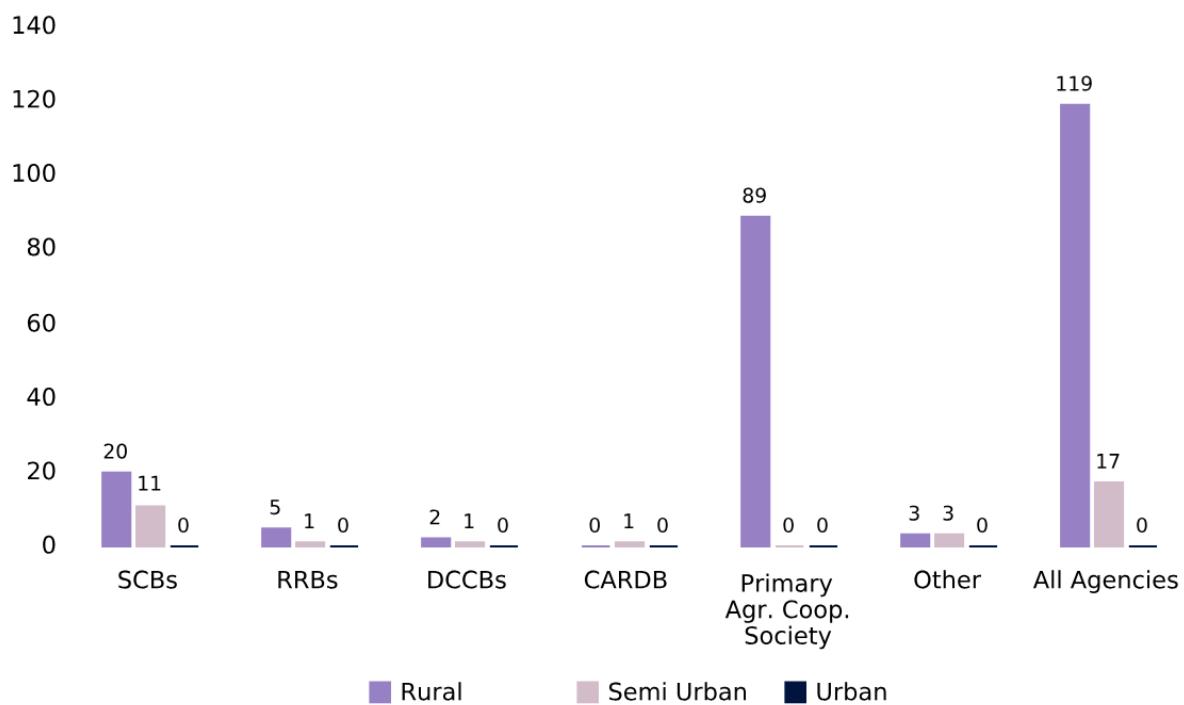
Details of credit cooperative societies

Particulars	31/03/2024	31/03/2025
Primary Agriculture Credit Societies (No.)	72	89

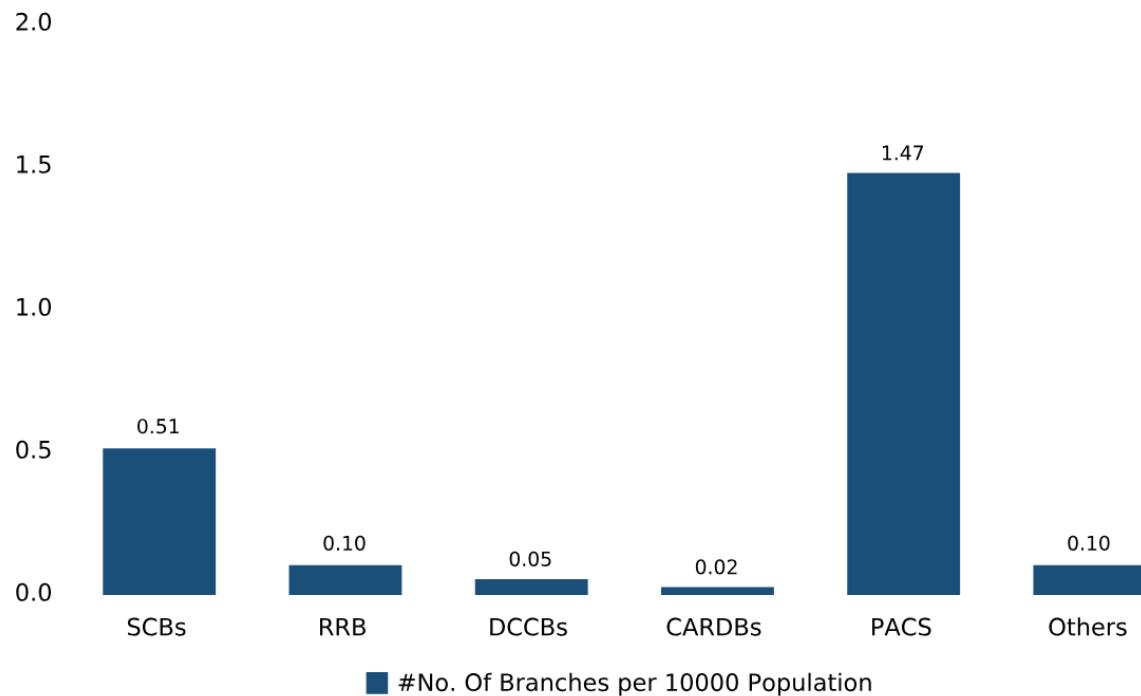


Banking Profile

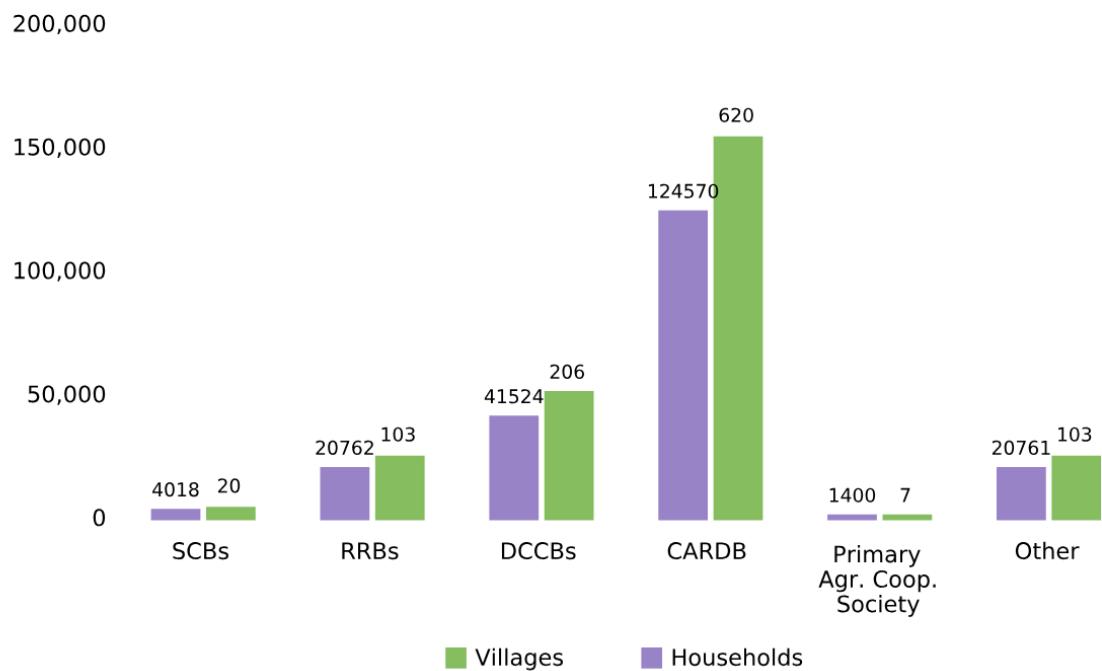
1. Agency wise - Number of branches in the district



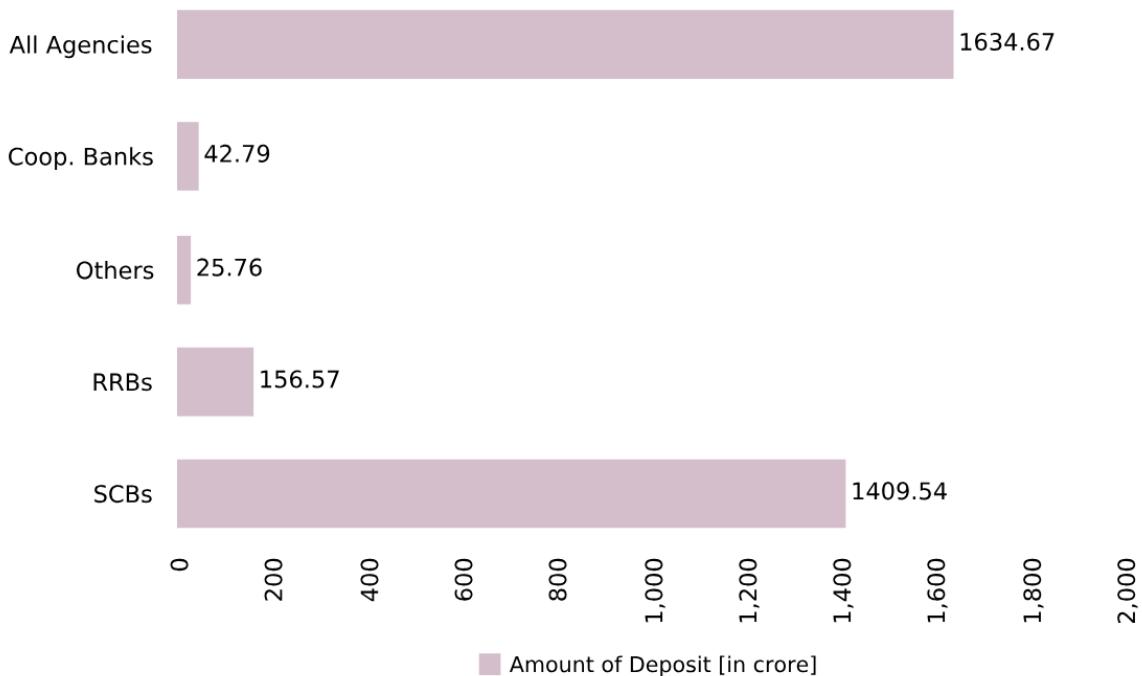
2. Branch Penetration



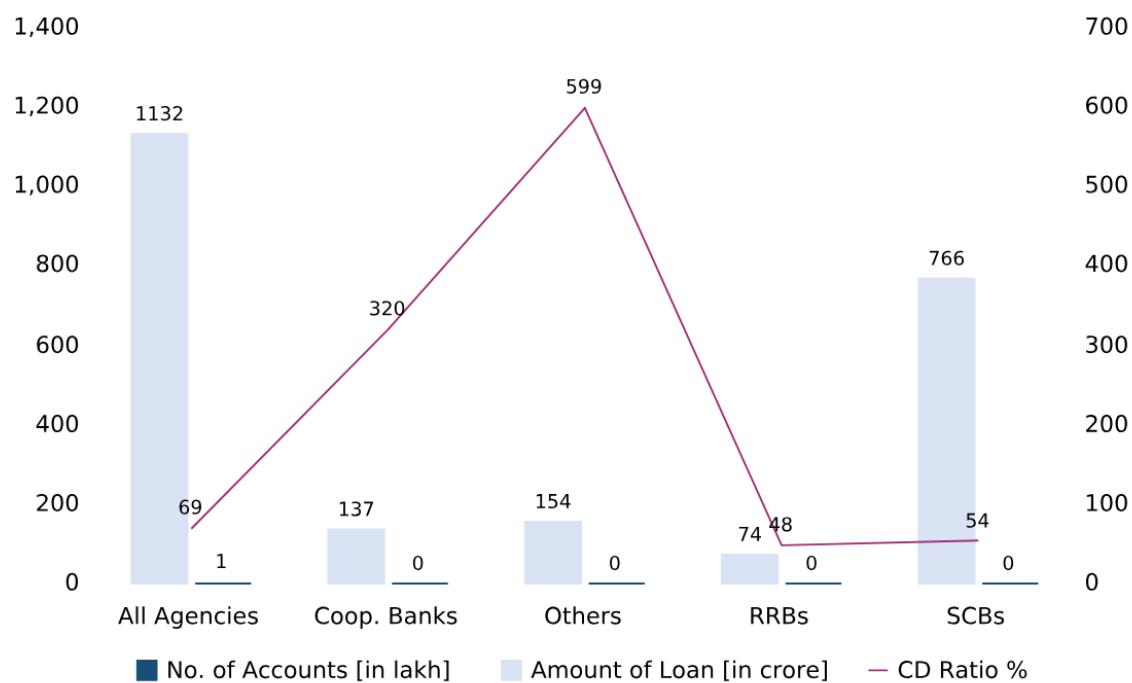
3. Agency wise - Per branch Outreach



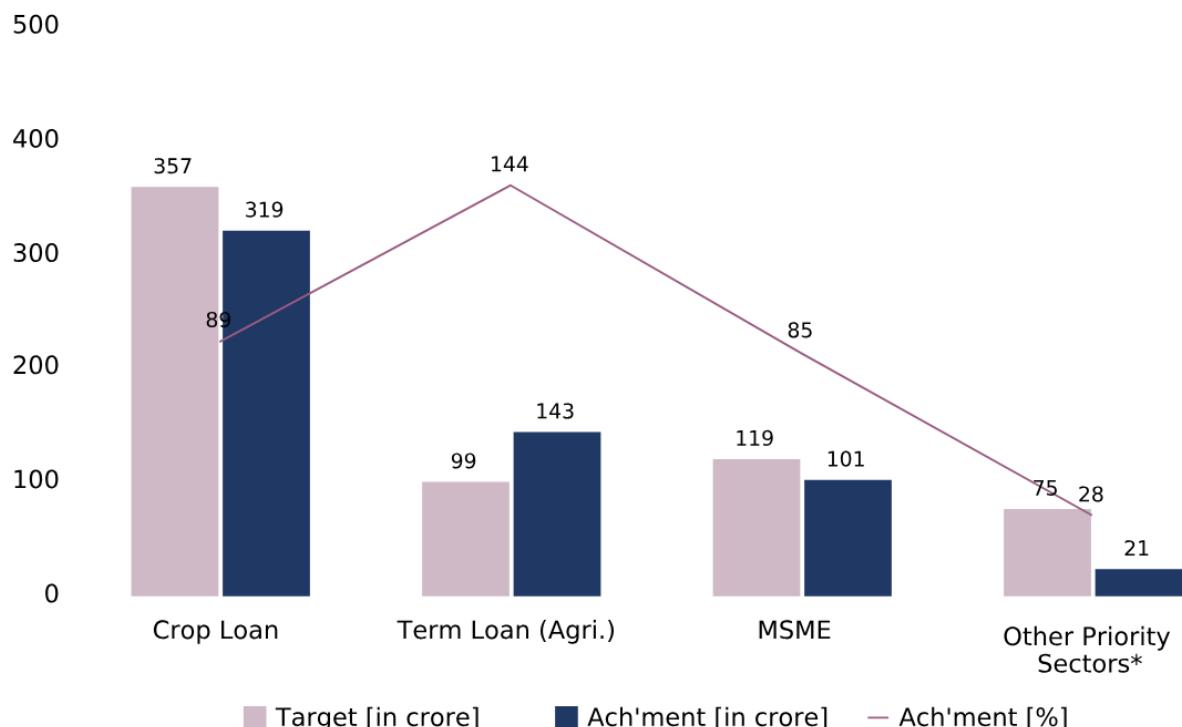
4. Agency wise - Deposit O/s



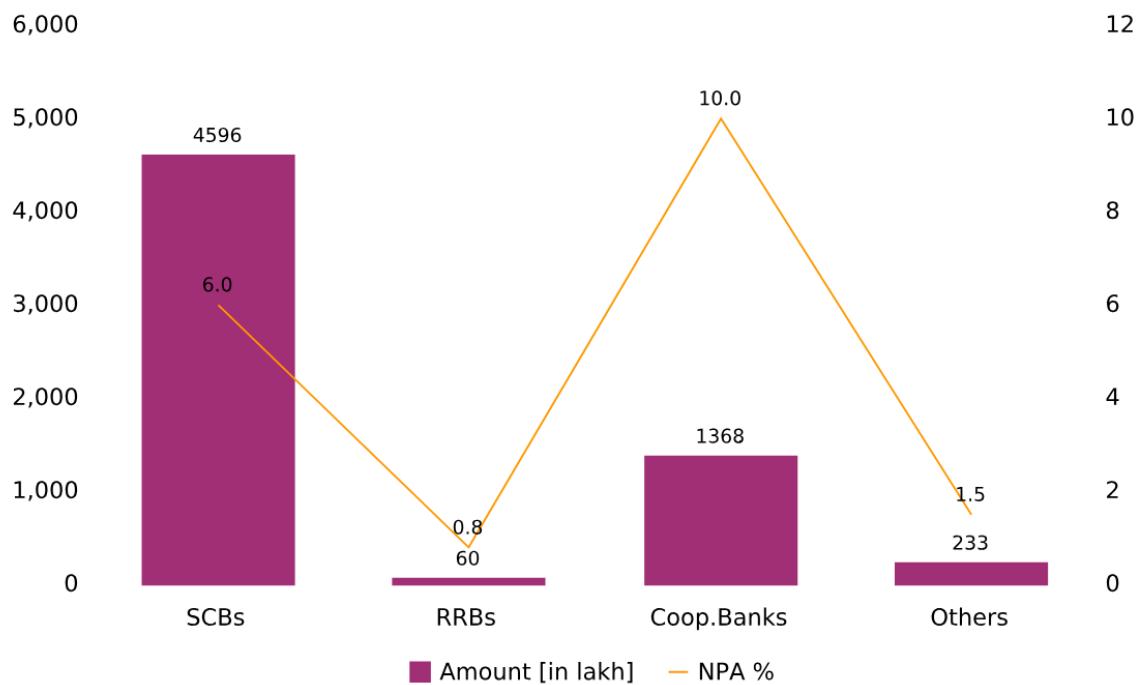
5. Agency wise - Loan O/s and CD ratio



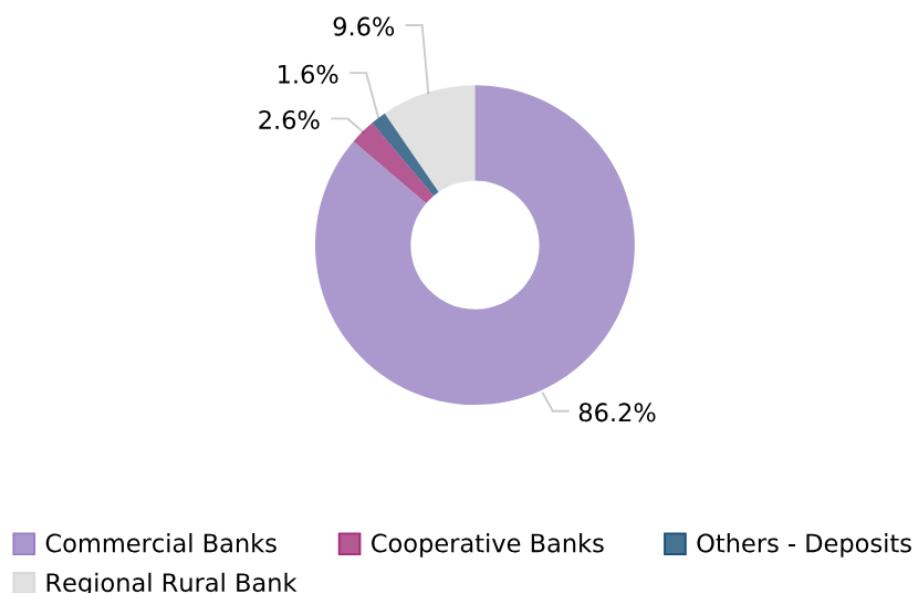
7. Sector-wise Performance under ACP



8. NPA position

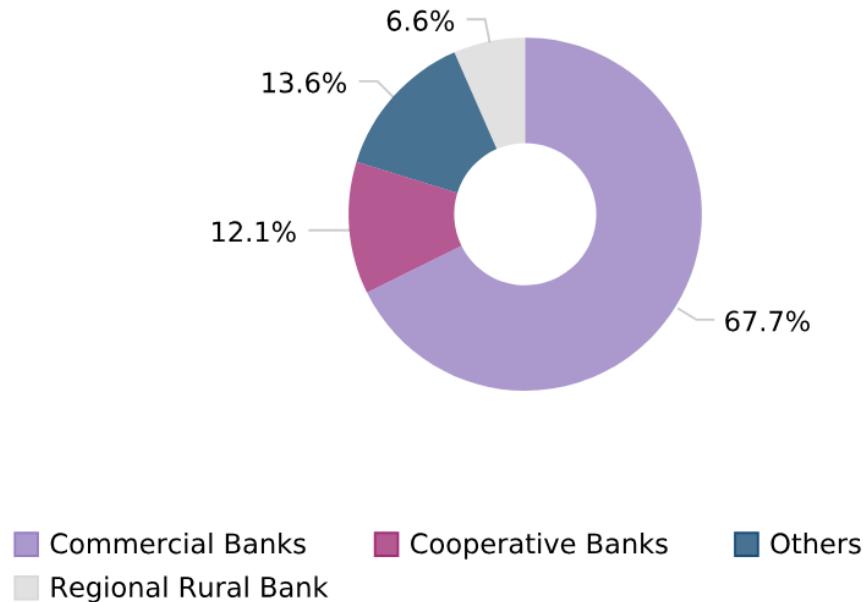


9. Agency wise - Share of Deposit O/s Year 2024-25



10. Agency wise - Share of Loan O/s

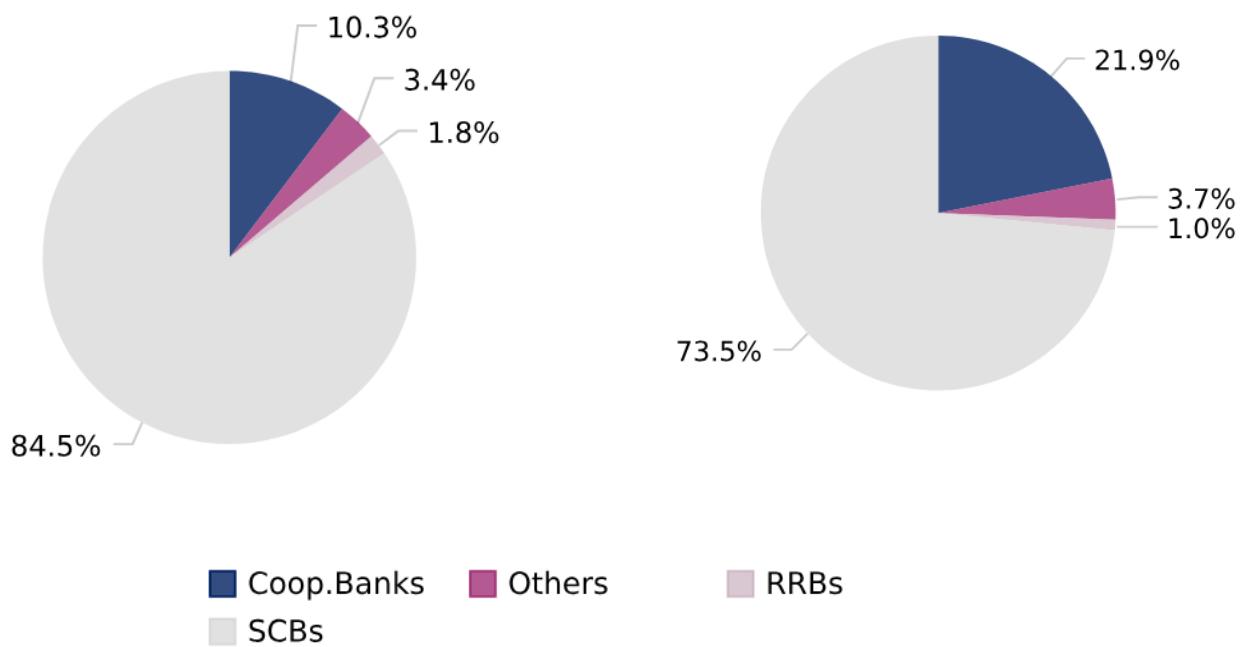
Year 2024-25



11. Agency wise - Share of NPA

Year 2023-24

Year 2024-25





Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	15	31	20	11	0	8122	150	20	4018
Regional Rural Bank	1	6	5	1	0	44	51	103	20762
District Central Coop. Bank	1	3	2	1	0	0	250	206	41524
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	0	0	620	124570
Primary Agr. Coop. Society	89	89	89	0	0	0	0	7	1400
Others	1	6	3	3	0	12830	3	103	20761
All Agencies	108	136	119	17	0	20996	454		

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks					120319.70	140954.13	17.1	86.23
Regional Rural Bank					20533.89	15656.91	-23.8	9.58
Cooperative Banks					4488.13	4279.08	-4.7	2.62
Others					2299.82	2576.45	12.0	1.58
All Agencies					147641.54	163466.57	10.7	100.00

**3. Loans & Advances Outstanding**

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	63036	74877	18.8	100.0	94931.75	113231.91	19.3	100.0
Commercial Banks	31594	30594	-3.2	40.9	64711.57	76632.49	18.4	67.7
Cooperative Banks	25509	25970	1.8	34.7	12568.33	13708.48	9.1	12.1
Others	2491	15620	527.1	20.9	9856.29	15443.28	56.7	13.6
Regional Rural Bank	3442	2693	-21.8	3.6	7795.56	7447.66	-4.5	6.6

4. CD Ratio

Agency	CD Ratio %	
	31/03/2024	31/03/2025
Commercial Banks	53.8	54.4
Regional Rural Bank	38.0	47.6
Cooperative Banks	280.0	320.4
Others	428.6	599.4
All Agencies	64.3	69.3



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	280676	147649	55727	29063
Regional Rural Bank	59266	5692	3262	477
Cooperative Banks	0	80	49	1599
Others	6982	788	656	694
All Agencies	346924	154209	59694	31833

6. Performance on National Goals

Agency	31/03/2025							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		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
Commercial Banks	48728.87	63.6	35617.75	46.5	41205.68	53.8	11408.40	14.9
Regional Rural Bank	4832.54	64.9	2186.09	29.4	1694.77	22.8	2160.92	29.0
Cooperative Banks	13588.14	99.1	13429.29	98.0	19876.87	145.0	1302.03	9.5
Others	11211.31	72.6	4566.38	29.6	5515.90	35.7	4149.93	26.9
All Agencies	78360.86	69.2	55799.51	49.3	68293.22	60.3	19021.28	16.8

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

Broad Sector	31/03/2024			31/03/2025			Avg. Ach [%] in last 2 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	22020.00	30975.96	140.7	35700.00	31908.96	89.4	76.7
Term Loan (Agri.)	13545.00	7911.55	58.4	9900.00	14287.55	144.3	67.6
Total Agri. Credit	35565.00	38887.51	109.3	45600.00	46196.51	101.3	70.2
MSME	22450.00	8964.21	39.9	11900.00	10121.74	85.1	41.7
Other Priority Sectors*	3900.00	1415.71	36.3	7500.00	2089.08	27.9	21.4
Total Priority Sector	61915.00	49267.43	79.6	65000.00	58407.33	89.9	56.5

8. Sector-wise Performance under Annual Credit Plans

Agency	31/03/2024			31/03/2025			Avg. Ach [%] in last 2 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	61915.00	49267.43	79.6	65000.00	58407.33	89.9	56.5
Commercial Banks	47740.00	25751.44	53.9	44120.00	32048.85	72.6	42.2
Cooperative Banks	5800.00	15148.27	261.2	11880.00	16515.48	139.0	133.4
Others	4075.00	2431.74	59.7	1880.00	5901.86	313.9	124.5
Regional Rural Bank	4300.00	5935.98	138.0	7120.00	3941.14	55.4	64.5



9.NPA Position (Outstanding)

Agency	31/03/2024			31/03/2025			Avg. NPA [%] in last 2 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	64711.57	5213.43	8.1	76632.49	4595.78	6.0	4.7
Regional Rural Bank	7795.56	112.46	1.4	7447.66	60.22	0.8	0.7
Cooperative Banks	12568.33	636.70	5.1	13708.48	1368.26	10.0	5.0
Others	9856.29	210.54	2.1	15443.28	232.90	1.5	1.2
All Agencies	94931.75	6173.13	6.5	113231.91	6257.16	5.5	4.0



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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

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



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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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



Government of Rajasthan Schemes

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

In Salumbar district agriculture and agriculturebased activities are the main occupations for majority of the people, making agriculture the foundation of the local economy. According to the 2011 census the district has a total population of 6.07 lakh and comprises 620 inhabited villages spread across 6 blocks. The district covers a geographical area of 2477.42 square kilometers with predominantly red and black soil which is fertile and suitable for agricultural use. The primary sources of irrigation are wells and ponds.

In the Kharif season, the main crops cultivated include maize, paddy, and pulses like pigeon pea, pea, and urad. During the Rabi season, primary crops include wheat, along with pulses, mustard, and gram. In this district, there is a trend of sowing wheat, barley, oilseeds, and gram during the Rabi season, while soybean, maize, urad, and moong are primarily cultivated during the Kharif season. However the growth of agricultural productivity has been slow and stagnant due to several factors including a decline in soil fertility water shortages for irrigation slow progress in farm mechanization and inadequacies in extension services.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Joint Director (Agriculture Extension) office of the Agriculture Department is situated within the district aiming to facilitate and guide farmers by providing essential amenities quality seeds and fertilizers. Annually during the Kharif and Rabi seasons the Agriculture Department organizes camps across all Gram Panchayats. These camps distribute mini kits gypsum conduct soil testing and coordinate pest management activities among farmers. The Agriculture Department is responsible for comprehensive soil testing throughout the district.

Electricity has been extended to nearly all villages in the district and it is extensively utilized for irrigation. Groundwater serves as the primary source of irrigation with all six blocks categorized as degraded highlighting the immense potential and necessity to promote micro-irrigation practices across these areas. The district features numerous small and large markets that facilitate the sale of various products yet there is a pressing need to rapidly connect these markets with the governments reward scheme. Additionally banks are actively distributing loans to farmers under the Kisan Credit Card Scheme supporting their financial needs.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	1.20	1	630	759.03	759.03
2	Cereals - Barley/Jav_Irrigated_Conventional	Hectare	0.47	1	1200	559.80	559.80
3	Cereals - Maize/Makka_Irrigated_Conventional	Hectare	0.56	1	24600	13819.08	13819.08
4	Cereals - Sorghum/Jowar_Irrigated_Conventional	Hectare	0.29	1	600	175.26	175.26
5	Cereals - Wheat/Gehu_Irrigated_Conventional	Hectare	0.66	1	18000	11806.38	11806.38
6	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.38	1	900	343.80	343.80
7	Oil Seeds - Soybean/Soyabean_unIrrigated_Conventional	Hectare	0.48	1	12000	5803.68	5803.68
8	Oil Seeds - Taramira_unIrrigated_Conventional	Hectare	0.29	1	60	17.16	17.16
9	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/Gram_unIrrigated_Conventional	Hectare	0.37	1	3000	1120.32	1120.32
10	Pulses - Mungbean/ Mung/Moong/ Green Gram_unIrrigated_Conventional	Hectare	0.33	1	300	99.54	99.54
11	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hectare	0.36	1	1200	432.72	432.72
Sub Total					62490	34936.77	34936.77
Post Harvest							3493.68
Maintenance							6987.35
Total							45417.80
Grand Total					62490	34936.77	45417.80

2.1.2 Water Resources**2.1.2.1 Status of the Sector in the District**

Water is fundamental for economic development particularly in enhancing agricultural production and fostering economic and social progress. The planned utilization of surface water and groundwater is crucial for irrigation, drinking purposes and industrial activities. Both rainwater and groundwater are currently exploited for irrigation although reliance on groundwater stems from the uncertainty of rainfall. The establishment of an adequate and reliable irrigation system can significantly boost production through the effective use of modern agricultural technologies, hybrid seeds, fertilizers and pesticides. This approach also facilitates crop rotation and the cultivation of cash crops.

The total geographical area of the district is 2772.87 square kilometers. The Government of India has launched the "Pradhan Mantri Krishi Sinchai Yojana" to transform irrigation facilities significantly. This scheme focuses on medium- and long-term planning based on the principle of Per Drop More Crop with the goal of ensuring water reaches every field. To improve the development of water sources and distribution systems while enhancing water use efficiency both district and state irrigation plans have been formulated at the district level.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Drip irrigation system is a useful and scientific technique for micro irrigation planning from the point of view of water saving and higher production and despite its many advantages it has not yet achieved the desired progress in Salumbar district. There is a need to increase the area under drip irrigation extensively.

The State Ground Water Department offers technical expertise design support and guidance to farmers regarding appropriate micro irrigation methods. In the district there is an office dedicated to the State Ground Water Department responsible for conducting groundwater surveys and overseeing drilling activities for bore/tube wells. The district benefits from a well-established network of pump sets and other machinery supported by private sector units specializing in bore/tube well drilling.

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.02 Water Resources								
1	Drip Irrigation-- 6m*6m lateral size12mm-1ha model	ha	0.41	90	2100	867.72	780.96	
2	Dug Well-Deepening- Udaipur-Alluvial- Dia3mDepth16m	No.	0.06	90	600	35.34	31.80	
3	Dug Well-Deepening- Udaipur-hardrock- Dia4mDepth16m	No.	0.06	90	600	35.34	31.80	
4	Dug Well-New-Udaipur- Alluvial-Dia3mDepth16m	No.	1.25	90	300	375.60	338.04	
5	Dug Well-New-Udaipur- hardrock-Dia4mDepth16m	No.	1.10	90	300	329.04	296.10	
6	Electric Pump Sets--12.5 HP	No.	0.54	90	360	192.60	173.34	
7	Solar PV Pump Sets (DC)-- submersible pump set 12.5 HP	No.	0.79	90	240	190.26	171.24	
8	Sprinkler Irrigation --20 mm D * 76cm long riser pipe 1ha	ha	0.01	90	600	5.58	5.04	
9	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	600	123.66	111.24	
Total					5700	2155.14	1939.56	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization can reduce post-harvest losses and enhance value through activities like cleaning grading and scientific packaging. Agricultural mechanization primarily involves tractors (both new and second-hand) with trolleys power tillers threshers combine harvesters and various other agricultural implements. Tractors and agricultural equipment play a crucial role in several agricultural activities such as land levelling ploughing sowing fertilizing plant protection weed removal harvesting and threshing. Currently the penetration of tractors in India is low but with increased availability of finance for farm mechanization equipment and a strong government focus on rural development and high irrigation potential the tractor industry is expected to grow significantly. The district has a significant number of small and marginal farmers who rely on oxen and rented tractors. The demand for tractors increases with improved irrigation facilities

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Agricultural mechanization facilities are well-established across the district. Tractor and thresher dealerships can be found throughout the district. Technicians specializing in tractor repairs are available district-wide. Owing to small land holdings in the district there is a growing trend of tractor hiring with custom hiring centers experiencing high demand. Wealthier farmers possess a range of equipment including tractors, rotavators, tillers and threshers and in recent years these implements have also been purchased by small-scale farmers. Additionally there has been an uptick in demand due to subsidies offered by the Agriculture Department for custom hiring centers. Sub-Mission on Agricultural Mechanization (SMAM) initiative is being rolled out nationwide to promote the adoption of agricultural mechanization.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	8	55.66	50.08
2	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	300	144.48	130.02
3	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	300	147.66	132.90
4	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	60	93.12	83.76
5	Power Tiller--12-15 hp	No.	2.41	90	30	72.24	64.98
6	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.59	90	180	105.96	95.34
7	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	300	208.68	187.80

8	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	180	866.70	780.06
9	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	60	455.82	410.22
Total				1418		2150.32	1935.16

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Orchards and horticultural activities in the district are influenced by geographical conditions and local climate encompassing a variety of crops such as fruits vegetables, flowers, sericulture and mushrooms. These crops often require long growth periods attracting farmers who can afford to wait and have access to alternative income sources. However the trend towards intensive agriculture and cash crops poses challenges for the development of plantations and horticulture. The districts favorable climate and good road connectivity offer significant potential for growing flowers herbaceous and evergreen plants. Recently there has been an increased interest in medicinal plants. The district administration is also enhancing afforestation efforts through various schemes promoting the growth of Biodiesel plants. Currently the cultivation of turmeric, ginger and flowers is minimal due to inadequate marketing and technical support. The districts agricultural potential can be further enhanced with better advisory services and easier access to credit.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department in the district is currently running a range of programs under the Horticulture Mission to actively promote horticulture development and empower farmers. These programs encourage farmers to establish orchards of fruit trees and develop gardens for spice crops. Furthermore, the department is prioritizing the construction of greenhouses in hilly areas to facilitate protected cultivation, enabling farmers to grow a diverse range of crops with improved yields and quality.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping--25 colony unit	No.	2.33	90	60	139.98	125.94
2	Dryland Horticulture crops- Indian Goose Berry (Amla)- without drip-6m*6m	ha	0.98	90	60	59.04	53.16
3	Floriculture--Marigold-0.4 ha	ha	1.05	90	60	62.94	56.64
4	Floriculture-Rose-1 ha	ha	1.58	90	60	95.04	85.50
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	60	59.70	53.76

6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	60	58.44	52.56
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	120	107.88	97.08
8	Nursery --Nursery raising	ha	17.44	90	6	104.64	94.20
9	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	12	24.54	22.08
10	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	12	175.92	158.34
Sub Total				510		888.12	799.26
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	60	258.06	258.06
Sub Total				60		258.06	258.06
Total				570		1146.18	1057.32

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Due to rapid population growth increasing industrialization and urban expansion forested areas are diminishing disrupting the natural balance of ecosystems. To preserve ecological purity and maintain environmental balance it is crucial to protect existing forests and promote afforestation. The following activities fall under forestry:

- i. Farm forestry involves planting trees on private lands that have been idle for long periods as well as on barren lands and embankments.
- ii. Agroforestry integrates trees with agricultural crops in the same field.
- iii. Commercial forestry entails planting forests on government or private barren lands by entities like the Forest Department Forest Corporation and industrial units.

To foster community involvement in forest development Village Forest Committees have been established under the Joint Forest Management Programme in collaboration with Panchayat Raj institutions. At the district level Forest Development Agencies have been set up under the Government of Indias Integrated Rural Afforestation Scheme. Sapling planting is conducted under the Green Rajasthan program with support from the Forest department, Gram Panchayats and Zilla Parishad.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Due the lack of publicity and comprehensive information loans have not yet been extended for bamboo cultivation in the district. However given its significance at the state and national levels there exists considerable potential for bamboo cultivation. Essential facilities for plant transportation extension services and marketing are accessible in the district to foster the growth of this sector. Forestry and barren land development programs are actively implemented under the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA). The principal challenges hindering the progress of this sector include encroachment on public land mining activities disputes over ownership of barren land and insufficient education and awareness about forestry practices. It is imperative to demarcate boundaries or erect pillars to delineate notified forest areas and mining zones.

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.06 Forestry								
3	Plantation-Bamboo-5m*5m	ha	0.65	90	300	193.56		174.18
1	Plantation--Shisham-6m*6m	ha	0.45	90	90	40.14		36.12
2	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	90	39.60		35.64
4	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	30	33.36		30.00
Total					510	306.66		275.94

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Animal husbandry offers farmers an excellent opportunity to augment their income along with agriculture. In Salumbar district there is significant potential for dairy farming. Given the cultivation covers approximately half of the total geographical area and the predominance of small and marginal farmers, reliance on animal husbandry alongside agriculture is increasing. However, farmers need to provide adequate care to their animals. Animals are left to graze freely on the roads and in open by farmers. Proper care and nutrition are essential for enhancing animal productivity. Traditionally there is a lack of fodder after harvest which results in imbalance diet for the animals, consequently leading to low milk production. Improvements in this aspect are crucially needed.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In Salumbar district dairy farming presents a significant opportunity for small and marginal farmers to enhance their income. Particularly, milk production is a focus of poverty alleviation programs. With more than 90 percent of the population residing in villages, dairy activities can generate substantial employment. The districts semi-arid climate with an average temperature of 26 degrees celsius supports agriculture and animal husbandry. Sirohi cows, Gir cows and Haryana cows are prominent breeds of cattle in the district and recently Murrah buffalo is also becoming popular. Expansion of dairy entrepreneurship is feasible with bank loans and necessary facilities such as veterinary hospitals and marketing centers are available. However, banks have fallen short in meeting loan distribution targets for animal husbandry hindering potential growth in the sector despite increasing demand for milk. Dairy unions support farmers but more veterinary centers are needed in order to improve livestock health and milk production. Public and private sector insurance companies offer animal insurance services in the district.

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

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



financial projections are presented in the following table :

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.07 Animal Husbandry - Dairy								
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	200	525.60	473.02	
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	440	1579.98	1422.02	
3	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	80	39.70	35.76	
4	Chaff Cutter-Manual-Manually operated	No.	0.08	90	320	26.36	23.74	
6	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	80	170.46	153.42	
5	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	200	593.06	533.74	
7	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	40	18.40	16.56	
9	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-without shed	1+1	1.45	90	80	115.68	104.08	
8	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed	1+1	2.28	90	140	319.26	287.34	
10	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	8	85.60	77.04	
Sub Total					1588	3474.10	3126.72	
A.08 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Others	Per Anim	0.18	1	12000	2169.96	2169.96	
2	Cross bred Farming_Others	Per Anim	0.14	1	9000	1251.90	1251.90	
Sub Total					21000	3421.86	3421.86	
Total					22588	6895.96	6548.58	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry farming sector offers significant employment opportunities and is an effective means for small farmers to enhance their income. Chicken and eggs are essential food items that cater to the increasing population and the protein requirements in food. The dry climate of the district is conducive to poultry farming. However for various reasons the

poultry farming business is underdeveloped in the district. It is estimated that small units produce approximately 40 percent of broilers and 44 percent of eggs. Typically small farmers raise 50 to 250 chickens while only a few broiler and layer units are operational locally. The district relies on neighboring districts and other states to meet the remaining demand for chickens and eggs.

Maharana Pratap Vishwavidyalaya Udaipur has developed hens in the name of Pratap Dhan. It lays more eggs per day than normal hens. They are being reared as backyard poultry by the members of self-help groups in the district. In this chicks have been made available at low prices by providing subsidy under the Atma scheme. Animal Husbandry Infrastructure Development Fund (AHIDF): For infrastructure related to dairy, meat and animal feed, 3 percent interest subvention and credit guarantee support available.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Livestock Development Department facilitates essential resources for poultry farming in the district through coordination with bank officials. Advanced breed chickens (day-old chicks) can be sourced from Ajmer, Ujjain and Indore. The Poultry Farming Training Institute in Ajmer offers practical training programs to help individuals start poultry farming businesses. However, currently there is lack of poultry feed facilities locally in the district. There are some blocks of district in which there is a special possibility of rearing poultry of Kadaknath. By rearing poultry of this breed more profit can be earned as compared to ordinary poultry.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	180	553.74	498.36
Sub Total					180	553.74	498.36
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	90	168.54	168.54
2	Layer Farming_Others	1000	0.75	1	120	89.88	89.88
Sub Total					210	258.42	258.42
Total					390	812.16	756.78

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the fiscal year 2023_24 Rajasthan produced a total of 33307 thousand tonnes of milk with goats contributing 3663.77 thousand tonnes. Meat production rose from 17.29 thousand tonnes in 1985-86 to 240 thousand tonnes in 2023-24. However wool production stagnated from 160.36 lakh kg in 1985-86 to 161 lakh kg in 2023-24.

Goat rearing in Salumbar district receives significant support from banks primarily for milk and meat production. Crossbreeding local goats with Jamnapari or Sirohi breeds enhances milk yield and weight. Sheep farming focuses on producing both meat and wool, while pig farming is primarily dedicated to meat production.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The surface terrain climate and economic aspects of the Salumbar region are suitable for the rearing of sheep goats and pigs. Due to rain-based agriculture in the district sheep and goat rearing is a main source of livelihood. Sheep goat and pig development is overseen by the Deputy Director of the Animal Husbandry Department. They are supported by assistant directors veterinarians and additional staff.

There is a pressing need for a breeding farm for Sirohi breed goats and a modern slaughterhouse in the district. Despite various Government of India schemes banks have provided minimal loans in this sector. To promote inclusive development in sheep goat and pig rearing it is essential to implement these schemes in area-wise clusters facilitating better support and resources for farmers engaged in these activities. Despite the presence of basic facilities they are insufficient considering the districts animal population necessitating further improvement. There is a challenge regarding the availability of goats in the district although they are obtainable at various fairs and markets conducted locally.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs.15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	300	529.68	476.70
2	Pig Rearing Unit-New Shed- Pig fattener unit- 150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	6	18.06	16.26
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	30	199.02	179.10
Sub Total					336	746.76	672.06

A.12 Working Capital - AH - Others/SR							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
1	Goat Farming_Others	Per Anim	0.01	1	18000	269.64	269.64
2	Pig Farming_Others	10+1	0.10	1	300	29.46	29.46
3	Sheep Farming_Others	Per Anim	0.01	1	12000	179.76	179.76
Sub Total					30300	478.86	478.86
Total					30636	1225.62	1150.92

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish being one of the most affordable and easily digestible sources of animal protein has seen a decline in availability due to over-exploitation and pollution. Consequently scientists are exploring new methods to boost its production. Farmers can efficiently rear fish in rural ponds tanks or newly developed water bodies to foster commercial fish farming. This initiative also generates employment opportunities for both skilled and unskilled youth. In Salumbar district fish production is limited to certain areas as many ponds dry up for part of the year. Establishing fish farms in small reservoirs across the district could potentially be a lucrative business venture.

Under the Rashtriya Krishi Vikas Yojana (RKVY), ₹15.30 crore was approved for the modernization and construction of 41 fish landing centres across Rajasthan to reduce post-harvest losses. Among these, the fish landing centre at Jaisamand in Salumbar has been successfully constructed and is currently operational, along with centres at Ramsagar (Dholpur), Bisalpur (Tonk), Rana Pratap Sagar (Rawatbhata), and Jawaldam (Pali).

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries development authority provides grants in the form of seeds, fodder, fertilizers and medicines for fish farming. Loans can be distributed to farmers for this activity by establishing mutual coordination between the department and banks. Fisheries can become another source of income for farmers. However, insufficient staffing is hindering area development. There is a need to establish backward and forward linkages for the fish farming business.

Fish development initiatives are primarily carried out through FFD agencies focusing on activities such as fish production, farmer training and other related programs. Training is provided at the Fisheries Cooperative Training Institute in Udaipur. Grants are available for the construction of farm ponds. The Fisheries Department also provides group insurance for fishermen. The district primarily produces varieties of fish such as Katla, Rohu and Catfish.

Salumbar presents strong potential for developing a lake-based hatchery setup for ornamental fish breeding, utilizing local species adapted to the Jaisamand Lake ecosystem. Additionally, a tourism-focused fish exhibit in the form of an aquarium gallery could serve as an educational and recreational attraction, showcasing the region's aquatic biodiversity and promoting awareness about ornamental fisheries.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish cultureo.5ha	ha	3.75	90	5	18.73	16.85
2	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	5	17.48	15.73
3	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	2	8.24	7.42
4	Traditional Farming--Fresh water prawn farming-01 ha	ha	7.77	90	1	7.77	6.99
Sub Total					13	52.22	46.99
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	3	12.84	0.13
2	Prawn Culture - Scampi_JHINGA FISH	Hecta re	6.42	1	2	12.84	0.13
Sub Total					5	25.68	0.26
Total					18	77.90	47.25

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Indian agriculture was traditionally dependent on animal power, with bullocks, buffaloes, and camels serving as the primary draught animals for field operations. Horses, mules and donkeys were used as pack animals for transport, supporting the movement of goods across diverse terrains. Despite growing mechanization of rural transportation in the areas where road connectivity is not good bullock cart plays an important role in the transportation of agricultural products implements etc. Because of the local character and comparatively low cost investment with greater flexibility it is used even today along with modern and fast modes of transportation. The role of bullocks and bullock cart in the rural economy continues to be vital and its importance in terms of cost and environmental protection in the backdrop of climate change and global warming. Draught animals are environmental friendly feed on by products of crops and produce manure.

The work animals and carts provide vast employment opportunities to the unemployed youth. It also offers avenue for farmers particularly small and medium farmers to remain gainfully employed in the lean period and raise their income. In current times motorcycle electric tricycle has become important part of farmers life.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Draught animals require maintenance and feed even during non-farming periods. However, their importance as a source of draught power has significantly declined due to agricultural mechanization and shrinking farm sizes. The lack of research and development (R&D) in this area has rendered animal-drawn carts less efficient. To enhance their utility for both agricultural transport and commercial purposes more R&D should be conducted including the establishment of Technology Resource Centres for improving animal-drawn implements. Additionally breed improvement and increased availability of draught animals are essential. Institutional credit support and incentive schemes should be implemented to develop this sector as a viable income generation opportunity. Area Development schemes can also facilitate overall growth in this field. Furthermore the existing two-wheeler loan for farmers scheme offered by a few banks should be popularized and made accessible across all lending institutions to support farmers.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.15 Farm Credit								
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.00	80	18	144.00	115.20	
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.00	80	6	60.00	48.00	
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.11	90	60	66.72	60.06	
4	Solar Energy--Solar street lights (with lithium-ion battery)	No.	0.14	90	3500	497.00	447.30	
5	Two Wheeler Loans	No.	1.00	90	600	600.00	540.00	
Total					4184	1367.72	1210.56	

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently farmers primarily concentrate on crop production which entails income uncertainty and employment instability. In this regard integrating various agricultural enterprises will not only enhance farmers income but also generate new employment opportunities for their families.

Integrated Farming System (IFS) can be described as an approach that combines two or more components emphasizing minimal competition and maximum complementarity utilizing modern agricultural management practices. It aims at sustainable and environmentally friendly development focusing on enhancing income improving family nutrition and providing ecosystem services. Assessments of agricultural income indicate that diversified farming involving more than two enterprises yields double the income compared to fewer enterprises. Therefore there is a need for scientifically designed IFS based on the principles of minimal competition and maximum complementarity to achieve

various objectives. Udaipur Agricultural University has developed IFS models suitable for Salumbar district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The key elements of IFS comprise crops livestock poultry and plants. These crop components may involve sub-systems such as mixed or intercropping and multi-tier cropping. Livestock components typically include dairy cattle, goats, sheep and poultry. The plant components encompass fruits, timber fuel and fodder. Critical factors to consider when selecting an IFS model include soil type rainfall patterns their distribution and the duration of the cropping season.

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 recent years the marketing of agricultural products has significantly increased transforming agriculture from a livelihood activity into a thriving commercial enterprise. Technological advancements have boosted yields creating a pressing need to expand marketing facilities to ensure fair prices for both farmers and traders. Rapid development of agriculture-based infrastructure in the district has provided convenient storage solutions for farmers' produce. With agriculture being the backbone of the districts economy and most of the population dependent on farming there is a promising opportunity to establish cold storage units and rural warehouses to further enhance the efficiency and profitability of agricultural operations.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Salumbar district primarily cultivates maize, moong and moth as its Kharif crops while wheat, gram, mustard and soybean dominate the Rabi season. The Somkamala Dam Project has heightened the demand for crop production storage and organized marketing. However recent years have seen a lack of funding in this sector with development primarily occurring at the cooperative level.

The district has all necessary backward and forward linkages for expanding storage capacity but agricultural and horticultural produce are mainly transported by road with

limited rail infrastructure available specifically the Ahmedabad-Udaipur main line. Despite this there is significant potential for private sector involvement in storage facilities. The PACS have warehouses that require renovation or repairs to align with modern safety and storage standards. Upgrading these facilities is essential to ensure safe, efficient, and reliable storage for agricultural produce and supplies. Currently these warehouses typically hold up to 100 tons but this capacity should be increased to at least 1000 tons. NABARD provides direct loans and grants to facilitate this expansion. For cooperative societies lacking warehouses constructing new facilities is recommended. The state government's policy to simplify land conversion processes for building warehouses will further support development in this vital sector enhancing the overall efficiency of storage and marketing of agricultural produce.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	214.00	80	5	1070.00	856.00
2	Godown	No.	53.50	80	3	160.50	128.40
3	Market Yard	No.	10.70	80	6	64.20	51.36
Total				14	1294.70	1035.76	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

To enhance productivity mitigate land erosion salinity alkalinity and water stagnation and to improve soil quality for sustained crop yield effective land development and water resource management are essential. Economic growth can be facilitated through agricultural activities such as land reclamation and animal husbandry supported by bank loans. Considering the districts land potential there are significant opportunities for land development activities.

Due to geographical social and chemical factors land fertility is declining leading to extensive land degradation in the district. Therefore land development (reclamation) is crucial to boost agricultural production and prevent further degradation. Given the districts land characteristics these activities hold substantial potential for economic development through agriculture-related initiatives funded by banks.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Land development related works are being implemented through watershed department. For soil testing soil labs are being operated by agriculture department KVK. KVK provide trainings on regular interval for soil conservation and increasing productivity. NGOs are also playing important role in providing training and capacity building for the soil conservation purpose.

The region faces challenges in managing surface water groundwater and rainwater particularly in dry areas where conservation efforts are lacking. To address this there is a need for water harvesting and soil conservation programs ideally through partnerships with voluntary organizations or private-public collaborations to maximize coverage. The district possesses significant potential for soil conservation and development that should be harnessed. Additionally, regular reviews of unit costs and loan requirements for constructing farm ponds are not being conducted hindering effective implementation.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	60	140.16	126.12
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.oha	No.	3.63	90	30	108.84	97.92
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.oha	No.	5.91	90	12	70.86	63.78
4	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	60	103.50	93.12
Total				162		423.36	380.94

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Modern agriculture increasingly emphasizes activities such as tissue culture agricultural biomechanics seed production and the use of organic fertilizers and pesticides to enhance productivity reduce costs and maintain environmental balance. Quality seeds alone can boost productivity by up to 25 percent. Seed production ensures availability of seeds with high germination rates specified yield quantities and effective weed management. To increase agricultural production and productivity it is crucial for farmers to conduct soil testing. Furthermore, promoting vermicomposting instead of chemical fertilizers can encourage organic farming practices enabling farmers to produce vermicompost from agricultural waste and cow dung. This approach not only promotes organic farming but also reduces farming costs. Excessive use of chemical fertilizers has led to soil degradation underscoring the need to maximize the use of vermicompost and organic fertilizers. Taking these factors into consideration the physical and financial credit requirements have been assessed based on essential agricultural infrastructure activities.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Excessive use of chemical fertilizers depletes natural minerals in the soil and adversely affects soil health. Due to the absence of soil testing facilities at the Panchayat Samiti level farmers continue to apply excessive fertilizers resulting in suboptimal productivity and increased production costs. However, there is growing awareness among farmers about the benefits of organic fertilizers with an increasing trend towards the production and use of vermicompost. Some farmers have started small-scale vermicompost units and there is a need for banks to provide loans to expand these activities.

The Agriculture Department conducts soil testing at a nominal fee to address this issue emphasizing the importance of farmers obtaining soil health cards for their fields. Krishi Vigyan Kendra, Udaipur conducts regular farmer training sessions on high-yielding seeds vermicompost biotechnological applications composting bio-fertilizers and tissue culture.

The Agriculture Department and Krishi Vigyan Kendra also organize field demonstrations to promote these practices. NABARD supports farmers in adopting new technologies through meetings organized via farmer producer organizations aiming to raise awareness and enhance credit availability.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	6	64.20	57.78
	Total				6	64.20	57.78

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Technology and management play crucial roles in adding value to agricultural products post-crop production. To boost additional employment opportunities there is a pressing need to focus on the potential of agro and food processing. Both the Government of India and State Governments are placing significant emphasis on advancing the Agro/Food Processing sector. Various initiatives such as establishing agricultural export zones creating food parks and promoting contract farming are underway to develop this sector in India. However there remains substantial untapped potential for investment in agriculture/food processing. Despite adequate agricultural production across different sectors including soybean, mustard, wheat, coriander, sorghum, maize etc., efforts in production post-harvest management processing marketing and exports have been relatively weak. It is essential to encourage the establishment of processing industries within districts to process these crops. This initiative not only promises to expand employment opportunities but also ensures fair prices for farmers. Cereals horticultural products (including dried fruits and vegetables juices jams and jellies) milk and milk products meat and poultry products and various consumer food products (such as ready-to- eat foods packaged foods canned drinking water alcoholic and non-alcoholic beverages) all require significant processing to add value.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India is bolstering the sector through policies such as the Liberalized Foreign Direct Investment Policy National Food Processing Policy 2019 Agricultural Export Policy 2018 Agricultural Exchange (Trade Portal by APEDA) Agricultural Infrastructure Fund and multiple schemes. PMFME, AIF and PM Sampda schemes are in operation for food processing.

The Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) initially known as SAMPADA aims

to create modern infrastructure for food processing and improve supply chain management boosting farmers income and employment. The scheme includes seven components and has expanded to cover 22 perishable products under Operation Greens. PMKSY is now extended with a Rs.4600 crore allocation until 31 March 2026.

Self-help groups can effectively set up processing and packaging units for mango, amla and maize while financial institutions must adopt a market-oriented approach to provide investment capital for industrial units. However the district faces challenges including unsatisfactory power supply and poor road conditions for trade and a lack of effective farmer producer organizations (FPOs) which need to be developed to support agricultural initiatives.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	53.50	80	6	321.00	256.80
2	Dairy Processing Unit	No.	53.50	80	6	321.00	256.80
3	Dal/ Pulses Mill	No.	26.75	80	12	321.00	256.80
4	Fruit Processing	No.	26.75	80	12	321.00	256.80
5	Honey & Honey Products	No.	10.70	80	60	642.00	513.60
6	Meat & Poultry Processing	No.	26.75	80	12	321.00	256.80
7	Oil Extraction	No.	26.75	80	8	214.00	171.20
8	Spice Processing	No.	26.75	80	8	214.00	171.20
Total					124	2675.00	2140.00

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

By fostering the advancement of agriculture and related activities within the district significant transformations can be observed in the lives of small and marginal farmers. These farmers constrained by limited finances access to information and technology currently contend with low production yields.

Agri Clinic and Agri Business Centre- The programs objective is to leverage the expertise of agricultural graduates enabling them to establish agricultural clinics or agribusiness centers and deliver business extension services to numerous farmers. With a firm commitment to this initiative the government is now offering training to youth pursuing degrees in agriculture and related fields such as horticulture sericulture veterinary science forestry dairy poultry farming and fisheries. Upon completing the training participants are eligible to apply for startup loans to establish their enterprises. They can earn income and recognition by serving as consultants to farmers enhancing agricultural production and farmers income through Agri Business Centers. In the scheme the grant is provided at the

end of the project and amounts to 44 percent of the project cost for all eligible categories including women SC/ST candidates from North Eastern and Hill States and 36 percent of the project cost for all other applicants.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agricultural graduates are reluctant to establish Agri Clinics and Agri Business Centers due to farmers lack of awareness highlighting the need to promote these centers in every village for better support and diversification of agricultural activities. The development of Agri-Clinics in the district is also hampered by bank reluctance to extending credit leading to limited activities in existing centers that primarily focus on supplying inputs. To address these challenges it is essential to encourage private sector dealers of seeds and pesticides and provide farmers with information on scientific farming methods through these centers.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.02 Ancillary Activities - Others								
1	Agri Clinic & Agri Business Centers	No.	21.40	90	4	85.60		77.04
2	Custom Service Units/ Custom Hiring Centers	No.	21.40	80	30	642.00		513.60
5	Loans to Agri. Start-ups	No.	26.75	80	2	53.50		42.80
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	107.00	80	1	107.00		85.60
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	107.00	80	1	107.00		85.60
Total					38	995.10	804.64	

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Considering the expanding rural labour force and diminishing job opportunities in the agricultural sector in the district the significance and suitability of nonagricultural activities have become more pronounced. Agriculture and allied activities constitute the primary livelihood for the people of the district where land holdings are progressively shrinking. Majority of farmers in the district require additional income from sources beyond agriculture to enhance their quality of life. Relying solely on agriculture contributes to heightened unemployment levels. Addressing the rising unemployment can be achieved through the development of the nonagricultural sector. To facilitate this there is a pressing need to extend bank loans to promote enterprises in sectors such as construction services Khadi and village industries and handicrafts within the district.

Major industries in Salumbar district are of Stone cutting Stone Polishing Vegetable Oil Henna Powder Readymade Garments Wood Furniture Cementmade tanks PVC pipes Shoes Washing Powders Tyre Retreading and Spices etc. Major handicrafts units are of Utensils Stonepillars Leather shoes Clothes Pickles Sculptures Woodwork Ironwork Ropes Brooms Chatai etc.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre in Salumbar supports the districts industrial development by providing essential assistance. Salumbars mineral wealth and agrobased potential make it ideal for industrial growth despite its hilly terrain and tribal population. Salumbar district offers promising potential for smallscale agrobased industries with crops like wheat rice maize and ginger alongside ideal conditions for mushroom cultivation. Key industries include cattle feed dal mills washing soap spices garlic powder papad manufacturing and wooden furniture. Additionally theres scope for voltage stabilizers motor rewinding marblebased products bakery items artificial jewelry cement jali sheet metal works automobile services canvas bags and milk chilling plants.

Various government schemes like Agriculture Infrastructure Fund New AMI scheme for warehouse construction PMFME scheme PMEGP schemes can be explored for setting up agriculture related units. District has good network of roads and rail. Bank credit in MSME sector has shown continuous growth in the district over past years however there is need to timely disposal of government sponsored schemes applications by the banks. During FY2024–25, a total of 2,934 loans amounting to ₹10,121.74 lakh were sanctioned under the MSME sector in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Micro	No.	66.00	80	34	1700.00	1360.00
2	Manufacturing Sector - Term Loan-Small	No.	500.00	80	8	4000.00	3200.00
Sub Total				42		5700.00	4560.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Micro	No.	30.00	80	31	930.00	744.00
2	Manufacturing Sector - Working Capital-Small	No.	200.00	80	6	1200.00	960.00
Sub Total				37		2130.00	1704.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	60	180.00	144.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	600	600.00	600.00
3	Loans to MSME Start-ups	No.	500.00	80	2	1000.00	800.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	6000	600.00	600.00
Sub Total				6662		2380.00	2144.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Micro	No.	50.00	80	34	1700.00	1360.00
2	Service Sector - Term Loan-Small	No.	500.00	80	8	4000.00	3200.00
3	Trading Units - Term Loan-Micro	No.	50.00	80	6	300.00	240.00
Sub Total				48		6000.00	4800.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	28.00	80	22	616.00	492.80
2	Service Sector - Working Capital-Small	No.	100.00	80	6	600.00	480.00
3	Trading Units - Working Capital-Micro	No.	30.00	80	6	180.00	144.00
Sub Total				34		1396.00	1116.80
Total				6823		17606.00	14324.80

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 a pivotal role in the national economy by sustaining growth ensuring a healthy balance of trade and bolstering foreign exchange reserves. They significantly influence the industrial landscape of the country. Product quality competitive pricing and effective packaging are crucial factors for international competitiveness. The "Make in India" campaign aims to foster self-reliance and promote India as a global brand. The Government of India has streamlined the export documentation process reducing it to three essential documents: Bill of Lading/Airway Bill Commercial Invoice-cum-Packing List and Shipping Bill/Export Bill.

Salumbar has significant export potential in minerals like marble agro-based products such as spices and traditional handicrafts. The district benefits from developing industrial infrastructure and supportive government schemes though improvements are needed in logistics and skill development. Existing small to medium-scale enterprises require modernization and better marketing strategies to compete globally. Addressing these challenges will enhance the districts export status and capitalize on its abundant resources. The Rajasthan government should actively showcase the potential in events like Resurgent Rajasthan and other promotional platforms. Exporters should be encouraged to utilize export credit insurance facilities provided by ECGC. To strengthen the capabilities of exporters in the district it is advisable to conduct periodic training programs in collaboration with the Rajasthan Export Promotion Council and Exim Bank. Organizing buyer-seller meets with international importers can also provide valuable insights into their quality requirements.

4.1.2 Infrastructure and linkage support available, planned and gaps

District faces challenges such as a lack of industrial land a shortage of skilled workers high taxes on raw materials inconsistent power supply and delayed financing from banks. No banks in the district have branches dedicated to exports. Export-related processes are managed from Jaipur while relevant departments of the Government of India are based in New Delhi. Ground Level Credit (GLC) to the export sector in Salumbar was nil during the financial year 2024–25.

It is crucial to ensure that pre-shipment obligations are settled or converted into post-shipment obligations within the stipulated time after the goods have been dispatched. Exporters should be encouraged to utilize export credit insurance services provided by ECGC. MSME and export organizations should provide adequate training to micro small and medium exporters to ensure correct completion of forms. Banks can offer technical assistance in this regard.

"Rajasthan Investment Promotion Scheme 2024" (RIPS-2024) initiative aims to offer attractive incentives to eligible enterprises in the manufacturing and service sectors for their investments in new ventures or expansions. RIPS-2024 includes exemptions on stamp duty land conversion charges electricity charges mandi fees land tax and SGST. The Rajasthan government also established an export council to support and promote exporters in the state. This council provides guidance to exporters and facilitates coordination among industrial organizations exporters and relevant state government departments to overcome export barriers. Export credit up to Rs 50 crore reckon under

priority sector credit as per the latest Master directions on PSL issued by RBI.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	1000.00	75	1	1000.00	750.00
2	Export Credit -Pre Shipment Export Credit	No.	1000.00	75	1	1000.00	750.00
Total					2	2000.00	1500.00

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 offer financial aid from banks to deserving and meritorious students pursuing higher education both in India and abroad. The primary focus is on providing affordable financial support to every deserving student to enable them to pursue further studies. Banks extend financial assistance for a wide range of courses whether in India or abroad. The district mirrors this progress with 578 primary schools and 500 high schools, contributing to the state's total of 56,214 and 15,847 respectively.

Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI. During FY 2024-25, 15 education loans amounting to ₹28.89 lakh were sanctioned in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

The Ministry of Human Resource Development Government of India plans to raise approximately Rs 1 lakh crore from private companies and high net worth individuals to enhance the country's education infrastructure. Initiatives such as the Central Sector Scheme of Scholarships for College and University Students (CSSS) targeting Economically Weaker Sections (EWS) and fee waivers in IITs are being implemented to include marginalized students in the educational mainstream. Efforts should be made to enhance awareness about educational loans with publicity campaigns conducted through various district departments. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

Banks should organize financial literacy camps in schools and colleges to educate students about educational loan options. Banks typically require third-party guarantees for

education loans although according to Reserve Bank of India rules (Circular No. RPCD. PLNFS.BC.NO.83/06.12.05/200001 dated 28.04.2001) guarantees are not mandatory for education loans up to Rs 4 lakh. Simplification of the education loan process and its availability in rural areas should be prioritized. Governments should allocate special provisions for literacy continuing education primary education technical education universities and higher education. Basic educational facilities are somewhat available with increasing demand for loans for professional courses in the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	240	2400.00	2160.00
	Total				240	2400.00	2160.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the NSSO about 65 per cent financing of new construction in rural areas in 2010_11 was done by rural families with their own resources, about 26 per cent construction had some amount financed from noninstitutional agencies such as moneylenders family and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes banks and so on. The Pradhan Mantri Awas Yojana(PMAYG) targets women economically weaker sections SCs and STs and it is subsidized. The scheme aims to provide a pucca house with basic amenities to all households and those living in kutcha and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029. In Rajasthan total housing shortage in the urban sector was estimated to be 1.05 million by Technical Group on Housing Shortage constituted by Govt. Loans up to Rs.45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified. During the financial year 2024-25, a total of 317 housing loans amounting to ₹1,486.26 lakh were sanctioned in the district

4.3.2 Infrastructure and linkage support available, planned and gaps

Urbanization is advancing in the district accompanied by an increase in housing

construction activities and a growing demand for housing loans. Key challenges facing the housing sector include escalating costs of land and construction lack of microfinance options limited accessibility to existing measures and insufficient financial support for purchasing housing sites.

Certain procedures in this sector require streamlining such as the lengthy gestation period of 6 to 8 years for housing projects and the necessity to secure multiple approvals from various authorities over a period of two to three years. Banks should streamline the housing loan process and extend loans to rural residents as per their requirements and in adequate quantities. There is also a need for customized products like need specific credit finance to suit the smaller needs of the households for undertaking repairs maintenance as well as additional construction activities. Banks may innovate and introduce seasonal products for painting / maintenance of the households.

Additionally government department officials should simplify the procedures for land use change. Banks may also pitch in for supporting Green energy solutions/ Green Building to households in a big way with unique products leading to benefits of Government support / subsidy available for alternate energy.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	120	3000.00	2700.00
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	300	1500.00	1350.00
Total					420	4500.00	4050.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infra`structure in the District

Rural infrastructure forms the backbone of economic and social development in rural India, encompassing roads, power, water, sanitation, communication, transport, energy systems, and social infrastructure like health, housing, and education. To support this, the Rural Infrastructure Development Fund (RIDF) was established by NABARD in 1995–96, enabling state governments to access funding for rural infrastructure across 39 activities under agriculture, rural connectivity, and social sectors. Rajasthan has significantly benefited, with ₹36,082.81 crore sanctioned under 59,330 projects, including ₹9,168.14 crore for agriculture-related infrastructure, ₹15,207.33 crore for social sector projects, and ₹11,707.34 crore for rural connectivity. Disbursements total ₹30,200 crore. Over time, NABARD has launched additional funds to support specific infrastructure needs: Long-Term Irrigation Fund (LTIF) with ₹423.09 crore disbursed; NABARD Infrastructure Development Assistance (NIDA) with ₹7,813.88 crore sanctioned and ₹2,072.26 crore disbursed; Warehouse Infrastructure Fund (WIF) with ₹291.19 crore sanctioned; Micro Irrigation Fund (MIF) with ₹740.79 crore sanctioned; and Fisheries and Aquaculture Infrastructure Development Fund (FIDF) and Food Processing Fund (FPF) with no disbursements yet. In total, ₹45,351.76 crore has been sanctioned under 59,378 projects, with ₹33,618.17 crore disbursed. These investments have played a vital role in enhancing agricultural productivity, improving rural connectivity, generating employment, and uplifting living standards across Rajasthan's rural landscape.

5.1.2 Infrastructure and linkage support available, planned and gaps

Rajasthan, India's largest state by area, has made significant strides in rural infrastructure development, supported primarily through NABARD's Rural Infrastructure Development Fund (RIDF). A major share (52%) of RIDF assistance has been directed toward rural connectivity, followed by agriculture and related activities (30%) and the social sector (18%), with ₹36,082.81 crore sanctioned across 59,330 projects. The state boasts a vast road network of 2,91,155 km, including 11,125 km of National Highways and 18,257 km of State Highways. Despite being water-scarce, with only 1% of India's surface water and 1.7% of groundwater, Rajasthan has created 1,120 hectares of additional irrigation potential in FY 2024–25, backed by a budget of ₹5,412.76 crore for irrigation and water efficiency projects. Power availability has improved dramatically, with rural areas receiving 20–22 hours/day and urban areas 23–24 hours/day, and per capita power availability rising from 785 kWh (2012–13) to 1,301.7 kWh (2021–22).

Rajasthan is also emerging as a green energy hub, with 13,531 MW solar, 4,312 MW wind, and 112 MW biomass capacity installed. The state's abundant solar insolation and barren land offer an estimated 142 GW solar potential. Health infrastructure has gained importance post-COVID, addressing rural vulnerabilities and preparing for future epidemics. In education, the state is aligning with the National Education Policy 2020, promoting literacy and quality education through schemes like Samagra Shiksha Abhiyan, Continuing Education Programme, and New India Literacy Programme, with scholarships for marginalized communities. These efforts collectively aim to uplift rural Rajasthan through sustainable infrastructure and inclusive development.

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

The construction of veterinary hospitals sub-centers and dispensaries has improved access to quality animal healthcare boosting livestock health and supporting farmers livelihoods. The Water Supply Project for villages ensures safe drinking water improving public health and living standards. The construction and renovation of CHC/PHC/SHC enhance healthcare access infrastructure and treatment quality reducing disease burden. Additionally school infrastructure upgrades have improved learning environments increased enrollment and provided better access to education contributing to the overall development of rural communities.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure plays a vital role in fostering sustainable and inclusive development by delivering essential services such as health, education, sanitation, drinking water, and employment. It combines physical infrastructure, human resources, and intellectual capital to enhance community well-being and long-term national progress. Recognizing its significance, the Government of India has implemented several schemes over the past two decades. These include piped drinking water supply systems, the Swachh Bharat Mission for sanitation, the Right to Education for universal elementary education, and nutrition and healthcare services through Anganwadis and Community Health Centres. Skill Development Centres have also been established to promote employability. In support of these efforts, the Reserve Bank of India (RBI), under its Priority Sector Lending (PSL) guidelines as of March 2025, permits bank loans up to ₹8 crore per borrower for setting up schools, sanitation, and water facilities, and up to ₹12 crore for healthcare infrastructure in Tier II to Tier VI centres. Additionally, loans extended to Micro Finance Institutions (MFIs) for on-lending to Self Help Groups (SHGs) for water and sanitation facilities are eligible under the PSL category for social infrastructure. These measures aim to strengthen the foundation of social services and promote equitable access across rural and semi-urban regions.

5.2.2 Infrastructure and linkage support available, planned and gaps

In Rajasthan, the commitment to social infrastructure is evident through the sanctioning of ₹15,207.33 crore under the Rural Infrastructure Development Fund (RIDF) for 10,788 social sector projects, including rural drinking water supply. The district mirrors this progress with 578 primary schools and 500 high schools, contributing to the state's total of 56,214 and 15,847 respectively. Healthcare facilities in the district include 10 Community Health Centres (CHCs), 29 Primary Health Centres (PHCs), and 172 Sub-Centres, forming part of Rajasthan's broader network of 782 CHCs, 2,312 PHCs, and 14,589 Sub-Centres. Drinking water coverage in Rajasthan reaches 61.14 lakh households, accounting for 56.75% of total households. To further strengthen this infrastructure, bankers must prioritize financing social infrastructure activities, particularly in underserved areas. Active participation of beneficiaries, especially women, in drinking water and sanitation schemes is essential. Establishing and enhancing the capacity of Village Water and Sanitation Committees is recommended. The success of these initiatives depends on the full involvement of rural families in flagship government programmes such as Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan, and the National Rural Drinking Water Programme.

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

Keeping in view of the available infrastructure support and prevailing practices, the

exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table :

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	5.00	80	60	300.00	240.00
2	Education-Schools	No.	250.00	80	6	1500.00	1200.00
3	Healthcare-Hospital	No.	500.00	80	2	1000.00	800.00
4	Healthcare-Pathological Lab	No.	40.00	80	6	240.00	192.00
5	Sanitation-Toilets	No.	1.00	80	65	65.00	52.00
Total				139	3105.00	2484.00	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Rajasthan stands as India's frontrunner in renewable energy with an installed capacity of 29.98 GW as of June 2025, contributing 13.38% to the national renewable generation. Solar energy dominates with 31.97 GW, thanks to the state's semi-arid climate, 300–330 sunny days annually, and solar irradiance of 6–6.4 kWh/m²/day. Key districts like Barmer, Bikaner, Jaisalmer, and Jodhpur offer optimal solar conditions. Rajasthan hosts 9 solar parks under the central scheme, with a combined capacity of 7,036 MW, including Bhadla, Phalodi-Pokhran, and Pugal. Wind energy follows with 5.21 GW installed capacity and a potential of 2,84,000 MW at 150m hub height. Biomass energy contributes 0.21 GW, supported by the Rajasthan Biomass and Waste to Energy Policy, 2023, which promotes utilization of agricultural residues like mustard husk and Julie Flora. Small hydro power also plays a role, especially in canal-based micro and mini hydro systems. Agriculture is increasingly integrating renewables—solar pumps, wind turbines, and hydro systems are used for irrigation, heating, and powering farm equipment, promoting sustainable farming and reducing fossil fuel dependence.

5.3.2 Infrastructure and linkage support available, planned and gaps

Rajasthan's renewable energy sector is supported by impactful government schemes and policies aimed at accelerating clean energy adoption and inclusive development. The PM-KUSUM scheme targets 34.8 GW of renewable capacity by 2026 through decentralized solar plants, standalone solar pumps, and solarization of grid-connected pumps, with financial support from Central Financial Assistance (CFA), state subsidies, and the Agriculture Infrastructure Fund (AIF). The PM-Surya Ghar: Muft Bijli Yojana, launched in 2024, aims to install rooftop solar systems in 1 crore households, adding 30 GW capacity and reducing 720 MMT CO₂ emissions. The Solar Parks Scheme facilitates large-scale solar projects with essential infrastructure. The PLI Scheme for High Efficiency Solar PV Modules boosts domestic manufacturing with ₹24,000 crore outlay, enabling production of 17 GW modules, 6 GW cells, and 2 GW ingot-wafer capacity. The PM JANMAN initiative electrifies 1 lakh tribal households using solar energy. Waste-to-energy programs support biogas, BioCNG, and power generation from urban, industrial, and agricultural waste, with CFA incentives. The National Green Hydrogen Mission and Rajasthan Green Hydrogen Policy, 2023 aim to make Rajasthan a hub for green hydrogen production, supporting industries like fertilizers and refineries while reducing fossil fuel dependency. At the district level, abundant sunlight year-round makes solar energy viable for domestic and

commercial use. Local dealers offer solar-powered pumps and lighting systems. There's a need to promote solar home lighting models and ensure district-level repair facilities. With a high livestock population, farmers owning 4–5 animals for dairy purposes should be encouraged to adopt biogas systems. Establishing large-capacity solar power plants in the private sector is essential to meet rising energy demands and enhance local energy resilience.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	15.00	90	6	90.00	81.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	185	740.00	666.00
3	Solar Energy-Solar Pump Sets	No.	9.00	90	180	1620.00	1458.00
Total					371	2450.00	2205.00

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Self Help Group Bank Linkage Programme

Launched in 1992, the SHG Bank Linkage Programme is the world's largest micro-credit initiative, aimed at providing low-cost banking services to economically weaker sections. As of 31st March 2025, over 144.21 lakh SHGs have been linked to banks across India, with total deposits of ₹65,08,915.27 crore. The programme has significantly improved financial inclusion, especially among women, with NPAs on SHG loans reducing from 2.79% in 2023 to 2.00% in 2024. SHGs are now central to rural credit delivery, and banks are encouraged to meet their full credit needs under Priority Sector Lending (PSL), covering income generation, social needs, and debt swapping. Financing through Joint Liability Groups (JLG)

- In our country 86 percent of land holdings are classified as small or marginal. Additionally a significant number of rural residents earn their livelihoods as tenants sharecroppers or oral tenants. These farmers lack ownership rights over the land making it difficult for them to provide collateral and obtain loans from banks. Consequently they often resort to borrowing from moneylenders at exorbitant interest rates leading to a cycle of debt and hindering their adoption of modern farming practices thereby negatively impacting agricultural production and productivity. • Given these challenges there is an urgent need for banks to extend loan facilities to such farmers. However banks face constraints in offering small loans due to high transaction costs.
- To address this issue and enable farmers to access loans at lower interest rates NABARD introduced the Joint Liability Group (JLG) Scheme in 2006-07 for the farm sector and expanded it to the non-farm sector in 2009-10.

6.2 Infrastructure and linkage support available, planned and gaps

The Self Help Group (SHG) Bank Linkage Programme in Rajasthan continues to be actively implemented across all districts with support from banks, NGOs, government departments, volunteer agencies, and NRLMs. The state has a total of 5,16,542 SHG saving-linked groups, with 4,99,724 groups having active bank loan linkages. These groups have collectively deposited ₹1,24,804 lakh, and the total outstanding loan amount stands at ₹1,19,643 lakh. In Salumbar district, the programme has also shown strong performance, with 11,215 SHGs linked to banks, and an outstanding loan amount of ₹5,432.67 lakh. This reflects the growing trust and participation of rural communities in formal financial systems and highlights the importance of SHGs in promoting inclusive development, financial empowerment, and access to credit for economically weaker sections.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Loans to Distressed Persons- To Repay Non Instutional borrowings	No.	0.20	100	600	120.00	120.00
2	SHGs/ JLGs-Others	No.	1.00	100	300	300.00	300.00
Total					900	420.00	420.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Overuse of chemical fertilizers and pesticides is impacting soil fertility negatively. There is a need to enhance the rate of seed replacement across different crops.
2. To guarantee the timely availability of high-quality seeds in sufficient quantities at affordable prices thereby boosting productivity.
3. Small and marginal farmers including landless ones play a crucial role in crop production. However many of them lack access to crop loans. It is essential to enhance agricultural production and productivity by facilitating crop loans for these farmers through Joint Liability Groups (JLGs).
4. Promoting sustainable smart farming systems that are climate-friendly.
5. Efforts should be intensified by agricultural universities KVKs and farmer producer organizations to promote integrated farming systems.
6. Full implementation of the Soil Health Card Scheme should maximize soil profiling capabilities.
7. Extensive promotion of FPOs should aim to encompass the majority of farmers under its umbrella and integrate them into the National Agricultural Market (NAM).
8. The concept of Seed Gram should be replicated across the state through various channels.
9. Crop diversification needs to be promoted.
10. Promoting Farmer Producer Organizations (FPOs) holds significant potential for small and marginal farmers in Rajasthan.
11. Banks should provide financial assistance to establish units for producing compost from fruit and vegetable waste.
12. Two-wheelers are essential for farmers. Banks should facilitate loans for two-wheelers along with Kisan Credit Cards to alleviate farmers from high-interest loans from finance companies.
13. There is a need for simultaneous funding for various components of farm produce aggregation especially considering that small farmers often have limited marketable surplus necessitating consolidation.
14. Banks should consider adopting a cluster-based approach to fund Integrated Farming System (IFS) models.
15. Twowheelers are essential for farmers. Banks should facilitate loans for twowheelers along with Kisan Credit Cards to alleviate farmers from highinterest loans from finance companies.

2. Water Resources

1. Encourage the adoption of drip and sprinkler irrigation systems.
2. In areas where irrigation through small projects is not feasible construction of anicuts can enhance groundwater levels in nearby wells.
3. Institutional finance should be facilitated for the construction of rainwater harvesting structures.
4. The inclusion of solar water pumps and water tanks/diggi promoted by the Horticulture Department should be considered in the agricultural term loan targets set by banks.

3. Farm Mechanisation

1. Power tillers are more practical and cost-effective for medium and small-scale farmers enabling them to transport agricultural produce by attaching a trolley which should be actively promoted.
2. Establishing agriclinic and agribusiness centers for repairing agricultural equipment is essential.
3. There is a need to distribute improved seeds rotavators crops graders solar dryers drills etc. among farmers.
4. Loans should cover tractors along with a minimum of two implements and a trolley.
5. Farmers should also have access to loans for purchasing used tractors through banks.
6. To address the issue of small land holdings agricultural machinery management should be organized through cooperatives and farmer producer organizations.

4. Plantation and Horticulture

1. Alongside post-harvest management there should be a focus on adopting value-added technology and cultivating medicinal plants under contract farming. This will enable farmers to access marketing facilities on-site and secure fair prices.
2. Efforts should be directed towards establishing processing units for crops such as lemon
3. Farmers in the district are showing limited interest in aromatic flowers and medicinal plants. Awareness programs organized by the state government and information dissemination about benefits under the AYUSH Mission could stimulate interest.
4. The Horticulture Department of the State Government should ensure timely availability of high-quality planting material and establish sufficient nurseries to meet local demand.

5. Forestry/ Waste Land Development

1. Non-governmental organizations should collaborate with government departments and banks to promote forest development in line with the National Forest Policy.
2. The government should conduct awareness campaigns and provide extensive extension services to farmers to encourage the cultivation of forestry crops such as bamboo drumstick karunda amla jackfruit neem plum etc. covering one-third of their total area.

3. Agroforestry can be promoted specifically for the paper industry.

6. Animal Husbandry - Dairy

1. Dairy farming is expected to play a pivotal role in doubling farmers income through animal husbandry. In arid and semi-arid regions more than 50 of farmers income is derived from animal husbandry necessitating the adoption of integrated animal husbandry models.
2. Climate change adversely affects animal productivity and reproductive health. Therefore promoting native breeds of animals which possess disease resistance and natural resilience to climate change effects is crucial in combating climate change impacts.
3. Self-help groups and joint liability groups should receive bank loans to support dairy farming activities.
4. Block-level milk collection centers should be established with adequate milk storage facilities and installation of bulk milk coolers.
5. Awareness about the National Livestock Mission National Gokul Mission and dairy processing should be raised among farmers and bank personnel in the district.

7. Animal Husbandry - Poultry

1. A district-level training centre is necessary to promote poultry farming with emphasis on indigenous chicken breeds such as Pratapadhan.
2. Poultry development should be promoted potentially through cluster-based projects known as "Area Development Projects" (ADPs) managed by single or multiple banks operating in the area.
3. Setting up additional feed plants under public cooperative and private sectors is essential. The districts abundant maize production can be utilized for this purpose.
4. Insurance for poultry farming is challenging to obtain so banks should collaborate with insurance companies to facilitate lending in this sector.
5. To increase farmers income small and marginal farmers can adopt poultry farming including backyard poultry as an additional income source.
6. Establishing a day-old chick hatchery in the district would ensure the availability of quality day-old chicks and necessary support services.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Establishing a breeding farm for Sirohi breed goats is essential in the district.
2. Under the National Livelihood Mission efforts should be made to develop marketing linkages for goats with major markets like Mumbai and Surat to ensure better prices for goat farmers.
3. Awareness needs to be raised for the profitable potential of pig farming.
4. More reservoirs for fisheries should be allocated to self-help groups particularly those led by women.

9. Fisheries

1. More reservoirs for fisheries should be allocated to self-help groups particularly those led by women.
2. Fish seed production centers need to be established with public participation. These centers should be built according to specified criteria on designated land for fish seed production.
3. Promoting fisheries and allied activities can be achieved through the formation of farmer clubs farmer producer companies and groups.

10. Construction of Storage and Marketing Infrastructure

1. There is inadequate provision for secure storage of fertilizers seeds and harvested crops at the village level. This compels farmers to sell their produce quickly at lower prices depriving them of fair market value. Banks should extend loans to more farmers under the Government of Indias Agriculture Marketing Infrastructure scheme to facilitate the construction of warehouses.
2. Banks should encourage schemes offering loans against warehouse receipts to ensure that farmers receive fair prices for their produce.
3. A comprehensive directory of all warehouses in the district should be compiled and
4. Banks should offer financing to individual entrepreneurs and small farmers for constructing storage facilities within the cooperative sector.
5. The government should construct sufficient market yards and warehouses in the district to enable farmers to store their produce and obtain fair prices by selling their crops at the right time.
6. Farmers need to be educated about pledge finance and the warehouse receipt system.
7. The Agricultural Marketing Infrastructure subplan under the Integrated Agricultural Marketing Scheme of the Government of India has been extended until 31.03.2026. It provides for a subsidy of 25%/33.33% (maximum Rs. 100.00 lakh) based on the category of entrepreneurs. Banks should actively promote lending in this sector.
8. The Government of India has launched the Agri Infra Fund in August 2020 with a provision of Rs.1 lakh crore for the next 10 years. This fund offers a 3 interest relief on loans taken from banks for crop management to agricultural entrepreneurs village service cooperative societies farmer producer organizations etc. This scheme should be widely promoted and loan accounts should be linked to the scheme.

11. Land Development, Soil Conservation and Watershed Development

1. Under the district consolidation campaign scattered farms should be consolidated into unified clusters by the government.
2. Efforts should be made to distribute more soil test cards to farmers.
3. The government should initiate efforts at the Panchayat level to establish vermicompost units so that organic waste can be converted into nutrients in villages.
4. Water harvesting and soil conservation programs should be conducted through voluntary

organizations or public-private partnerships to cover maximum area.

5. Organic farming holds significant potential but requires linkage with bank loans facilitated by banks and related departments.

12. Agriculture Infrastructure: Others

1. The quality of seeds produced by various institutions in the district should be meticulously inspected by the department, and only suitable varieties should be promoted. Banks should also finance units related to the production of vermicompost and other organic fertilisers, which will boost the morale of farmers. The National Agricultural Market (eNAM) is an all-India electronic trading portal launched on 14th April 2016. It is a virtual market platform that electronically connects existing physical markets (APMCs) on a "One Nation, One Market" theme.

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

13. Food and Agro. Processing

1. Lack of processing units is hindering the development of agriculture sector in the district. Therefore the government should incentivize private sector entrepreneurs to establish such units with special concessions.

2. Industries operating in the district should collaborate with farmers to develop orchards akin to NABARDs Wadi Project.

3. Banks should prioritize providing loans to units established in food parks and agro-processing clusters to accelerate the development of these facilities.

4. Banks should take advantage of concessional refinance at 4% available on PM-FME loans for all scheduled commercial banks regional rural banks small finance banks state co-operative banks and subsidiaries of NABARD.

5. According to a survey conducted by the District Industries Center there are opportunities for work in flour mills footwear furniture sawmills mineral grinding animal fodder agricultural machinery and other sectors. Detailed lists of potential activities by section can be obtained from the District Industries.

6. The District Industries Center has been providing training to artisans regularly. They are also facilitated to participate in various fairs and exhibitions to help market their products. Additionally NABARD offers financial assistance to small entrepreneurs and self-help groups for participating in fairs and exhibitions which should be leveraged.

7. Efforts should be prioritized by the government to establish processing units/industries related to minerals stones and other building materials being exploited in the district.

14. Agri. Ancillary Activities: Others

1. Due to the high level of agriculture in the district agro-processing units can be promoted with the help of available infrastructure support. AIF and PMFME are schemes that provide capital/interest subsidy to units involved in primary and secondary processing.

2. Loans can be provided to such units by availing facilities like Mudra and CGTMSE.

3. 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-clinic and Agri-Business Center by agriculture graduates or graduates of other subjects related to agriculture (such as graduates of horticulture animal husbandry veterinary medicine forestry dairy poultry fisheries etc.) is important.

15. Micro, Small and Medium Enterprises (MSME)

1. Efforts should be prioritized by the government to establish processing units/industries related to minerals stones and other building materials being exploited in the district.
2. Ensuring uninterrupted electricity supply to industries in rural and urban areas of the district is crucial.
3. Clusters of units related to craftsmen weavers and artisans should be formed within the district to promote collaboration and enhance productivity.
4. Regular review of employment opportunities in the non-agricultural sector at the district and block levels is essential. The districts rich heritage of handicrafts and culture coupled with activities like agro-processing and tourism presents robust employment potential. However lack of quality control and effective marketing has hindered business growth. Developing clusters into off-farm producer organizations could significantly enhance artisans self-reliance.
5. There is a need for packaging labelling to promote exports and support for the MSME sector
6. The District Central Cooperative Bank and District Cooperative Agriculture and Rural Development Bank should diversify their operations into the non-agricultural sector by formulating specific action plans.
7. Banks should actively increase credit flow to activities promoting rural industrialization especially through entrepreneurs trained by RSETIs.
8. The District Industries Center has been providing training to artisans regularly. They are also facilitated to participate in various fairs and exhibitions to help market their products. Additionally NABARD offers financial assistance to small entrepreneurs and self-help groups for participating in fairs and exhibitions which should be leveraged.
9. Whenever possible collateral security requirements should be minimized and the gold card scheme should be popularized.
10. Banks should establish robust control and reporting systems to ensure timely disposal of loan applications within stipulated timeframes.

16. Export Credit

1. Exporters should be encouraged to utilize export credit insurance facilities offered by ECGC.
2. Micro small and medium exporters should receive proper training from MSMEs and export organizations to ensure accurate form completion. Banks can provide technical assistance in this regard.

17. Education

1. The process for education loans should be simplified and made accessible in rural areas by banks. Banks should actively provide loans to students pursuing professional courses within the district.
2. Financial literacy camps should be organized by banks in all schools and colleges to educate students about education loans.

18. Housing

1. Attention should be directed towards addressing issues such as the challenges farmers face in securing loans for constructing houses on agricultural land as well as the lengthy procedures involved in converting agricultural land for non-agricultural purposes. This will facilitate easier access to housing loans for farming families.
2. There is a necessity to establish an online application system for obtaining house plan approvals and ensure timely issuance within a fixed period to facilitate prompt loan processing.

19. Social Infrastructure

1. Branch managers should encourage borrowers who have received loans for 4-5 animals for commercial dairy farming or those who own 5-5 animals to consider adopting biogas schemes or vermicomposting.

20. Renewable Energy

1. Entrepreneurs in Dungarpur district should be encouraged to use renewable energy as a source of alternative energy.
2. The wastes from these industries can be used for solar power generation under rooftop grid system in the district.
3. This type of system can be used in institutions also. There is immense potential for solar energy production in the district.
4. After the industrialization of the district the demand for houses at the city level has increased significantly. Therefore it should be mandatory to install solar powered heaters in the vents of houses in residential blocks in the district.

21. Informal Credit Delivery System

1. Banks within the district particularly commercial banks often hesitate to extend loans to self-help groups (SHGs) and joint liability groups (JLGs). It is essential to adhere to the Reserve Bank of India's guidelines for loans under the Pradhan Mantri Jan Dhan Yojana SHGs and JLGs and formulate a branch-specific action plan for loan distribution.
2. Training programs on SHGs/JLGs should be conducted for branch managers and field staff.
3. Rajivika should organize at least one credit camp every month in partnership with all banks and the district administration.
4. In some blocks of the district microfinance companies have provided loans to numerous villagers at exorbitant interest rates a trend that is rapidly increasing. Banks should prioritize providing loans through joint lending groups and SHGs to needy farmers to alleviate their dependence on costly microfinance. Additionally where necessary financial assistance should be extended to these borrowers to repay their high-interest loans.

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

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

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

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

3. Interest free loans for non-farming sectors

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

The major features of the scheme are as follow -

- i. Eligible families residing in rural areas of Rajasthan for 5 years.
- ii.Under the scheme the amount as loan credit limit ranges from Rs 25000/- to Rs 2.00 lakh.
- iii. The credit limit can be renewed by repaying the loan within 1 year.
- iv.No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.
- v.Provision of a loan of Rs 5.00 lakh per group to the self-help groups of Rajivika to a maximum of 10 members per group.

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

5. Status of Cooperatives in the District

1. Status of Cooperatives in the State

The cooperative sector in Rajasthan comprises a total of 41493 cooperatives covering about 27490 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 9997 rural credit cooperatives (PACS LAMPS FSS etc.). These primary societies have nearly 114.85 lakh

members. Likewise long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDB) and 36 PCARDBs. Further there are 73 MSCS having their registered office in the state. Besides there are about 3 district level federations 18 state level federations and 19 national level federations operating in the state.

2. Status of Cooperatives in the District

The cooperative sector in Salumbar comprises Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 89 rural credit co-operatives (PACS LAMPs FSS etc.). The district comprises 620 villages under 158 Gram Panchayats, but currently has only 89 rural credit cooperatives. This indicates a low coverage ratio, with several Panchayats and villages either inadequately served or lacking any cooperative presence, highlighting significant scope for expansion.

6. Potential for formation of cooperatives

- Given the predominantly tribal and smallholder agrarian profile of the district, there is clear scope to form new cooperatives in millets, maize, vegetables, dairy, fisheries, irrigation water management, and organic farming. Non-farm opportunities also exist for artisan and women cooperatives (bamboo craft, weaving, processing units, stitching, catering), along with youth-driven cooperatives in transport, agro-machinery, IT services, and eco-tourism. Strengthening SHGs into multipurpose cooperatives and leveraging schemes like the Gopal Credit Card and PACS digitalization can further widen reach.
- Strategically, mapping the 158 Panchayats against existing 89 PACS can highlight gaps for targeted interventions. Prioritizing uncovered or weakly covered Panchayats for new cooperatives would ensure more inclusive coverage. With NABARD, Ministry of Cooperation, and State Government schemes supporting modernization, credit linkage, and millet marketing, Salumbar is well positioned to significantly expand its cooperative network—provided challenges of governance, awareness, and capacity building are systematically addressed.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of Support Provided	CSR Collaboration / Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and promotion of 5 FPOs under CSS – 10000 FPO Scheme	Jaisamand Salumbar Sarada Semari and Lasadiya block	Support for management grant and equity grant		2500	Facilitate market access establish agro units expand FPOs and market via ONDC.
2	Collectivisation	Formation and promotion of Ghatodji Agri Producer Company Limited under PODF-ID	Sarada and Salumbar blocks	Support for management grant and equity grant		500	Facilitate market access establish agro units expand FPOs and market via ONDC.
3	Skill Training	Livelihood Entrepreneurship Development Program (LEDP) focusing on Goat Farming	Lasadiya block	Training was provided to 120 women from self-help groups on goat farming who received loan assistance from the bank. Market contacts were established to help market the products of the trained women. Additionally links were made with bank loans and subsidy-based schemes to support their entrepreneurship development.		120	Goat farming training empowers women boosts income entrepreneurship and community growth



Sr. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of Support Provided	CSR Collaboration / Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
4	Watershed Development	Sarada Devpura Watershed	Sarada and Jaisamand Block	Grant support for area treatment drainage treatment livelihood activities etc.		2603	Managed by Gayatri Seva Sansthan, the project covers 1265 Ha focusing on soil conservation and livelihoods.
5	Financial Inclusion	Financial Literacy Program and Nukkad Natak	All Blocks	To enhance financial literacy NABARD provides grants to various banks in the district to conduct financial literacy programs and street plays. Leading recipients of these grants include Regional Rural Bank District Cooperative Bank India Post Payment Bank and Small Finance Banks. These initiatives aim to educate the public on financial management and banking services promoting financial inclusion.			NABARDs financial literacy programs boost banking awareness financial inclusion and rural empowerment.
6	Banking Technology	Computerization of PACS (Primary Agricultural Cooperative Society)	All Blocks	NABARD is computerizing all Primary Agricultural Cooperative Societies (PACS) in the district to strengthen and modernize them aiming to improve efficiency and service delivery through digital transformation.			NABARDs PACS computerization boosts efficiency transparency loan processing and rural development.

Sr. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of Support Provided	CSR Collaboration / Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
7	Infrastructure Development	PACS as MSC	All Blocks	Under this scheme PACS have been promoted as a Multi-Purpose Society (MSC). The PACS received a loan at a highly subsidized interest rate of 1 along with a grant for its development			The scheme boosts livelihoods offers low- interest loans and enhances PACS for growth and welfare.
8	Watershed Development	Pilot Project on Participatory Sustainable Groundwater Management in Overexploited Block	Lasadiya block	NABARD supports pilot project with funding up to ₹50 lakh, covering detailed surveys, training, monitoring equipment, and both structural (e.g., afforestation, watershed treatment, groundwater recharge) and non-structural measures (e.g., crop diversification, water audits, IEC, institutional strengthening)			The main aim of the pilot project is participatory water budget-based groundwater management to reach net zero stage (i.e. Annual Extraction = Annual Recharge) in the first stage and further to mobilize the community to take collective action to bring the stage of development to 'safe' category.

Success Stories

Success Story 1



Title	Transforming Lives Through NABARD's Support for Sustainable Livelihoods
Scheme	Livelihood and Enterprise Development Programme (LEDP)
Project Implementing Agency	Arunodaya Sarveshwari Lok Kalyan Samiti
Duration of the project	Two years
1. No. of beneficiaries	120
2. Community	Women
3. State	Rajasthan
4. District	Salumbar
5. Block	Lasadiya
6. Village	Amlikheda, Manwatpura, Bhanawatpura and Laku ka Lewa

1.1 Support provided

A Livelihood & Entrepreneurship Development Programme (LEDP) on goat rearing was sanctioned to Arunodaya Sarveshwari Lok Kalyan Samiti for financial support of Rs. 936000. This initiative aims to empower women and promote sustainable livelihoods through effective goat farming practices.

The financial breakdown includes Rs.20000 for skill mapping trainee selection project preparation and certificate distribution. Additionally Rs.120000 is allocated for 10-day skill upgradation training for four programs each accommodating 30 trainees.

Boarding charges are set at Rs.120000 (Rs.100 per person per day). The program also allocates Rs.100000 for developing a demonstration unit and supporting Community Resource Persons (CRPs) Rs.60000 for trainee stipends and Rs.36000 for refresher

training in marketing skills.

Exposure visits are allocated Rs.144,000, while Rs.180,000 is designated for mentoring, handholding, credit linkage, and connections with resource agencies. Lastly, Rs.78,000 is set aside for capital/raw material support to set up the unit, along with Rs.78,000 for administration costs.

A comprehensive 10-day training course was imparted to 120 women from 12 SHGs covering essential aspects of goat farming. This training equipped participants with the knowledge and skills needed to confidently manage their new venture and enhance their livelihoods.

1.2 Pre-implementation status

At the time of starting the LEDP project beneficiaries were predominantly from low income families relying on daily wage labor to survive. Their socioeconomic status was precarious as they struggled to make ends meet

1.3 Challenges faced

Transitioning from daily wage labor to goat farming can be challenging due to limited knowledge of livestock management, which leads to initial hesitation among many women looking for new opportunities.

However, comprehensive training that includes practical demonstrations and theoretical lessons helps build the confidence and skills necessary for success in their new venture.

1.4 Impact

Before the project women relied on irregular daily labor for their income. However after implementing the goat farming initiative their financial situation has significantly improved with each goat selling for Rs.8000 to Rs.10000 in the market.

This increased income has positively affected their families' quality of life providing greater financial stability. With this newfound security women are able to reinvest in their businesses ensuring ongoing growth and success in their livelihoods.

The success of the goat farming business shows how NABARD's support through training, financial aid, and strategic planning has uplifted women entrepreneurs. This initiative fosters self-sufficiency and resilience, empowering communities to thrive and build better futures.

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

- i. 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).
- ii. 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
- iii. 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

- iv. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and Agroforestry policies
- v. Under the CCF-ID Project NABARD has sanctioned a three-year project titled “Designing Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers’ Income” to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management system by recycling crop residues reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.

Under NAFCC two projects are :

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Salumbar faces significant socio-economic and agricultural vulnerability due to its exposure to climate risks. The district is highly susceptible to climate-induced impacts especially in agriculture which is vital for local livelihoods. This high vulnerability highlights the urgent need for interventions in farming practices water management and crop resilience to mitigate the effects of climate change.

b The State Action Plan on Climate Change (SAPCC) focuses on climate resilience through water conservation sustainable agriculture renewable energy and community engagement. Key actions include revitalizing traditional water bodies (Johads check dams) promoting climate-resilient crops like millets and encouraging organic farming. Solar and biogas energy are prioritized to reduce dependence on fossil fuels. Afforestation and biodiversity conservation aim to restore ecosystems while watershed management reduces soil erosion. Community awareness programs and disaster risk reduction strategies build resilience to climate impacts. These actions align with SAPCC’s goals to enhance water security improve livelihoods and reduce vulnerability to climate change impacts.

3.2 Any specific Climate Change initiative in the District

- i. In Salumbar the National Adaptation Fund for Climate Change (NAFCC) promotes Climate Resilient Agriculture Practices focusing on water conservation rainwater harvesting micro-irrigation and drought-tolerant crops to reduce agricultural vulnerability. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) supports efficient water use while the National Mission for Green India enhances afforestation efforts. Additionally the PM- KUSUM scheme promotes solar energy for farmers reducing fossil fuel dependence. These initiatives align with SAPCC goals to improve sustainability resilience and resource management in the district.
- ii. ICAR-KVK Udaipur under the National Innovations on Climate Resilient Agriculture (NICRA) project implemented an integrated water and crop management intervention

to combat drought stress in tribal farming systems. Alongside this the KVK introduced drought-tolerant crop varieties such as Pearl Millet (MPMH-17) and Green Gram (IPM-410-3) resulting in yield gains of 20–22 compared to traditional varieties. To further enhance resilience farmers were trained in in-situ moisture conservation techniques and organic composting using crop residues. This holistic approach not only improved crop productivity but also strengthened the adaptive capacity of tribal farmers against climate variability.

- iii. The Rajasthan government has implemented several climate change initiatives in Salumbar to enhance resilience and sustainability. Key among these is the Mukhyamantri Jal Swavlamban Abhiyan (MJS) focused on water conservation through check dams and ponds to combat drought. The Rajasthan Agro-Processing and Agri-Marketing Promotion Policy encourages climate-resilient agricultural practices emphasizing drought-resistant crops and organic farming.
- iv. The Rajasthan Renewable Energy Corporation supports solar projects including the Solar Water Pumping Program for farmers promoting clean energy use. These initiatives align with the Rajasthan State Action Plan on Climate Change (SAPCC) aiming to reduce vulnerability improve resource management and foster sustainable development in the district.
- v. In Salumbar watershed projects are being implemented with a strong emphasis on water and soil conservation targeting climate resilience. These projects focus on restoring watershed areas to improve water availability and soil health. Key components include afforestation and plantation efforts to enhance biodiversity and prevent soil erosion. Additionally the initiative motivates farmers to adopt climate-resilient crop varieties ensuring better yields despite changing climatic conditions. By integrating these elements the watershed projects aim to build sustainable agricultural practices while enhancing the districts overall resilience to climate impacts.
- vi. Agriculture Horticulture Animal Husbandry Departments NGOs etc. are working towards awareness creation among farmers for adaptation methods of climate change.

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. Green Marble: Extending towards Salumbar from Rishabhdeo, this emerald green marble with unique veining enjoys global demand. GI recognition can safeguard its identity, promote sustainable quarrying, and enhance export value, benefiting mining communities while protecting Salumbar geological heritage.
4. Jaisamand Soapstone: Sourced near Devpura in Sarada tehsil, this soft, talc-rich soapstone is widely used in cosmetics, ceramics, and industrial fillers. A GI tag as Jaisamand Soapstone would highlight its purity, improve branding, and strengthen livelihoods of local miners and processors.
5. Salumbar Tribal Jewelry: Crafted by Bhil and Garasia artisans, Salumbar's silver and gold ornaments feature bold tribal motifs and traditional filigree work. GI recognition as Salumbar Tribal Jewelry would protect this cultural identity, prevent imitation, and open premium domestic and export markets.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance
Soil & Climate	KVK Udaipur
Land Utilisation [Ha]	District at a Glance
Ground Water Scenario (No. of blocks)	Report on Dynamic Ground water Resources
Demographic Profile [In 000]	District at a Glance
Households [In 000]	District at a Glance
Village-Level Infrastructure [Nos.]	District at a Glance
Additional Information	District at a Glance
Infrastructure Relating To Health & Sanitation [Nos.]	District at a glance
Infrastructure & Support Services For Agriculture[Nos.]	District at a glance
Animal Population as per Census [Nos.]	District at a glance
Infrastructure for Development of Allied Activities [Nos.]	District at a glance
Rainfal	District at a glance
Major Crops, Area, Production, Productivity	Agriculture Department Salumbar
Irrigated Area, Cropping Intensity	District at a glance
KCC Coverage	SLBC Rajasthan
Block level water exploitation status	Report on Dynamic Ground Water Resources of Rajasthan
Nurseries (No.)	Forest Department
NABARDs interventions	FSDD NABARD RO
Details of non-credit cooperative societies	Cooperative Department Salumbar
Details of credit cooperative societies	Cooperative Department Salumbar

*

**Name and address of DDM**

Name	Mahesh Kumar Sankhla
Designation	DDM, NABARD
Address 1	419 First Floor New Hospital Road
Address 2	Pratapnagar Dungarpur
Post Office	Dungarpur H.O
District	DUNGARPUR
State	Rajasthan
Pincode	314001
Telephone No.	02964469982
Mobile No.	8824174473
Email ID	dungarpur@nabard.org



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

NSFL in WASH

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

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

NABFINS LIMITED | A Subsidiary of NABARD

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

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



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

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

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

☎: 022- 2653-9243/ 9241 ✉: ho@nabsanrakshan.org 🌐: www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149 ✉: nabventure@nabard.org 🌐: www.nabventure.in



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

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054 ✉: nabfoundation@nabard.org 🌐: www.nabfoundation.in



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT