



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



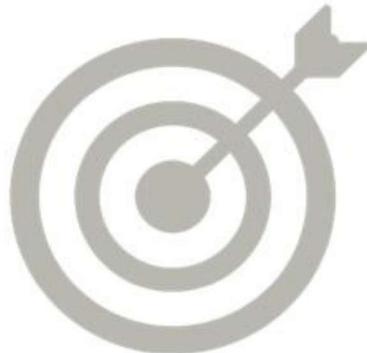
Sawai Madhopur District  
Rajasthan Regional Office, Jaipur



## 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: Sawai Madhopur**

**State: Rajasthan**



**National Bank for Agriculture and Rural  
Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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Sawai Madhopur

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 Sawai Madhopur has projected a credit potential of ₹ 495457.21 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 NABARDs official website.

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

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

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



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## Abbreviations

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

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
GSS	Gram Seva Sahkari Samiti (PACS)
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMEO	National Mission on Edible Oil

NMEO - OS	National Mission on Edible Oil - Oilseeds
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PCARDB	Primary Co-operative Agriculture and Rural Development Bank
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLDB	Primary Land Development Bank
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVK	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCARDB	State Co-operative Agriculture and Rural Development Bank
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds



TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	<p>This district is situated between <math>25^{\circ}45'</math> to <math>26^{\circ}41'</math> north latitude and <math>75^{\circ}59'</math> to <math>77^{\circ}</math> east longitude.</p> <p>Sawai Madhopur district borders Karauli district in the North East, Kota and Bundi in the south, Tonk in the west and Dausa district in the north-west.</p>
Type of soil	<p>The soil of the district is alluvial, sandy loam, clay loam and black.</p>
Primary occupation	<p>Agriculture and animal husbandry are the main economic activities of the district.</p> <p>The main produce of district are pearl millet, wheat, mustard and Guava fruit.</p> <p>Most of the population earns its living from allied activities like dairy farming, sheep, goat rearing, etc. and unskilled labor.</p>
Land holding structure	<p>44% of farmers hold upto 1 Hectare land with 10% area.</p> <p>24.2% farmers own 1 to 2 Hectare land with 18% area.</p> <p>19.2% farmers hold 2 to 4 Hectare land with 28% area.</p> <p>11.1% farmers hold 5 to 10 Hectare land with 34% area.</p> <p>1.5% farmers hold 10 to 20 Hectare land with 10% area.</p>

### 3. Sectoral trends in credit flow

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

The total credit flow in priority sector in the district during 2024-25 was Rs. 362852 lakh, which was 92.36 percent of the target of Rs. 392865 lakh. The achievement in Crop Loan, Total Agriculture, MSME and Other Priority Sector was 93%, 97.26%, 119% and 12.33% of the target, respectively.

#### 2. Investment credit in agriculture

Investment Credit in Agriculture was Rs 59587 lakh during 2024-25 which was 22.83% of Total Credit in Agriculture.

During 2023-24 and 2022-23, Investment Credit in Agriculture had been Rs 27638 lakh and Rs 31627 lakh

#### 3. Credit flow to MSMEs

Credit flow to MSMEs was Rs. 96543 lakh during 2024-25 against target of Rs. 81276 lakh. Credit flow to MSMEs was Rs. 47981.52 lakh during 2023-24 against target of Rs.40220 lakh.

#### 4. Other significant credit flow, if any

Credit flow to Other Priority Sector was Rs. 5337 lakh during 2024-25 against target of Rs. 43276 lakh.

During 2023-24 and 2022-23, Credit flow in Other Priority Sector had been Rs 5680 lakh and Rs 12228 lakh.

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

##### 1. Projection for the year

The policy guidelines given by the government from time to time, changes in credit flow in previous years, new policies announced by the government, etc. have been taken into account. A total credit of Rs. 495457.21 lakh has been estimated for the priority sector.

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

Projection of Rs. 203978.98 lakh for crop loan, Rs. 13969.67 lakh for KCC AH and Rs. 78893.46 lakh for Investment Term Credit in agriculture and agriculture related activities has been done. Total Projection for Agriculture Sector for financial year 2026-27 is Rs.296842.11 lakh.

##### 3. Projection for MSMEs

Total Projection for MSME Sector in the district for financial year 2026-27 is Rs. 125000 lakh.

##### 4. Projection for other purposes

Projection of Rs. 73615.10 lakh in Other Priority Sector for 2026-27 includes Rs. 225.00 lakh for export, Rs. 4770.00 lakh for education, Rs. 30586.50 lakh for housing, Rs. 20128.80 lakh for social infrastructure facilities, Rs. 6670.80 lakh for renewable energy and Rs. 11234.00 lakh for others.

## 5. Developmental Initiatives

1. It is necessary to enhance rural infrastructure to generate additional employment, create new economic opportunities, provide related services and increase credit absorption capacity. There is a need to give priority to investment in warehouses, cold storages and other marketing infrastructure.
2. In district, 555 rural roads, 1 CD work, 42 minor irrigation projects including 20 anicuts, 743 additional classrooms in 281 school buildings, 66 veterinary institutions, 62 farmer service cum land records centres, 42 Health Centre, etc. have been constructed through NABARD's RIDF.
3. Formation of Farmer Producer Organizations is ongoing developmental initiative in the district backed by Government of India's nationwide 10000 FPO scheme.

## 6. Thrust Areas

- 1 Sawai Madhopur DCCB is active on CBS with all 16 branches on CBS platform and with the help of NABARD's Financial Inclusion Fund, Demonstration Van for Banking Technology, Positive Pay System for Cheque transactions and Solar UPS in all branches were sanctioned to DCCB.
- 2 Computerization of PACS is in process to improve PACS efficiency, customer service and transparency. This will help co-operative Bank to provide quality banking services to its remote customers in the coming years with reduced transaction costs.
- 3 To promote financial inclusion, one financial literacy Centre of RRB and one CFL (under RBI project) have been established in the district with financial assistance from NABARD. Banking facilities are being provided by Bank branches or 1115 business correspondents in all 142 Gram Panchayat.
- 4 The thrust areas for the year 2026-27 will be recent agricultural innovations in Indian agriculture, new agro-processing industries and use of advanced agricultural technologies.

## 7. Major Constraints and Suggested Action Points

- 1 The major problems in District are non-availability of improved seeds, fertilizers, veterinary services and adequate power supply.
- 2 There is immense potential in agriculture related sectors especially animal husbandry - dairy, goat rearing, plantation and horticulture and agro processing in the district but due to lack of financial resources and lack of knowledge of scientific technique, the full potential is not being utilized.
- 3 This can be significantly improved by better coordination between various concerned departments and banks.

- 4 The state government should make other strategies to increase the income of farmers, such as Kisan Credit Card for all farmer categories (poultry/ dairy/ fish farmers), land lease reforms; Market reforms; E-marketing facility, etc.
- 5 There is a need to formulate strategies for special facilities for Farmer Producer Organization (FPO). There is a need to promote long term farm credit through a Joint Liability Group approach involving public sector banks, regional rural banks and co-operative banks.

## 8. Way Forward

- 1 The need for immediate and concrete action on critical intervention for improvement in some areas in sectors/ sub-sectors has been assessed and discussed in the chapters.
- 2 There is a need for more efforts by RRB and DCCB to promote capital formation in the agricultural sector.
- 3 Focus is required on responsible use of waste water in collection, storage and irrigation. Providing adequate bank credit to occupational tenant farmers through joint liability groups should be focused to achieve the goal of complete financial inclusion.
- 4 There is a gap between the number of farmers in district and the number of farmers availing crop loan, showing that many farmers are still deprived of crop loan, especially small and marginal farmers. Agriculture department and bank branches need to create awareness at village and panchayat level.
- 5 The increase in long-term farm credit can provide a solid impetus to the sustainable inclusive growth of bank credit in the district and there is scope for new initiatives and innovative schemes in this sector.
- 6 PACS Computerization project of Government of India being implemented through NABARD will digitize the functioning of PACS and will bring transparency, efficiency, uniformity, up to date digital record keeping, effective MIS and timely centralized report generation capabilities.
- 7 Sahkar Se Samriddhi project of Central Government (Ministry of Cooperation) will bring all yet uncovered Gram Panchayats in the ambit of PACS, Primary dairy societies or Primary fisheries societies. Joint Working Committee (JWC) has been formed to coordinate the project at district level.



# Part A

## District Map



**NIC** एनआईसी  
National  
Informatics  
Centre



### Legend

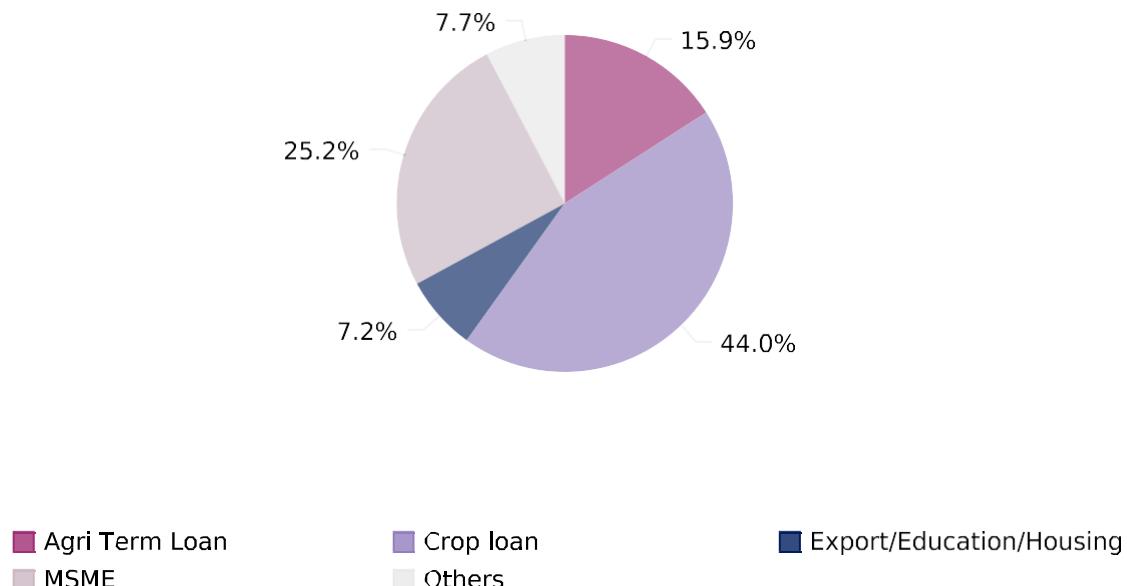
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	249955.85
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	217948.65
2	Term Loan for agriculture and allied activities	32007.2
B	Agriculture Infrastructure	31818.82
C	Ancillary activities	15067.44
I	Credit Potential for Agriculture A+B+C)	296842.11
II	Micro, Small and Medium Enterprises	125000
III	Export Credit	225
IV	Education	4770
V	Housing	30586.5
VI	Social Infrastructure	20128.8
VII	Renewable energy	6670.8
VIII	Others	11234
	<b>Total Priority Sector</b>	<b>495457.21</b>



Sources

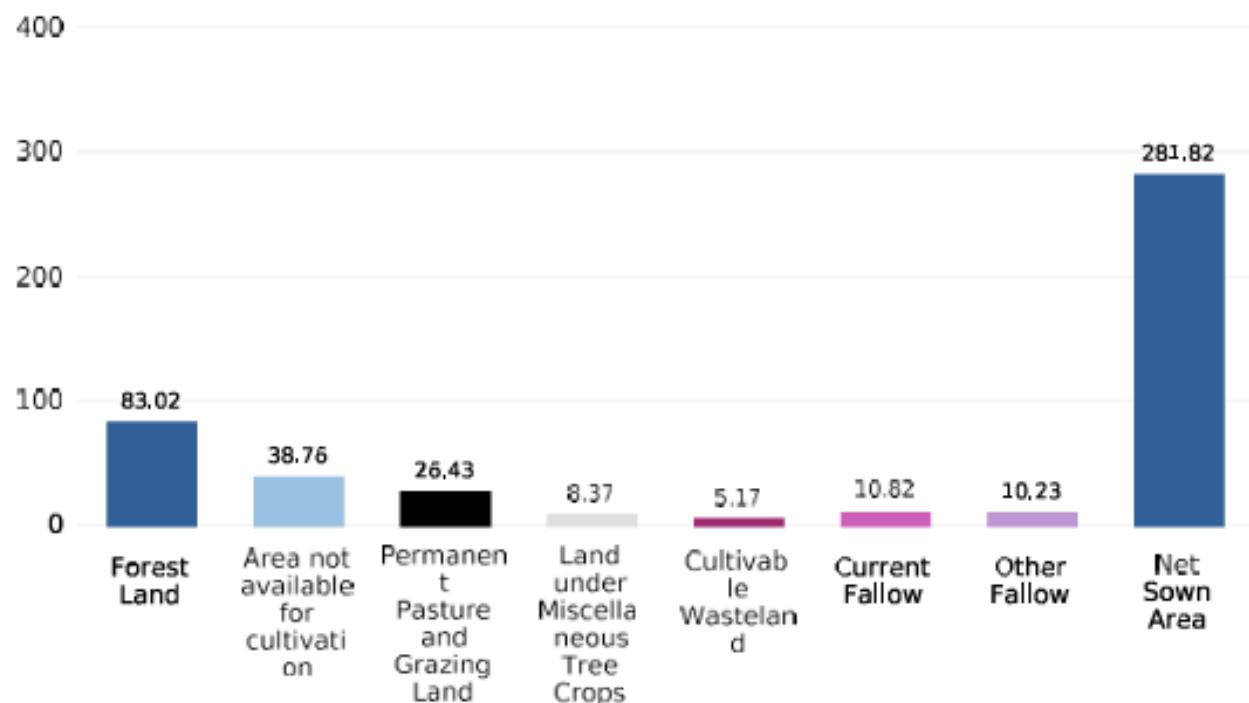


**Summary of Sector/ Sub-sector wise PLP Projections 2026-27**  
(₹ lakh)



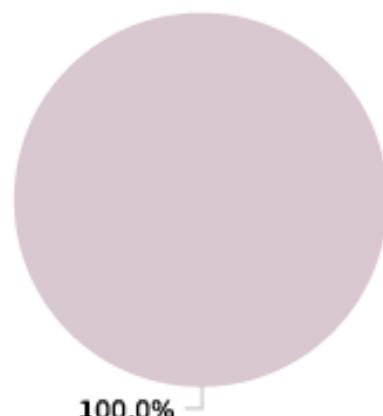
# **District Profile**

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



Agriculture Statistics 2023

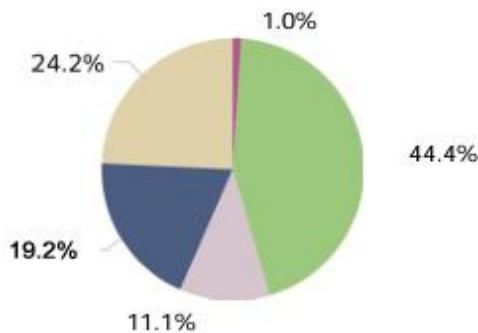
### 2. Status of Extraction of Ground Water - No. of blocks



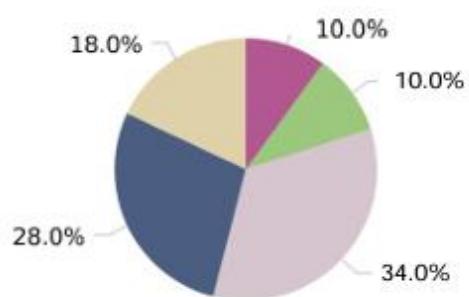
Over Exploited

Central Ground Water Board report 2024

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



### Landholding - Area (%)

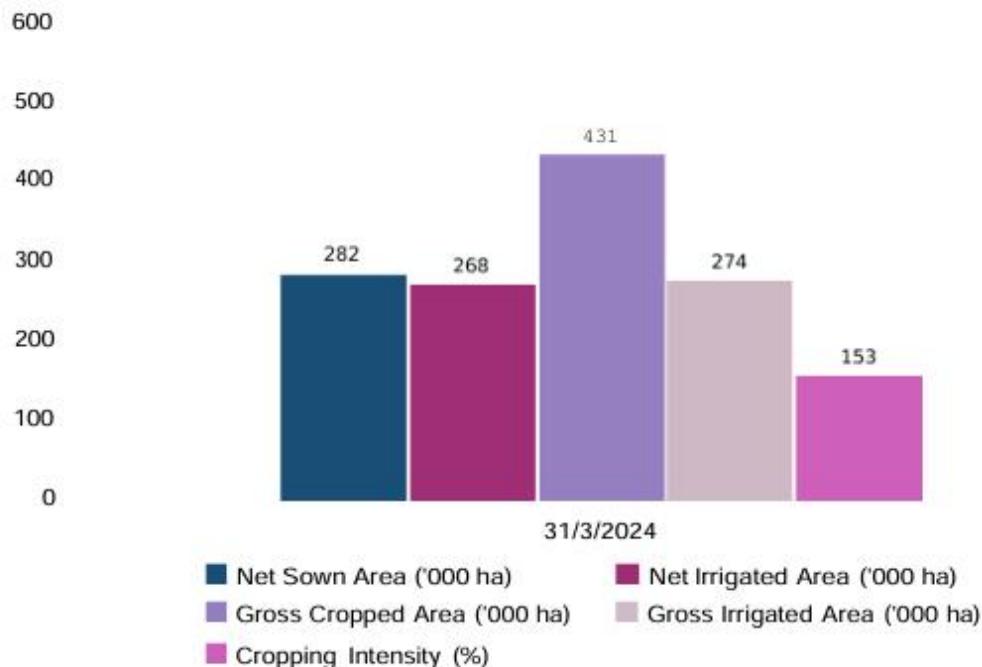


- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

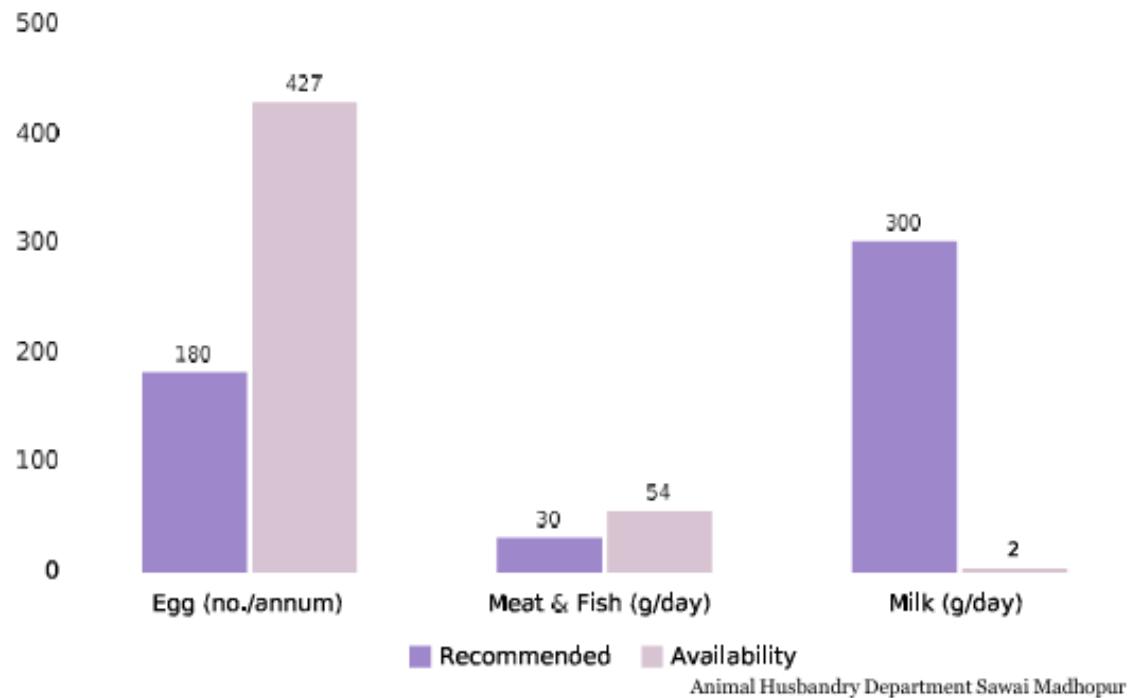
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District Statistical Outline 2025

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



## 5. Per-capita availability





## Key Agricultural and Demographic Indicators

### 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?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	92.79	44.04	18.16	10.29
2	>1 to <=2 ha	50.95	24.18	31.39	17.78
3	>2 to <=4 ha	40.44	19.19	49.92	28.28
4	>4 to <=10 ha	23.44	11.12	59.85	33.90
5	>10 ha	3.08	1.46	17.23	9.76
6	Total	210.70	99.99	176.55	100.01

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1335.55	704.03	631.52	1069.08	266.47
2	Scheduled Caste	278.79	146.33	132.46	227.37	51.42
3	Scheduled Tribe	285.85	152.75	133.10	272.57	13.28
4	Literate	741.75	486.18	255.56	559.63	182.12



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	23288.00	11600.00	11688.00
2	Cattle - Indigenous	53979.00	26970.00	27009.00
3	Buffaloes	301792.00	120716.00	181076.00
5	Sheep - Indigenous	112500.00	33750.00	78750.00
6	Goat	259290.00	120640.00	138650.00
8	Pig - Indigenous	8197.00	4097.00	4100.00
9	Horse/Donkey/Camel	2999.00	2099.00	900.00
12	Poultry - Indigenous	6457.00	3597.00	2860.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5.30			
2	Egg	570.97		427.00	
3	Milk	2.75		2.00	
4	Meat	71.56		54.00	



## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		760
Rainfall - Actual (mm)		1318

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	431.00	431.05
Net sown area ('ooo ha)	282.00	281.82
Cropping intensity (%)	15284.00	152.95

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	102.00	100.00
Fertilizer consumption - Rabi (kg/ha)	155.00	142.00

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		102326	145390
GLC through KCC (Rs. lakh)		147277.13	201385.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	12100	12100

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	87200	

#### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rapeseed	190.49	339.83	339.83	162.13	283.74	1783.98



Wheat	62.57	264.84	264.84	78.00	308.00	4232.70
Pearl Millet	61.13	121.91	121.91	78.50	108.63	1994.27
Chickpea	21.15	37.89	37.89	19.75	33.18	1791.49
Urdbean	33.25	16.24	16.24	20.57	7.82	488.42
Sesame	20.85	0.00	0.00	27.15	9.23	0.00

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	291	291
Net Irrigated Area (ooo ha)	256	256
Gross Irrigated Area (ooo ha)	263	263

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Sawai Madhopur	Bonli	Over Exploited
2	Rajasthan	Sawai Madhopur	Chauth Ka Barwara	Over Exploited
3	Rajasthan	Sawai Madhopur	Khandar	Over Exploited
4	Rajasthan	Sawai Madhopur	Malarna Doongar	Over Exploited
5	Rajasthan	Sawai Madhopur	Sawai Madhopur	Over Exploited
6	Rajasthan	Sawai Madhopur	Bamanwas	Over Exploited
7	Rajasthan	Sawai Madhopur	Gangapur City	Over Exploited

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	6500	7120
Power Tillers	790	1050
Threshers/Cutters	4810	5820

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Guava	9.70	261.90		



## Forestry & Waste Land Development

### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	98	98

### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery		6

## District Profile

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

#### **Fisheries**

##### **Inland Fisheries Facilities**

Particulars	Status
Tanks/ Ponds (No.)	22.00
Rainfall - Actual (mm)Reservoirs (No.)	5.00

#### **Agri. Infrastructure**

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

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	1.00
Storage Godowns (No.)	42.00
Storage Godowns ( Capacity - 000 MT)	29.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	
Market Yards [Nos] / Wholesale Market (No.)	2.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	24.00

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

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

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (000 ha)	

## District Profile

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

**Agri Infrastructure ' Others**

#### **Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	78923.00	

#### **MSME**

Particulars	Status
Micro Units (No.)	29815
Small Units (No.)	229
Medium Units (No.)	2
Udyog Aadhar Registrations (No.)	7197

#### **Traditional activities**

Particulars	Status
Handicrafts Clusters (No.)	1

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	2

#### **Informal Credit Delivery**

#### **Promotional Interventions**

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	12.00	

#### **Status of SHGs**

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		7
No. of SHGs formed	436	9914
No. of SHGs credit linked (including repeat finance)	452	3144
Bank loan disbursed (Rs. lakh)	552.60	5759.00
Average loan per SHG (Rs. lakh)	1.22	1.83
Percentage of women SHGs %		100.00

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	70	70
Consumer Stores (No.)	5	5
Weavers (No.)	2	2
Marketing Societies (No.)	3	3
Labour Societies (No.)	12	12
Industrial Societies (No.)	15	15
Agro Processing Societies (No.)	4	4
Others (No.)	17	17
Total (No)%	128	128

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	113	203

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Society	Spread	Sector	No. of Society	Spread
1	Rajasthan	Sawai Madhopur	Bamanwas				Milk Societies	30	Average
2	Rajasthan	Sawai Madhopur	Bamanwas				Housing Societies	1	Average
3	Rajasthan	Sawai Madhopur	Bamanwas				Marketing Societies	1	Average
4	Rajasthan	Sawai Madhopur	Bamanwas				Salary Earners Societies	1	Average
5	Rajasthan	Sawai Madhopur	Bonli				Milk Societies	11	Deficient

6	Rajasthan	Sawai Madhopur	Bonli				Fishery Societies	1	Average
7	Rajasthan	Sawai Madhopur	Bonli				Housing Societies	1	Average
8	Rajasthan	Sawai Madhopur	Bonli				Marketing Societies	1	Average
9	Rajasthan	Sawai Madhopur	Bonli				Agro Processing Societies	1	Deficient
10	Rajasthan	Sawai Madhopur	Bonli				Poultry Societies	1	Deficient
11	Rajasthan	Sawai Madhopur	Bonli				Weavers Societies	2	Average
12	Rajasthan	Sawai Madhopur	Bonli				Spinning Societies	1	Average
13	Rajasthan	Sawai Madhopur	Chauth Ka Barwara				Milk Societies	14	Deficient
14	Rajasthan	Sawai Madhopur	Chauth Ka Barwara				Weavers Societies	2	Average
15	Rajasthan	Sawai Madhopur	Chauth Ka Barwara				Marketing Societies	1	Average
16	Rajasthan	Sawai Madhopur	Chauth Ka Barwara				Labour Societies	1	Deficient
17	Rajasthan	Sawai Madhopur	Chauth Ka Barwara				Agro Processing Societies	1	Deficient



18	Rajasthan	Sawai Madhopur	Gangapur City				Milk Societies	18	Deficient
19	Rajasthan	Sawai Madhopur	Gangapur City				Housing Societies	8	Rich
20	Rajasthan	Sawai Madhopur	Gangapur City				Marketing Societies	1	Average
21	Rajasthan	Sawai Madhopur	Gangapur City				Labour Societies	2	Average
22	Rajasthan	Sawai Madhopur	Gangapur City				Agro Processing Societies	12	Rich
23	Rajasthan	Sawai Madhopur	Gangapur City						
24	Rajasthan	Sawai Madhopur	Khandar				Milk Societies	49	Rich
25	Rajasthan	Sawai Madhopur	Khandar				Consumer Stores	2	Average
26	Rajasthan	Sawai Madhopur	Khandar				Fishery Societies	1	Deficient
27	Rajasthan	Sawai Madhopur	Khandar				Marketing Societies	1	Average
28	Rajasthan	Sawai Madhopur	Khandar				Labour Societies	2	Deficient
29	Rajasthan	Sawai Madhopur	Khandar				Agro Processing Societies	2	Average
30	Rajasthan	Sawai Madhopur	Malarna Doongar				Milk Societies	7	Deficient

31	Rajasthan	Sawai Madhopur	Malarna Doongar			Poultry Societies	1	Average
32	Rajasthan	Sawai Madhopur	Malarna Doongar			Consumer Stores	1	Average
33	Rajasthan	Sawai Madhopur	Malarna Doongar			Housing Societies	1	Average
34	Rajasthan	Sawai Madhopur	Malarna Doongar			Agro Processing Societies	1	Deficient
35	Rajasthan	Sawai Madhopur	Sawai Madhopur			Milk Societies	40	Rich
36	Rajasthan	Sawai Madhopur	Sawai Madhopur			Fishery Societies	3	Average
37	Rajasthan	Sawai Madhopur	Sawai Madhopur			Housing Societies	3	Rich
38	Rajasthan	Sawai Madhopur	Sawai Madhopur			Marketing Societies	1	Average
39	Rajasthan	Sawai Madhopur	Sawai Madhopur			Agro Processing Societies	3	Average
40	Rajasthan	Sawai Madhopur	Sawai Madhopur			Industrial Societies	6	Rich

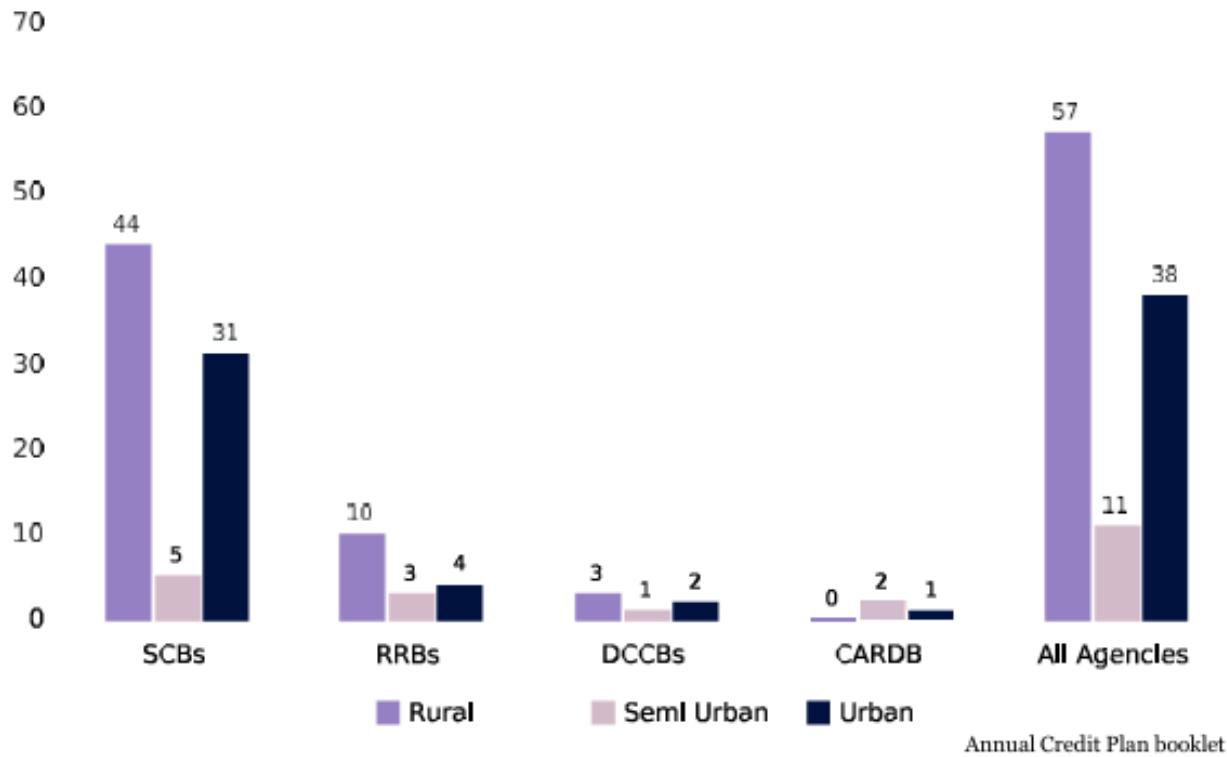
**Status/ progress under various schemes of MoC in the district**

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
2	Potential for formation of new MPACS	24	
3	PACS Computerisation	173	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	10	
a	PACS sanctioned with warehousing facility & other related infrastructure	3	
b	Capacity of the grain storage godowns sanctioned	1500	
8	PACS as Kisan Samridhi Kendras (KSKs)	144	

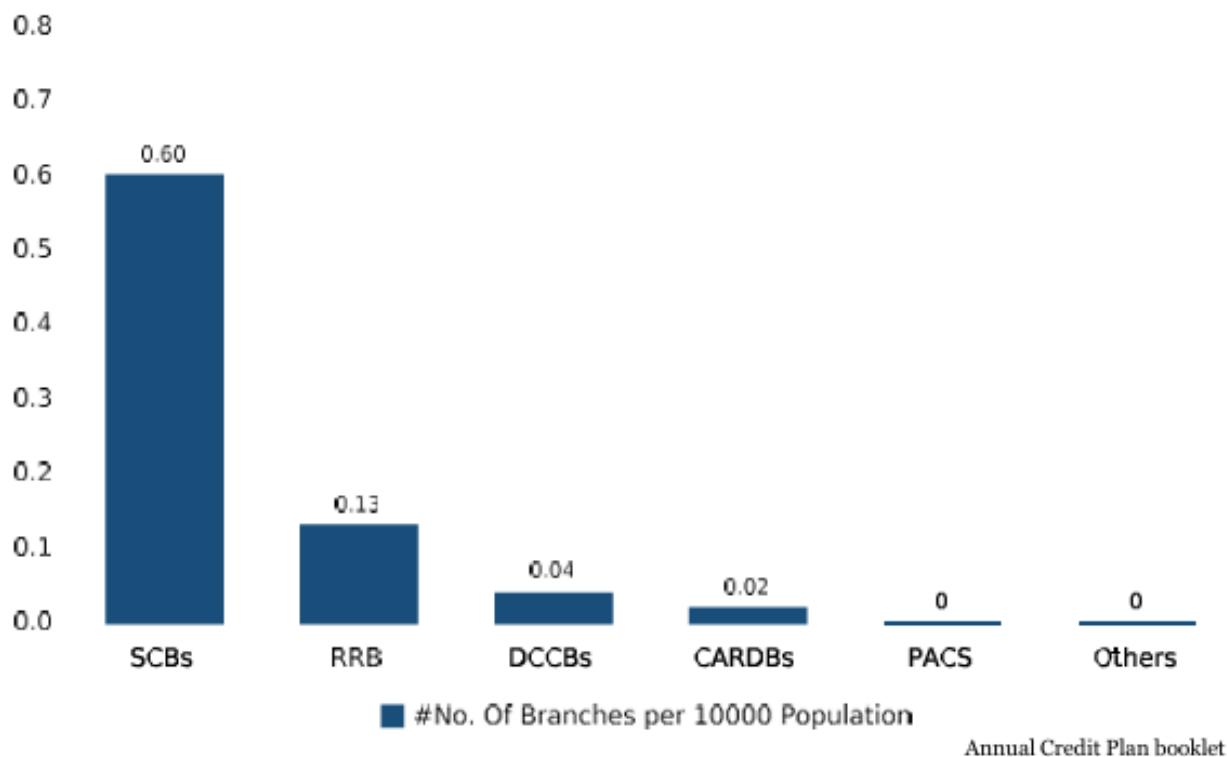


# **Banking Profile**

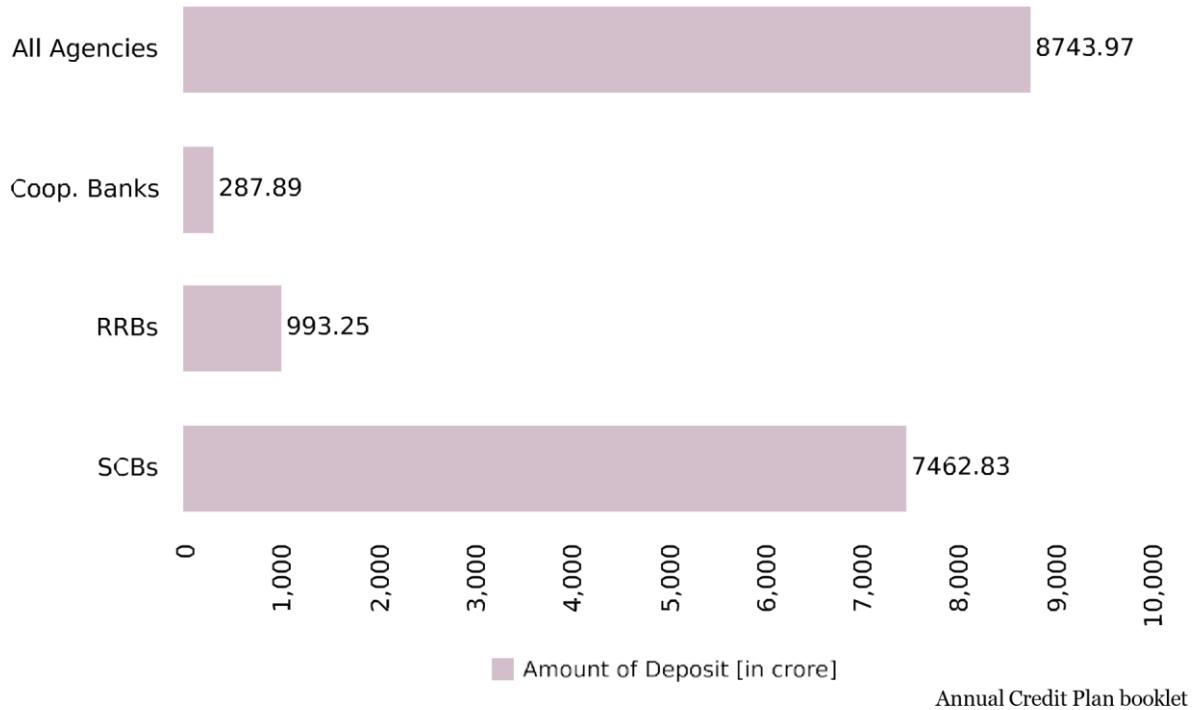
### 1. Agency wise - Number of branches in the district



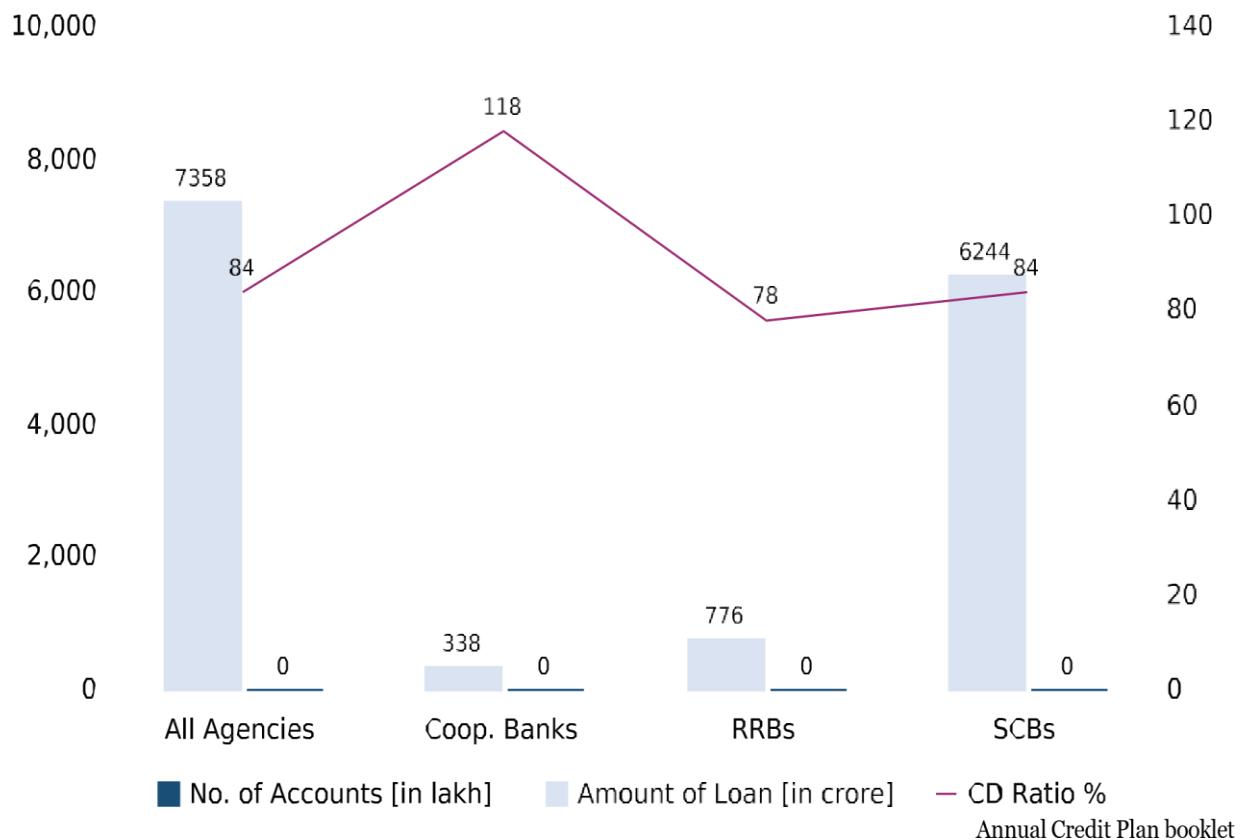
### 2. Branch Penetration



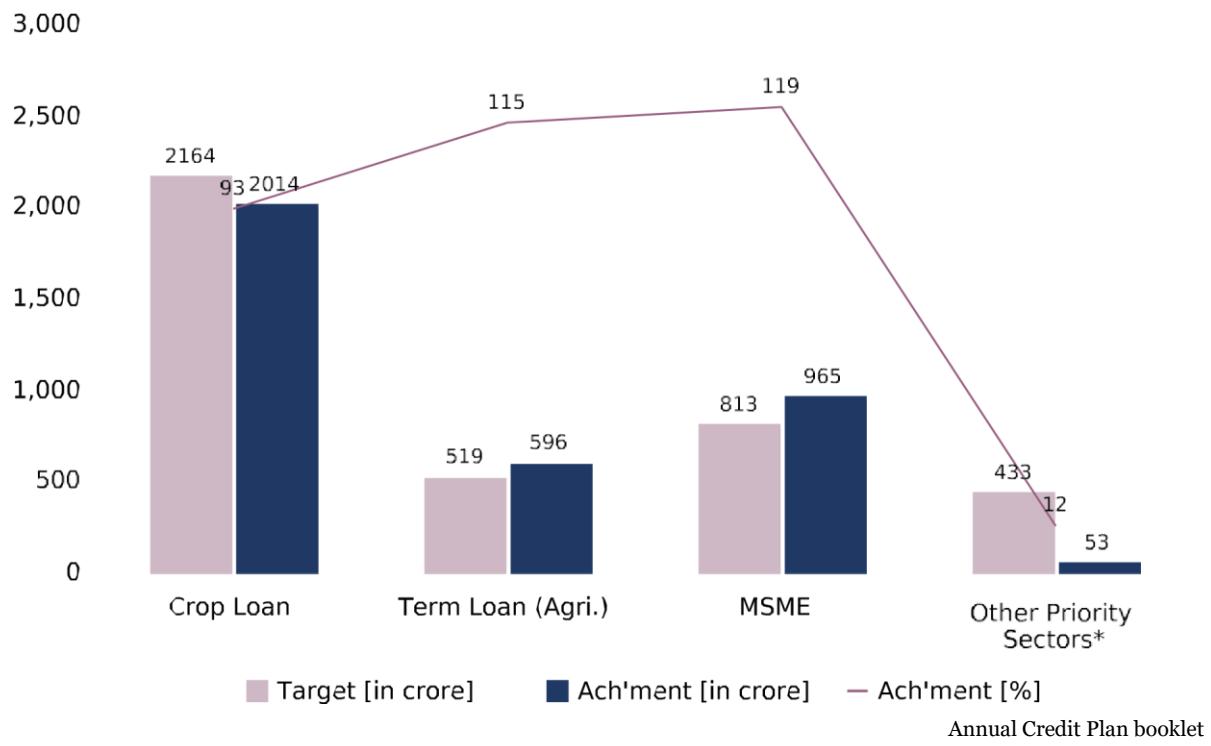
### 3. Agency wise - Deposit O/s



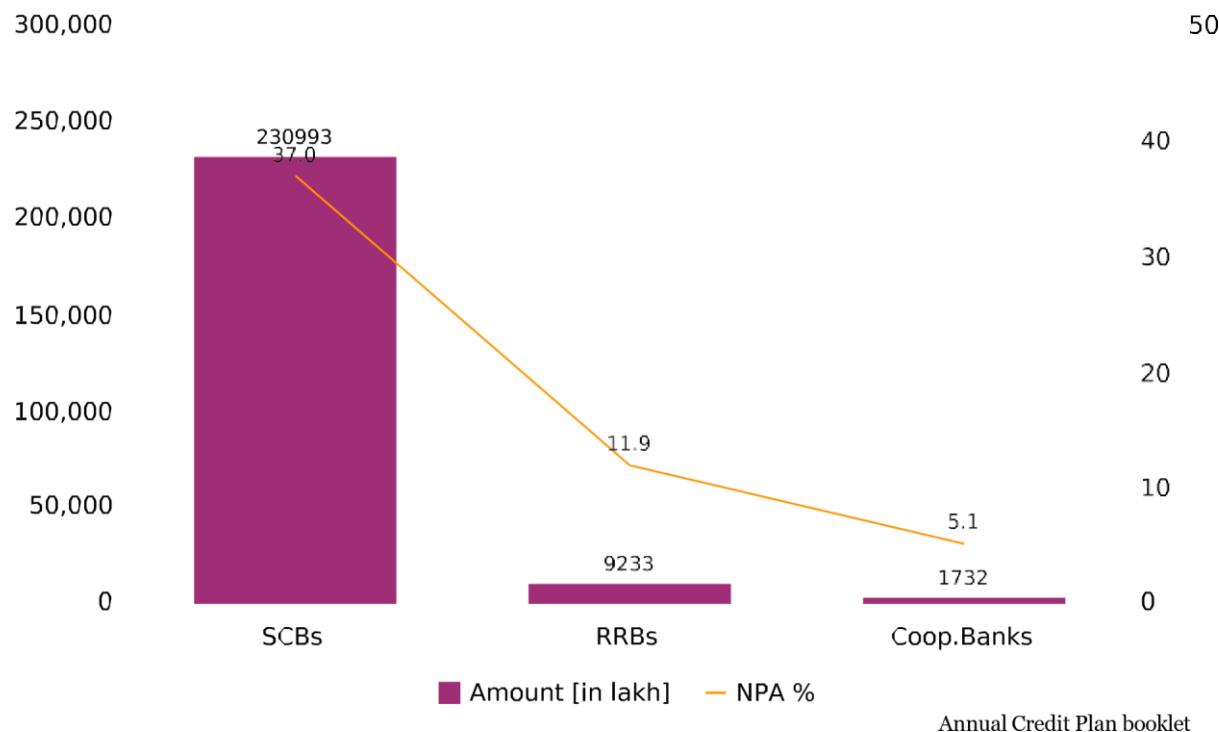
### 4. Agency wise - Loan O/s and CD ratio



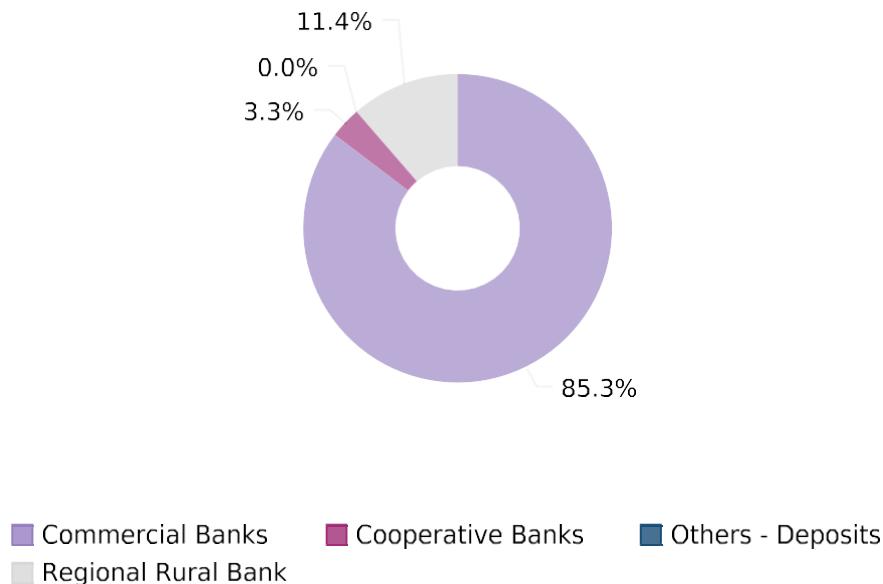
### 5. Sector-wise Performance under ACP



### 6. NPA position

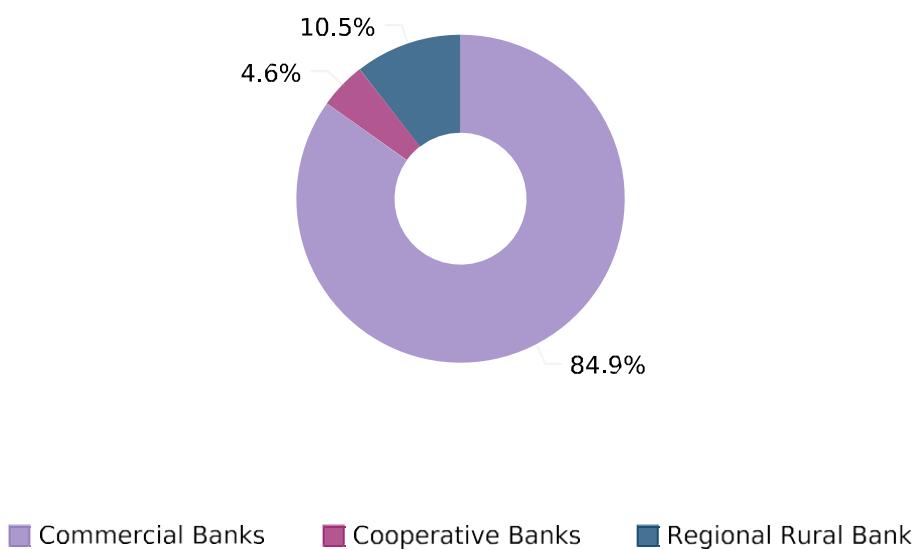


**7. Agency wise - Share of Deposit O/s**  
**Year 2024-25**

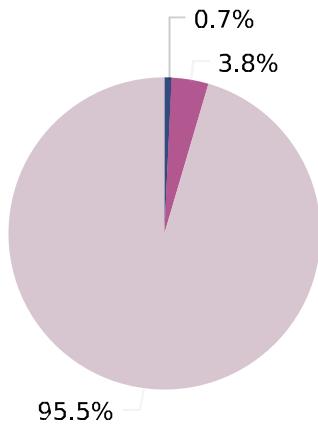
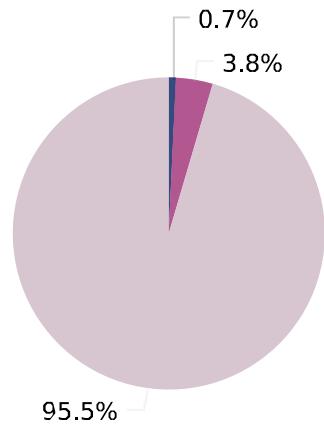
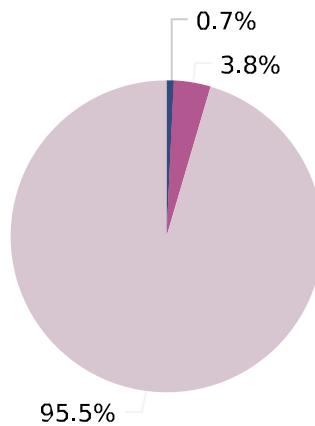


Annual Credit Plan booklet

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



Annual Credit Plan booklet

**9. Agency wise - Share of NPA****Year 2022-23****Year 2023-24****Year 2024-25**



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of associated non-formal agencies			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFI/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	21	80	44	5	31					
Regional Rural Bank	1	17	10	3	4					
District Central Coop. Bank	1	6	3	1	2					
Coop. Agr. & Rural Dev. Bank	1	3		2	1					
Primary Agr. Coop. Society	109	0								
Others		0								
All Agencies	133	106	57	11	38	0	0	0		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	604153.00	688272.00	746283.00	8.4	85.35
Regional Rural Bank				0	0	73184.00	84545.00	99325.00	17.5	11.36
Cooperative Banks				0	0	25727.00	27053.00	28789.00	6.4	3.29
Others				0	0		0.00		0.0	0.00
All Agencies	0	0	0	0	0	703064.00	799870.00	874397.00	9.3	100.00

**3. Loans & Advances Outstanding**

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	568277.00	659369.00	735815.00	11.6	100.0
Commercial Banks				0.0	0	475410.00	559045.00	624421.00	11.7	84.9
Cooperative Banks				0.0	0	30846.00	31606.00	33829.00	7.0	4.6
Others				0.0	0				0.0	0.0
Regional Rural Bank				0.0	0	62021.00	68718.00	77565.00	12.9	10.5

**4. CD Ratio**

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	78.7	81.2	83.7
Regional Rural Bank	84.7	81.3	78.1
Cooperative Banks	119.9	116.8	117.5
Others	0.0	0.0	0.0
All Agencies	80.8	82.4	84.2



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

Agency	Cumulative up to			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	548643	205782	77373	49290
Regional Rural Bank	95817	153198	37193	11189
Cooperative Banks				40
Others				
All Agencies	644460	358980	114566	60519

### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	393427.90	63.0	261451.35	41.9	257655.91	41.3		0.0		0.0
Regional Rural Bank	68331.90	88.1	55971.51	72.2	42532.90	54.8		0.0		0.0
Cooperative Banks	32096.89	94.9	31886.21	94.3	22173.45	65.5		0.0		0.0
Others		0		0		0		0		0
All Agencies	493856.69	67.1	349309.07	47.5	322362.26	43.8	0.00	0.0	0.00	0.0



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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	295910.00	304197.75	102.8	230767.00	268851.00	116.5	392865.00	362851.78	92.4	103.9
Commercial Banks	211610.00	218947.26	103.5	166959.00	181254.00	108.6	289334.00	266770.04	92.2	101.4
Cooperative Banks	39800.00	42344.62	106.4	31171.00	30019.00	96.3	53049.00	52405.47	98.8	100.5
Others			0			0			0	0.0
Regional Rural Bank	44500.00	42905.87	96.4	32637.00	57578.00	176.4	50482.00	43676.27	86.5	119.8

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	173635.00	205426.02	118.3	124088.00	187551.53	151.1	216395.00	201384.82	93.1	120.8
Term Loan (Agri.)	48680.00	31626.61	65.0	32811.00	27638.13	84.2	51918.00	59587.17	114.8	88.0
Total Agri. Credit	222315.00	237052.63	106.6	156899.00	215189.66	137.2	268313.00	260971.99	97.3	113.7
MSME	51140.00	54917.17	107.4	40220.00	47981.52	119.3	81276.00	96542.60	118.8	115.2
Other Priority Sectors*	22455.00	12227.95	54.5	33648.00	5680.00	16.9	43276.00	5337.19	12.3	27.9
Total Priority Sector	295910.00	304197.75	102.8	230767.00	268851.18	116.5	392865.00	362851.78	92.4	103.9



### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	624421.00	230993.10	37.0	624421.00	230993.10	37.0	624421.00	230993.10	37.0	37.0
Regional Rural Bank	77565.00	9233.10	11.9	77565.00	9233.10	11.9	77565.00	9233.10	11.9	11.9
Cooperative Banks	33829.00	1732.11	5.1	33829.00	1732.11	5.1	33829.00	1732.11	5.1	5.1
Others			0.0			0.0			0.0	0.0
All Agencies	735815.00	241958.31	32.9	735815.00	241958.31	32.9	735815.00	241958.31	32.9	32.9



# 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 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

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

### **Climate Change:**

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

### **Institutional Development:**

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

## **NABARD's Digital Initiatives**

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

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

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

### **Promotional Development & Financial Inclusion**

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

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

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

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

- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.
- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40%

for intensive orchards, with special support for ST farmers under the Government of Rajasthan.

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

products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.

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

## 6. State Budget

### 6.1. Important Announcements

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

In the health sector, ₹8,125.50 crore is allocated to the Department of Medicine and Health, while ₹4,915.86 crore is directed toward the National Rural Health Mission. The Family

Welfare Department receives ₹1,698.85 crore, and ₹3,721.95 crore is set aside for Medical Education. Furthermore, ₹43.92 crore (including a state share of ₹43.58 crore) is provided for the Commissionerate of Food Safety and Drug Control, which includes ₹26.52 crore for the War Campaign for Cleanliness. Urban local bodies will receive ₹1,818.47 crore as grants under the Central Finance Commission. For water supply schemes in urban and rural areas, ₹8,761.04 crore has been allocated.

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

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

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

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

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

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

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

Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

The Forest Department is allocated ₹1,475.35 crore, with targeted investments for environmental sustainability. This includes ₹254.94 crore for replanting degraded forests, ₹237.33 crore for the Rajasthan Forestry and Biodiversity Development Project (RFBDP), ₹209.92 crore for the Climate Change and Desert Expansion Project, and ₹151.00 crore for the Rajasthan Climate Change Response and Ecosystem Services Enhancement Project. Cooperative development receives ₹2,439.64 crore, including ₹1,420.00 crore from the state fund for the Prime Minister's Samman Nidhi Scheme. Additional allocations include ₹500.00 crore for interest subsidies to cooperative society debtors and ₹292.00 crore for grants to cooperative credit institutions. Finally, ₹59.59 crore from the state fund is earmarked for watershed development and soil conservation.

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

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

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

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

## **7. Govt Sponsored Programmes linked with Bank Credit**

### **Government of India Schemes**

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

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal 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

The main economic activity of the district is agriculture and the main occupation of 84 percent of population of the district is agriculture based activities. Out of total sown area of 164177 hectares in Kharif, irrigated area is 10458 hectares. Irrigated area in Rabi is 263058 hectares out of total sown area of 266102 hectares. 141 Hectar sown in Jayd is irrigated. The district contains Sandy Loam, Clay Loam, Alluvial and Black Soil. The climate of the district is subhumid. Gross cropped Area is 4.31 lakh Hectare and Net Sown Area is 2.81 lakh Hectare. Cropping intensity is 152.95 percent.

The major crops in district are wheat (77965 Hectare), pearl millet (78513 Hectare), Urad (31817 Hectare), Til Sesame (32830 Hectare) and mustard (162137 Hectare). The major crops of Kharif season are pearl millet, sesame and urad dal. Major Rabi crops are Wheat, Chickpea and Mustard. In the latter Rabi season, the crops are cucumber, watermelon, etc. Guava and chilly are the major cash crops in the district.

The schemes operated by Agriculture Department for agricultural development in district include State Schemes, Centrally Sponsored Schemes under RKVV, NMAET, PMKSY, National Food Security Mission (NFSM), SubMission on Agricultural Mechanization (SMAM), NMEOOS, etc. Credit flow in the crop: The crop credit flow in district during 202223 was Rs 205426 lakh, during 202324 it was Rs 187551 lakh to 102326 KCC Accounts and during 202425, it was Rs. 201385 lakh to 145390 KCC Account holders.

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

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

Agriculture department is working in the district where Joint Director, Deputy Director, Assistant Director, Agriculture Officer, Assistant Agriculture Officer and Agriculture Supervisor are working. Seeds, fertilizers and pesticides have an important role in crop production.

Chemical fertilizers, medicines and other basic facilities for input distribution are available in the district. This facility is provided by private dealers, co-operative societies, FPOs and other agencies in the district.

Krishi Vigyan Kendra, Karmoda is providing guidance and assistance in technology transfer to the farmers in the district under the guidance of ATARI, Jodhpur and Agricultural University, Kota.

Under Agricultural Technology Management Agency (ATMA) programme, efforts are being made to increase awareness, capacity building of farmers in the district through training and exposure, to increase agricultural production and productivity and for technology transfer. There are seven soil testing laboratories for soil testing in the district, however, the state government should establish more soil testing laboratories at block and tehsil level, which will also promote self-employment and increase soil fertility by creating awareness among the farmers.

The district lacks Centre of Excellence in Guava and Vegetables. There is one APMC Mandi in Sawai Madhopur. Nine FPOs have been formed yet in Government of Indias 10000 FPO scheme in the district that includes 7 FPOs implemented through NABARD

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.97	1	909	883.28	883.28
2	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.58	1	909	527.58	527.58
3	Cereals - Maize/ Makka_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	60	25.39	25.39
4	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.39	1	211	81.79	81.79
5	Cereals - Pearl Millet/ Bajra/ Cumbu_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.43	1	211	89.73	89.73
6	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.84	1	4950	4180.08	4180.08
7	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.37	1	555	204.35	204.35
8	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.85	1	45323	38494.18	38494.18
9	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.78	1	223	174.92	174.92
10	Fodder Forage & Green Manures - Barseem/ Bur Seem_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.78	1	2206	1730.35	1730.35
11	Fodder Forage & Green Manures - Fodder Bajra_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.50	1	80	39.84	39.84



12	Fodder Forage & Green Manures - Fodder Bajra_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.39	1	20	7.76	7.76
13	Fodder Forage & Green Manures - Fodder Jowar_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.39	1	105	40.81	40.81
14	Fruits - Guava/ Amrood_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.05	1	605	633.55	633.55
15	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.95	1	100	94.50	94.50
16	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.54	1	860	462.28	462.28
17	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.48	1	1588	762.90	762.90
18	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.61	1	122620	74793.29	74793.29
19	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.52	1	1920	988.97	988.97
20	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	3340	1410.41	1410.41
21	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.38	1	16186	6150.68	6150.68
22	Oil Seeds - Soybean/ Soyabean_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.47	1	1588	747.05	747.05
23	Oil Seeds - Taramira_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.26	1	171	44.82	44.82
24	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.51	1	12241	6205.44	6205.44
25	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.47	1	5039	2343.73	2343.73

26	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	80	33.36	33.36
27	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.38	1	181	67.93	67.93
28	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated_Conventional _Pre- Kharif   Kharif Rabi	Hectare	0.44	1	3572	1566.67	1566.67
29	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.40	1	23603	9485.57	9485.57
30	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.06	1	4370	4635.70	4635.70
<b>Sub Total</b>				<b>253826</b>	<b>156906.91</b>	<b>156906.91</b>	
<b>Post Harvest</b>							<b>15690.69</b>
<b>Maintenance</b>							<b>31381.38</b>
<b>Total</b>							<b>203978.98</b>
<b>Grand Total</b>				<b>253826</b>	<b>156906.91</b>	<b>156906.91</b>	<b>203978.98</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Rajasthan is the largest state in the country, with an area of 3,42,326 square kilometres (10.4% of the country's geographical area). The water situation in the state is the worst and state has only 1.16% of the total surface water available in the country. In Rajasthan, 91% of the domestic water requirement of rural/urban areas is being met from ground sources. About 77% of the total water requirements for irrigation and most of the industrial water requirements are being met from ground resources only. The source of surface water is limited to only a few narrow canal systems, mainly IGNP, Mahi, Chambal, Bisalpur Lake and the recently constructed Narmada Canal. The demand for water is increasing rapidly due to increase in population, Green Revolution, rapid industrial development, urbanization and changing living standards.

At present, gross irrigated area in district has 6667 hectares through canals, 2189 hectares through ponds and 141672 hectares through tube wells, 87431 hectares from other wells and 36527 hectares from other sources.

The actual rainfall in Sawai Madhopur district in 2024 was 1318.20 mm. Due to surface runoff, ground flow and excessive ground water extraction, lowering of water level and deterioration in soil quality are common problems in district. In Sawai Madhopur district, total Annual Ground Water recharge is 44524.69 Hectare Meter and total Current Annual Ground Water extraction is 64951.03 Hectare Meter. Stage of Ground Water Extraction is 159.29%.



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

The gross Irrigated Area GIA in the district is 274486 Hectare and Net Irrigated Area NIA is 268489 Hectare. Irrigation Intensity is 102.23%.

All the 7 blocks of the district are in the OverExploited category, due to which there are no loans in small and medium sized irrigation schemes. Drip and Sprinkler are purchased by farmers through government grants mostly without availing loans.

The Agriculture Department provides 60-70% or maximum Rs.63000 to 73,500/- subsidy to farmers for kachcha (earthern unlined) farm pond and 80-90% or maximum Rs.1.2 lakh to 1.35 lakh for Plastic lined farm pond. Also, 50-60% or maximum Rs. 15000 to 18000 subsidy is provided for Pipe Line for Irrigation. 75-85% or maximum Rs. 3 to 3.4 Lakh subsidy is provided for cemented or Plastic lined Diggy construction with minimum 4 lakh litre capacity. Horticulture Department provides- 70-75% subsidy for Sprinkler irrigation system, Mini Sprinkler system, Micro Sprinkler system, RainGun and Drip irrigation system installation for maximum 5 Hectare area. The above schemes have defined annual targets and beneficiaries are selected from all the applicants.

There are Sellers for Electric Pumpsets in the district, however, adequate number of pumpsets with Star Rating from Bureau of Energy Efficiency are unavailable at reasonable costs.

Adequate Supply of electricity for sufficient required time is a constraint in functioning of Electric Pumpsets.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Drip Irrigation--1m*0.3mlateral size16mm-1ha model	ha	1.84	90	780	1434.80	1291.30
2	Drip Irrigation--1m*0.3mliteralsize16mm-1Hectare model	ha	0.81	90	1400	1130.01	1017.03
3	Dug Well-Deepening-Swai Madhopur-Alluvial-Dia-3mDepth-20m	No.	0.05	90	10	0.54	0.50
4	Dug Well-Deepening-Swai Madhopur-Hardrock-Dia-3mDepth-20m	No.	0.05	90	11	0.60	0.55
5	Electric Pump Sets--12.5 HP	No.	0.51	90	100	51.00	45.90
6	Electric Pump Sets--7.5 HP	No.	0.37	90	508	188.60	169.73
7	Solar PV Pump Sets (AC)--10 to 15 kw	No.	0.38	90	25	9.60	8.65

8	Solar PV Pump Sets (DC)-- submersible pump set 10.0 HP	No.	0.52	90	14	7.35	6.58
9	Solar PV Pump Sets (DC)-- submersible pump set 12.5 HP	No.	0.76	90	14	10.57	9.52
10	Solar PV Pump Sets (DC)-- submersible pump set 15.0 HP	No.	0.81	90	14	11.41	10.29
11	Solar PV Pump Sets (DC)-- submersible pump set 17.5 HP	No.	0.93	90	21	19.53	17.57
12	Solar PV Pump Sets (DC)-- submersible pump set 20.0 HP	No.	1.02	90	21	21.35	19.25
13	Sprinkler Irrigation --75 mm D/ha *6m L (1ha model)		0.20	90	2920	573.53	516.19
14	Sprinkler Irrigation --75 mm D/ha *6m L (2ha model)		0.28	90	80	22.47	20.23
<b>Total</b>				<b>5918</b>	<b>3481.36</b>	<b>3133.29</b>	

### 2.1.3 Farm Mechanization

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

Agricultural mechanization in India is still in its initial phase, with a mechanization level of only 40 to 50%, which is considerably lower as compared to developed countries where agricultural mechanization exceeds 90%. Agricultural mechanization involves the use of machines such as tractors, power tillers, combine harvesters, and other equipment in farming operations, leading to savings in labor, time, and effort, and contributing to increased production and productivity.

Agricultural mechanization not only enhances productivity but also provides various financial and social benefits to farmers. It leads to savings of 15 to 20 percent in fertilizer and seed usage, as well as 20 to 30 percent in labor and operational time. Additionally, it results in 5 to 20 percent increase in crop density and 10 to 15 percent increase in agricultural productivity.

In the district, tractors, threshers, power tillers, and second-hand tractors are extensively used by farmers. Alongside new tractors, there is also a prevalent trend among small farmers to purchase old tractors.

Over the last four decades, tractor volume growth (CAGR) was 7.5% despite seasonal uncertainties. Due to increasing demand for agricultural labourers and shortages in supply, the use of tractors and other agricultural equipment has grown, with various applications in agriculture, including land leveling, ploughing, sowing, applying fertilizers, plant protection, uprooting unwanted grass, harvesting, and threshing.

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

Dealers of major companies of tractors and threshers are available at the block headquarters. Trained mechanics and technicians for repairs are available at the district headquarter only. Sub-Mission on Agricultural Mechanization SMAM: scheme is implemented to promote the usage of farm mechanization and increase the ratio of farm power to cultivable unit area up to 4 kW/ha by 2030 end. Mission objectives are:

(i) Increasing reach of farm mechanization to small and marginal farmers and to regions where availability of farm power is low; (ii) Promoting Custom Hiring Centres to offset the adverse economies of scale arising due to small landholding and high cost of individual ownership; (iii) Creating hubs for hi-tech & high value farm equipment; (iv) Creating awareness among stakeholders through demonstration and capacity building activities; (v)



Ensuring performance testing and certification at designated testing centers. In this scheme, 25-35% subsidy is provided for purchase of Tractors. Also, 40%- 50% subsidy is available for purchase of Power Tiller, Self Propelled Rice Transplanter, Reaper cum Binder, Specialized Self Propelled Machinery (Reaper, Post Hole Digger/Augur, Pneumatic/ other Planter), Self Propelled Horticultural Machinery, Land Development, tillage and seed bed preparation equipment, Sowing, Planting, Reaping and Digging Equipment, Inter Cultivation Equipment, Equipment for Residue management/ Hay and Forage Equipment, Harvesting & few Threshing Equipment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	35.70	90	11	392.70	353.43
2	Drones--12 hp	No.	6.63	90	12	79.56	71.59
3	Leveller-Laser Guided-50HP laser	No.	3.57	90	4	14.28	12.86
4	Leveller-Spring loaded-5-7 Feet	No.	0.46	90	14	6.43	5.78
5	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.48	90	280	414.12	372.71
6	Power Tiller--12-15 hp	No.	2.30	90	410	940.95	846.89
7	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.66	90	28	18.55	16.73
8	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.59	90	174	798.66	718.81
9	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	7.65	90	366	2799.90	2519.91
<b>Total</b>					<b>1299</b>	<b>5465.15</b>	<b>4918.71</b>

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

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

The land and climate in the district are conducive for cultivating fruit crops such as Amla, Guava, Lemon, papaya and various seasonal vegetables. Horticulture offers farmers opportunities for livelihood and profitability through agricultural diversification. In the district, the majority of horticultural crops consist of vegetables and spices, with a smaller area dedicated to fruit, flower, and medicinal crops.

There is a need to motivate farmers to adopt horticulture crops. For horticulture development, the village has been included in the National Horticulture Mission. The district has a separate horticulture department to look after the horticulture activities. There is a Deputy Director of horticulture in Sawai Madhopur district. The district soil is sandy, loamy and black which is suitable for horticulture crops.

Premium vegetables are also grown in District like capsicum, cucumber, tomato, tinda, etc. The plantation of fruit trees in District includes orchards of guava, amla, lemon, belpatra and papaya which are formed mainly in the monsoon season. Banks have not shown much interest in the field of horticulture. Farmers can produce organic fruits in this area with their own resources and assistance from Horticulture Mission. Guava cultivation is extensively done in district on large scale in about 10,500 Hectare with about 2,83,500 M. Ton production. Chillies are grown in about 1884 Hectare.

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

**Mission for Integrated Development of Horticulture (MID):** This scheme encompasses fruits, vegetables, root and tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.

The Government of India has set a target of 8% growth for this sector under the Integrated Horticulture Development Fund.

Its main objective is to adopt a holistic approach by providing all the facilities at one place production. The objective is to provide pre-production and post-Harvest management, processing and marketing facilities to ensure adequate returns to growers.

Under the National Horticulture Scheme, Financial assistance is available for establishment of new gardens, re-opening of old gardens, protected cultivation, inter- specific element management, integrated forestry management, organic farming, beekeeping, horticulture mechanization, post-harvest management etc.

The Horticulture Department in the district is implementing several programs through the Horticulture Mission to promote horticultural development and increase farmers' incomes. These initiatives include planting orchards with fruit-bearing plants and constructing greenhouses for establishing spice crop gardens through protected cultivation.

The National Horticulture Board (NHB) program emphasizes high-tech horticulture and infrastructure for post-harvest management, such as cold storage facilities and reefer vans. Many of NHB's schemes are linked to credit.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.22	90	70	155.68	140.07
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.07	90	310	332.01	298.84

3	Dryland Horticulture crops- Indian Goose Berry (Amla)- without drip-6m*6m	ha	0.94	90	1140	1069.78	962.80
5	Floriculture-Gladiolus-0.4 ha	ha	2.07	90	13	26.91	24.22
4	Floriculture--Marigold-0.4 ha	ha	1.00	90	18	18.00	16.20
6	Floriculture-Rose-1 ha	ha	1.51	90	10	15.10	13.60
8	High density plantation- Guava-3m*3m	ha	1.74	90	162	282.56	254.31
7	High density plantation-- Lemon high density-4m*4.5m	ha	1.46	90	120	175.03	157.51
9	High density plantation- Mango-4m*4m	ha	2.07	90	19	39.33	35.41
10	High density plantation- Papaya-1.8m*1.8m	ha	1.48	90	650	961.35	865.23
11	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	0.95	90	310	294.07	264.67
12	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.93	90	1620	1503.69	1353.32
13	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.86	90	312	267.31	240.58
14	Nursery --Nursery raising	ha	16.63	90	2	33.26	29.92
15	Protection Structure--Low-cost onion storage structure- 25MT	sq.m.	1.95	90	2	3.90	3.51
17	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	13.97	90	30	419.23	377.29
18	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	42.84	90	13	556.92	501.23
16	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	28.56	90	6	171.36	154.20
<b>Sub Total</b>					<b>4807</b>	<b>6325.49</b>	<b>5692.91</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	No.	4.30	1	110	473.14	473.14
<b>Sub Total</b>					<b>110</b>	<b>473.14</b>	<b>473.14</b>
<b>Total</b>					<b>4917</b>	<b>6798.63</b>	<b>6166.05</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

The term "forest" refers to all lands, more than one hectare with a tree canopy density of more than or equal to 10% irrespective of ownership, legal status and land use (Source: FSI IFSR).

Forests create the largest local environmental system on Earth, supporting the majority of terrestrial biodiversity, including 80% of amphibian species, 75% of bird species, and 68% of mammal species (Vié, Hilton-Taylor, and Stuart, 2009).

As per ISFR-2023 released by FSI Dehradun, forest cover of the state is 16548.21 sq. kilometers, the tree cover is 10841.12 sq. kms, thus totalling 27,389.33 sq. kms., which is 8% of state's geographical area. The state's diverse conditions such as predominantly two-thirds desert landscape, arid climate, low rainfall, lack of tree covered area, excessive biological pressure and termite infestations necessitate enhancing forest cover. In district, total forest land area is 977.28 sq.km. with 834.84 sq km Reserved area, 118.16 sq km Protected Area, 24.28 sq km unclassed area.

Agroforestry is a land use management system that integrates trees with crops or pasture. It boosts land productivity, conserving soil, enhancing biodiversity, mitigating climate risks, and augmenting farmers' incomes. Central to this system is agriculture, encompassing crop cultivation, horticulture, animal husbandry, and perennial tree cultivation with integrated farming practices such as poultry, mushroom cultivation, pisciculture, beekeeping, and sericulture for augmented income.

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

Local planting material is readily available.

The district's Forest Department, equipped with infrastructure, provides plantation and extension services.

The district has necessary facilities for sapling provision, transportation, extension services, and marketing to support sector development.

Programs for forestry and barren land development are underway through the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA)

Nurseries are operated by the Forest Department, Krishi Vigyan Kendra (KVK), Horticulture Department and several entrepreneurs in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
2	Plantation-Bamboo-5m*5m	ha	0.62	90	128	78.74	70.85
1	Plantation--Neem-5m*5m	ha	0.43	90	124	52.74	47.47
3	Plantation-Teak-2.5 m*2.5m	ha	1.06	90	150	158.88	143.00
<b>Total</b>					<b>402</b>	<b>290.36</b>	<b>261.32</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

In Rajasthan, nearly 80% of rural families are engaged in animal husbandry activities at their households. About 35% of the income to small and marginal farmers comes from dairy and animal husbandry and in arid areas the contribution is as high as 50%.

Contribution of animal husbandry sector to the GSVA of the State has been estimated at 13.25% which is highest among agriculture and allied activities during the FY 2022-23. Rajasthan remained the second largest milk producer in the country having 14.51% share of the milk produced.

The share of Livestock GVO ( Gross Value of output ) of Rajasthan is 14.92% in the country with a CAGR growth of 14.07% over last 13 years.

The State of Rajasthan is rich in livestock wealth. As against 25 well defined breeds of cattle and seven buffaloes breeds in the country, State is endowed with finest Cattle breeds like Gir in Ajmer and Bhilwara, Tharparkar in Jaisalmer, Barmer & Jodhpur, Haryana in Sikar, Jhunjhunu, Jaipur & Ganganagar, Kankrej in Barmer, Jalore, Sanchor & Jodhpur, Rathi in Bikaner & adjoining areas. Amongst buffaloes Surti buffalo is a distinguished breed found in Udaipur and adjoining area.

Native buffaloes are available in the district and other buffaloes are procured from other states and nearby districts.

There are 77627 cattle, 301792 buffaloes and 259296 goats in Sawai Madhopur district.

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

National Commission on Agriculture recommended establishing one animal facility for every 5000 adult units and one AI center for every 1000 breedable cows and buffaloes. Public and private insurance companies provide animal insurance. Green fodder, dry fodder, and animal feed are available in district. Milk producers lack sufficient knowledge about scientific management of dairy farming.

State and Central Govt. Schemes: -

(i) Animal Husbandry Infrastructure Development Fund: a 3% interest subvention and credit guarantee support is available for infrastructure related to dairy, meat, and animal feed. (ii) Dairy Processing and Infrastructure Development Fund: provides Assistance to Dairy Federation for infrastructure development. (iii) Rashtriya Gokul Mission: implemented for development and conservation of indigenous bovine breeds.

(iv) CM Milk Producer Sambal Yojana - provides subsidy of Rs 5 per litre for milk producers. (v) Gopal Credit Card Yojna: provides Interest subvention on Working Capital loan of Rs 1 lakh through PACS on timely repayment in 1 year. There is 1 multipurpose top veterinary Poly Clinic, 15 first grade veterinary hospitals, 33 Veterinary hospitals, 1 livestock health mobile unit and 164 sub-centres functioning in district and they get complimentary medicines from State government. There are 23288 cross bred cattle (11600 male, 11688 female), 53979 indigenous cattle (male 26970, 27009 female) and 301792 buffaloes (male 120716, 181076 female) in 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, with block-wise details given in Annexure-I.



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Breed Multiplication Farm-- Breeding bull-01	200	1.02	90	2	2.04	1.84
2	Buffalo Farming--Buffalo male calf rearing-for 1 calf- without shed	1+1	0.45	90	40	17.92	16.11
3	Buffalo Farming-- Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.42	90	1050	3594.28	3234.86
4	Buffalo Farming--Surti Buffalo-(Avg lactation- 8 ltrs/day)-with shed	1+1	2.92	90	1158	3381.67	3043.49
5	Chaff Cutter--02 bullocks driven cart(5*4*6)-without animal	No.	0.53	90	244	129.42	116.48
7	Chaff Cutter-Electric-5HP diesel engine(chaff cutter- 12700 engine33700)	No.	0.47	90	70	33.11	29.82
8	Chaff Cutter-Manual- Manually operated	No.	0.08	90	140	10.99	9.87
6	Chaff Cutter--Single camel cart (5*4*6)-without animal	No.	0.53	90	13	6.89	6.20
9	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.83	90	1190	3363.66	3027.29
10	Fodder Cultivation-- Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	488	29.88	26.89
11	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.44	90	698	306.16	275.52
12	Indigenous Cattle Faming-- Bullock mixed breed-02 animals	1+1	0.66	90	130	85.68	77.09
13	Indigenous Cattle Faming-- Camel mixed breed-02 camels	1+1	0.71	90	88	62.82	56.57
14	Indigenous Cattle Faming-- He buffalos (mixed breed-02)	1+1	0.59	90	156	91.97	82.78
15	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwa (Avg lect-8ltrs/day)-	1+1	1.81	90	938	1694.61	1525.13
16	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.20	90	4	40.80	36.72

<b>Sub Total</b>				<b>6409</b>		<b>12851.90</b>		<b>11566.66</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>								
1	Buffalo Farming_Others	Per Anim	0.17	1	68000	11721.84		11721.84
2	Cross bred Farming_Others	Per Anim	0.13	1	700	92.82		92.82
3	Draught Animals_Camel	Per Pair	0.33	1	70	23.23		23.23
<b>Sub Total</b>					<b>68770</b>	<b>11837.89</b>		<b>11837.89</b>
<b>Total</b>					<b>75179</b>	<b>24689.79</b>		<b>23404.55</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

Poultry production sector has emerged as one of the fastest growing sectors among various livestock-based businesses in the last four decades. It is providing employment besides income, shelter and nutritional security to many small poultry farmers in rural and tribal areas of the country. It contributes about 0.5% to the national gross domestic product and about 10% to the livestock GDP. Therefore, technical, financial and marketing support is important for the sustained growth of the poultry sector.

The business of poultry farming is negligible in District. The main reasons for this are mainly people's inclination towards vegetarian food products and the temperature of the district is also not suitable. It is very hot in summers and very cold in winters and there is also lack of training facilities at district level in this area.

The Animal Husbandry Department provides essential facilities for poultry farming in district.

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

There are 3597 cocks and 2860 hens (total 6457 indigenous poultry) in the district.

There is 1 multipurpose top veterinary Poly Clinic, 15 first grade veterinary hospitals, 33 Veterinary hospitals, 1 livestock health mobile unit and 164 sub-centres functioning in district.

Insufficient infrastructure for processing, cold-chain management and strict quality assurance of poultry products, insufficient Credit facilities for small and medium poultry entrepreneurs and lack of adequate insurance coverage and veterinary services pose challenges for the sector. State and Central Govt. Schemes: -

(i) Animal Husbandry Infrastructure Development Fund: 3% interest subvention and credit guarantee support is available for infrastructure related to dairy, meat, Animal Feed Plant, Breed Improvement Technology and Breed Multiplication Farm, Animal Waste to Wealth Management and Setting up of Veterinary Vaccine and Drugs Manufacturing facilities (ii) National Livestock Mission: promotes entrepreneurship development in small ruminant, poultry and piggery sector & Fodder sector, increase of per animal productivity through breed improvement, increase in production of meat, egg, goat milk, wool and fodder.

(iii) KCC: Credit limit of Rs. 2.00 lakh for meeting cost of seasonal operations eligible 7% p. a. interest rate with 3% interest subvention on prompt repayment

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system- 500	1 TPD	2.93	90	208	609.98	548.96
<b>Sub Total</b>					<b>208</b>	<b>609.98</b>	<b>548.96</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.79	1	15	26.80	26.80
2	Layer Farming_Others	1000	0.71	1	80	57.11	57.11
<b>Sub Total</b>					<b>95</b>	<b>83.91</b>	<b>83.91</b>
<b>Total</b>					<b>303</b>	<b>693.89</b>	<b>632.87</b>

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

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

Goat/ Sheep plays a significant role in providing supplementary income and livelihood to millions of resource poor farmers and landless laborers and weaker sections especially in rural areas of Rajasthan. Small ruminant rearing ensures self-employment and acts as a cushion in distress situations like drought and famine.

The state has eight major Sheep breeds Chokla, Malpura, Sonadi, Marwari, Nali, Pugal, Magra and Jaisalmeri.

Rajasthan is having 3 well known goat breeds viz.: Jakharana, Sirohi, and Marwari breeds. Due to social taboos attached with pig rearing and low preference for pork, pig rearing has not taken up in significant scale in the State of Rajasthan.

The forested area is suitable for sheep and goat rearing and is a source of supplementary employment and additional income for small and marginal farmers. Many rural people are actively involved in sheep and goat rearing, besides dairy farming, and due to its ability to provide immediate cash when needed, it is often referred to as the farmer's ATM. There are 112500 indigenous sheep, 259296 goats and 8197 pigs in the district.

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

There is 1 multipurpose top veterinary Poly Clinic, 15 first grade veterinary hospitals, 33 Veterinary hospitals, 1 livestock health mobile unit and 164 sub-centres functioning in district.

Necessary services and markets are available for this sector in district.

A breeding farm is required in the district for breeding goats. FPO based on goat and sheep rearing can facilitate market access for farmers to fetch fair prices for their produce, leading to increased income and employment opportunities.

Typically, loans for sheep and goat farming are provided under government-sponsored programs, but there are ample opportunities at the commercial level as well.

**National Livestock Mission:** Under this program, there are three sub-missions: Livestock and Poultry Breed Development, Feed and Fodder Development, and the Sub-mission on Innovation and Extension. Entrepreneurs can receive up to a 50% subsidy (maximum Rs. 50.00 lakh). SHGs, FPOs, cooperative farmers' organizations PACS, and JLGs are eligible under this scheme. Similarly, there is a provision for a 50% subsidy (maximum Rs. 30 lakh) for entrepreneurs establishing a unit with 100 female pigs and 25 male pigs.

**KCC:** Credit limit of Rs. 2.00 lakh for meeting cost of seasonal operations eligible 7% p.a. interest rate with 3% interest subvention on prompt repayment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.68	90	294	759.48	683.53
2	Pig Breeding Unit--03 breeder female+1 male piglet (without shed)	20+2	1.45	90	54	78.18	70.36
3	Pig Breeding Unit--05 breeder female+1 male piglet (without shed)	20+2	2.14	90	61	130.77	117.68
4	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.32	90	144	910.68	819.60
<b>Sub Total</b>					<b>553</b>	<b>1879.11</b>	<b>1691.17</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	47700	681.15	681.15
2	Pig Farming_Others	10+1	0.09	1	330	30.87	30.87
3	Sheep Farming_Others	Per Anim	0.01	1	170	2.43	2.43
<b>Sub Total</b>					<b>48200</b>	<b>714.45</b>	<b>714.45</b>
<b>Total</b>					<b>48753</b>	<b>2593.56</b>	<b>2405.62</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Rajasthan possesses a large number of water bodies, which offer potential for development of capture and culture fisheries. State has freshwater as well as saline water resources. It has about 4.30 lakh ha. fresh water area besides 30,000 ha. area as rivers and canals, 80000 ha. waterlogged and 1.80 lakh ha. salt affected areas at full tank level.

In Rajasthan ponds, tanks and reservoirs are dependent on the monsoon rains and most of the ponds up to 10 ha are seasonal and get dried up in two months; only few are holding water for 6-10 months. Most of the fisheries activities are undertaken in the long seasonal and perennial water bodies and it depicts that fish culture can be undertaken in 2436 tanks and reservoirs. In addition to this, some of seasonal ponds can be identified as per water retention for fish seed rearing or fish culture. In addition to this fishpond culture can also be undertaken in Diggies/ Farm ponds built under Rashtriya Krishi Vikas Yojana.

The district primarily produces fish varieties such as Major Carp (Katla, Rahu, Mrigal), Common Carp, Cat Fish and Minor Carp. In Sawai Madhopur district, fish production increased from 605 Metric Ton in financial year 2012\_13 to 1540 Metric Ton in 2021\_22.

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

The state government department is endeavouring to promote fish farming in the district, but insufficient staffing has impacted the area's development efforts.

Fisheries Department is functioning in district. Fisheries Development Officer and support staff are posted in the district. There is a need to provide backward and forward linkage information about fish farming business.

The district primarily produces fish varieties such as Major Carr (Rohu, Katla and Mrigal), Cat Fish, Minor Carp and Common Carp. The main reasons of slow growth of this sector and shortage of farmers / entrepreneurs in fisheries business in the district are the absence of fish seed farms, lack of extension services and lack of information about forward linkage opportunity.

In the district, there are 71 Small Tanks / Ponds with 64 Hectare area, 55 Medium Tanks / Ponds with 178 Hectare area, 8 Large Ponds with 370 Hectare area, 11 Small Reservoirs with 2666 Hectare area and 1 Medium Reservoir with 1600 Hectare area. Totally, there are 146 water bodies in district with 4878 Hectare area at Full Tank Level (FTL) and 2439 Hectare Water Spread Area. Banks have not shown much interest in the field of fisheries.

This is the reason why interested individuals have not been able to get bank loans. The availability of bank loans in fisheries has been almost negligible in the last three years. Fisheries Department has a subsidy scheme for farmers who set up fish farm pond in their field.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish cultureo.5ha	ha	3.57	90	59	210.63	189.57
2	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-o1 ha	ha	7.14	90	135	963.90	867.50
<b>Sub Total</b>				<b>194</b>		<b>1174.53</b>	<b>1057.07</b>
<b>A.14 Working Capital - Fisheries</b>							
	1 Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	201	860.28	8.61
<b>Sub Total</b>				<b>201</b>		<b>860.28</b>	<b>8.61</b>
<b>Total</b>				<b>395</b>		<b>2034.81</b>	<b>1065.68</b>

#### 2.1.10 Farm Credit - Others

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

The animals and livestock used in the Indian rural economy provide an opportunity to unemployed youth, farmers, especially small and medium ones, to remain gainfully employed in the short term and enhance their livelihood. Working animals, animal-drawn carts are employed both for agricultural purposes as well as for short distance transportation of agricultural/building/industrial goods. In rural areas, bullock carts are a primary means of transportation, essential for bringing and carrying inputs and agricultural produce. The significant contribution due to basic amenities expansion such as road networks in villages has also lead to an increasing prevalence of two-wheeled vehicles. Camels and oxen continue to play a significant role in various agricultural operations and for transporting agricultural produce using carts. However, there has been a notable shift among farmers towards using two-wheelers. This preference allows farmers to efficiently carry out their daily tasks with greater ease and speed. Additionally, two-wheelers can navigate narrow roads leading to fields while transporting loads or luggage effectively. The use of livestock is constantly undergoing change. The non-food functions of livestock are becoming weaker. The importance of livestock as a source of draft power has significantly declined due to mechanization of farming operations and decline in the size of farms.

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

Farmers in the district still do farming with traditional means and are not in a position to buy tractors etc.

The importance of livestock as a source of “dry power” has declined significantly due to mechanization of farming operations and decline in farm size.

This sector should be given more research and development so that carts can become more efficient not only in carrying agricultural products but also as transportation. Lack of research and development in this area makes bullock cart users less skilled.

Institutional credit support should be increased to develop it as a viable sector for income generation. Incentive plan should be prepared for this sector and Sector development schemes should be started to plan the overall development of the sector.

There is a deficiency of high-quality draft animals that need to be sourced from the state of Haryana.

There is a scarcity of high-quality breed semen. Bulls for mating are typically sourced from the local weekly market. Arrangements need to be made for the breeding of high-quality bulls.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.24	80	25	206.00	164.80
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.30	80	9	72.10	57.68
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.15	90	186	213.04	191.77
4	Integrated Farming--1.75 ha model	No.	8.76	90	141	1234.47	1111.03
5	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.72	90	46	262.98	236.65
6	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.30	70	136	809.58	566.70
7	Soil Testing Lab	No.	5.15	80	3	15.45	12.36
8	Solar Energy-Solar Agriculture Pump-1HP Power (without USPC)	No.	1.09	90	80	86.95	78.24
9	Solar Energy-Solar Agriculture Pump-2 HP Power (without USPC)	No.	1.39	90	80	110.97	99.91
10	Solar Energy-Solar Agriculture Pump-3 HP Power (with USPC)	No.	2.24	90	64	143.23	128.90
11	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.16	90	64	202.11	181.89

12	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.21	90	64	269.12	242.24
14	Solar Energy-Solarisation of Grid Connected Agri. Pump->10KW upto 100 KW	No.	0.43	90	8	3.44	3.11
13	Solar Energy-Solarisation of Grid Connected Agri. Pump->10 KW upto 15 KW-Individual	No.	0.42	90	54	22.78	20.52
15	Solar Energy-Solarisation of Grid Connected Agri. Pump-upto 1 KW	No.	0.53	90	8	4.23	3.77
16	Two Wheeler Loans	No.	1.03	90	57	41.73	37.54
<b>Total</b>				<b>1025</b>	<b>3698.18</b>	<b>3137.11</b>	

### **2.1.11 Sustainable Agricultural Practices**

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

Integrating various agricultural enterprises can not only boost farmers' income but also generate new employment opportunities for their families. The sustainable farming practices and systems prevalent in India are Organic farming, Natural farming, SRI, Biodynamic agriculture, Conservation Agriculture, Integrated Farming System, Parma- Culture, Precision Farming, Agricultural Forestry, Integrated Pest Management, Crop rotation and intercropping, Cover crop and mulching, Contour farming, Rain water collection- Recharge of ground water, Floating Farming and Vermi composting.

Integrated Farming System (IFS) can be defined as follows: "This approach combines two or more components based on the principle of minimal competition and maximum complementarity, utilizing modern agricultural management techniques. It aims for sustainable and environmentally friendly development, enhancing income, family nutrition, and ecosystem services." Estimations show that diversified agriculture yields double the income compared to systems with two or fewer enterprises. The benefits of Integrated Farming System (IFS) are to enhance soil fertility and productivity sustainably through the recycling of organic waste, to fulfil the energy and wood requirements of rural families through Integrating organic gas and agroforestry and to increase agricultural output by supporting ancillary activities and reducing costs by reusing by-products of ancillary activities.

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

The district has a Krishi Vigyan Kendra KVK where training on IFS is imparted to the farmers. KVK equips the farmers with practical training on Nursery, Dairy, Vermicompost, Azolla, Orchard, NADEP Composting, Micro Irrigation System, Net House / Green House, Water Harvesting, Solar Energy, Gobar Gas, Fisheries, Apiculture, etc.

The key components of Integrated Farming Systems (IFS) include crops, livestock, poultry, plants and agroforestry. The crop systems may include sub-systems such as mixed/intercropping and multi-tier cropping.

The livestock components may encompass dairy cattle, goats, sheep, poultry, while the tree components may include fruits, timber, fuel, and fodder.

The key factors to consider when selecting an IFS model include soil type, rainfall patterns, their distribution, and the duration of the cropping season.

The Indian Institute of Agricultural Systems Research (IIFSR), along with other ICAR institutes, has devised 51 integrated farming systems tailored for marginal and small landholders across 25 States/UTs in India. The state-specific IFS models are described on following link: <https://icar.org.in/sites/default/files/Circulars/BulletinIFS.pdf>

The suitable IFS models in Rajasthan are (1) Livestock+ crop IFS (1.45 ha) for semi-arid plains, (2) Agri-horti IFS (2ha) for rainfed farming, (3) Crops + trees + grass + livestock IFS (7 ha) for drylands and (4) Fruits + field crops + medicinal plants IFS (1 ha) for limited irrigation situation.

## **2.2 Agriculture Infrastructure**

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

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

While agricultural production has increased rapidly through modern technological and scientific methods, proportional development in the infrastructure for agricultural produce collection and marketing facilities has not been achieved. Most agricultural supply markets operate under the simple forces of demand and supply. Managing price risk is another challenge for farmers. Consequently, farmers are unable to fetch fair prices for their produce, often falling victim to intermediaries who exploit them.

It is essential to ensure that producers receive fair prices for their produce along with adequate basic facilities in the market. Market yards (Mandi) are essential for the sale of grains, fruits, and vegetables in markets, fostering competition among buyers, ensuring appropriate prices for farmers, and preventing exploitation by traders. Storage facilities are crucial foundational elements of any economic activity. Scientific storage has an important role in marketing activity which helps in reducing all types of losses, acting as a market place, promoting housing credit, doing contract trading, preventing forced selling etc. The usefulness of storage is greater for small and marginal farmers.

In the district, it is necessary to provide scientific storage facilities to protect farmers' produce from losses and deterioration, alongside ensuring access to anticipated loans.

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

There are 2 Agri Produce Marketing Committee APMC (KUMS) in the district in Sawai Madhopur and Gangapur City. The 2 godowns of Rajasthan State Warehouse Commission RSWC in Sawai Madhopur have total Storage Capacity of 11890 Metric Ton (MT) and 2 godowns in Gangapur City have Storage Capacity of 13710 MT. FCI has 2 warehouses of capacity 1,00,220 MT and 12,000 MT that are used for storage of MSP purchase by FCI and are not available at rent to farmer.

There are 203 PACS in the district. 117 PACS have warehouses with combined capacity of 24165 MT intended for storing agricultural products, particularly chemical fertilizers. However, these warehouses are not technically safe for storing agricultural produce and require extensive repairs for this purpose.

The total crop production of district is 532609 MT. (source: Agriculture dept.) Estimated Marketable surplus of district (at 0.3 times) is 1,59,783 MT.

Due to shortage of godowns in district, farmers are unable to store their produce, thus being unable to receive fair prices for their produce. Progress in loans in recent years for cold storage and rural storage in district has been insignificant. Banks should finance storage facilities/ warehouses because storage prevents farmers from being compelled to sell produce immediately, ensuring later fair prices for their produce.

### AgriMarket Infrastructure Fund (AMIF) :

In AMIF, it is planned to provide low cost funds to State Governments for Upgradation of rural haats into rural agricultural markets (GrAMs) and Creation of electronic demonstration system and linking villages with Agricultural Produce Market Committees.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	102.00	80	187	19074.00	15259.20
2	Godown	No.	102.00	80	455	10883.40	8706.72
<b>Total</b>					<b>642</b>	<b>29957.40</b>	<b>23965.92</b>

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

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

Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural development is possible only when land development activities take place, it is still observed that land development is not given the desired importance. The main land development activities to be undertaken to increase the productivity of land in the district are land reclamation, land levelling, ditch construction, embankment and soil conservation, shed construction, integrated watershed development, wet compost and barrage, etc. Out of the total geographical area of the district of 359791 hectares, only 2,19,736 hectares is cultivable and 140055 hectares land is unavailable for agriculture. There is a need to adopt land levelling, farm bunding, prevention of soil erosion, agricultural ponds (farm ponds), organic farming, vermicompost, integrated farm development for conservation and better utilization of land in the district and to prevent acidity in the land. Due to excessive use of chemical fertilizers by farmers and not adopting proper crop rotation and advanced cropping methods, there is a continuous depletion of nutrients in the soil. It is necessary to increase the nutrient strength of the soil by testing the soil, use of land levelling, farm bunding, prevention of soil erosion, agricultural ponds (farm ponds), organic farming, vermicompost, integrated farm development and thoughtful application of chemical fertilizers in appropriate quantity.

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

Since most of the landholdings in the district are of small size, there is not much scope for carrying out the activity on a large scale in the smaller farms.

Soil Conservation and Watershed Development Department under Zila Parishad (District Council) is equipped with sufficient technical resources for soil conservation. They provide necessary advice and training to the farmers. Additionally, the District Council involves

Panchayat Samitis and NGOs in watershed improvement initiatives. More involvement of voluntary organizations or private public partnership is required.

Under Soil Health Card Scheme implemented by the Government of India, a soil card is given for the farmers, so that the farmers can study the quality of the soil for a good crop. Soil, seed, fertilizer and pesticide testing laboratories are not available at each block level in Sawai Madhopur district. Most of the farmers are unable to get the agricultural inputs tested at their own level at the concerned block.

The Rajasthan State Organic Certification Agency (RSOCA) offers certification at lower fees compared to private sector certification agencies.

PKVY and the Soil Health Management component of NMSA: The Agriculture Department of the Government of Rajasthan is encouraging the adoption of Zinc, bio-fertilizers such as Rhizobium and PSB cultures, and green manures like 'Dhaincha', Neem Oil, Trichoderma, and Pseudomonas. These products are available at subsidized rates through departmental outlets.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.23	90	1351	3008.23	2707.40
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.46	90	765	2645.24	2380.68
3	Green Manuring--Vermi composting-1.0 ha	ha	1.64	90	1116	1834.98	1651.46
4	Green Manuring--Vermi composting-1.5 ha	ha	2.70	90	413	1114.66	1003.20
<b>Total</b>					<b>3645</b>	<b>8603.11</b>	<b>7742.74</b>

### **2.2.3 Agri. Infrastructure - Others**

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

Modern agricultural practices that are increasingly crucial for enhancing productivity, reducing costs, and maintaining environmental balance include tissue culture, agricultural biomechanics, seed production, utilization of organic fertilizers and bio-pesticides, and the application of vermicompost and Nadep manure.

The adoption of high-quality seeds can potentially boost productivity by approximately 25 percent.

The Agriculture and Horticulture Department provide farmers with improved seeds every year, but the quantity is only a few percent of the total seed requirement of the district. The remaining requirement for improved seeds is met by purchasing seeds from the market, and quality is a major issue. Seed production guarantees seed availability and provides benefits such as sufficient germination capacity, specified crop yield, species management, and weed control.

**Tissue Culture:** method produces disease-free plants of good quality, capable of multiplying millions of plants from tissues of a good tree. This work can be done in less time and more skill. There is no difference in quality.

**Vermicomposting** is the process of converting organic waste into compost using earthworms. Vermicompost, enriched with nutrients, is an excellent organic fertilizer and a key component of organic agriculture.

In the district, farmers extensively use DAP fertilizer. It is necessary to promote the use of vermicompost, biofertilizers, and bio-pesticides instead to maintain soil quality.

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

Overuse of chemical fertilizers leads to depletion of natural minerals in the soil, resulting in adverse effects.

The absence of soil testing facilities at the Panchayat Samiti level has prevented farmers from conducting necessary soil tests, leading to continuous excessive use of fertilizers. This misuse not only hampers expected productivity but also escalates production costs.

However, due to increasing farmer awareness, the production and utilization of vermicompost are on the rise, with some farmers establishing small-scale vermicompost units. Banks should provide loans to expand these initiatives.

The Rajasthan State Seed and Organic Certification Agency (RSSOCA) offers certification for organic farms at lower fees compared to private sector certification agencies.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	(₹ lakh)
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.20	90	12	122.40	110.16
<b>Total</b>					<b>12</b>	<b>122.40</b>	<b>110.16</b>

## **2.3 Agriculture - Ancillary Activities**

### **2.3.1 Food & Agro Processing**

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

Post-harvest technology and management play important role in value addition to agricultural products. There is a need to emphasize the potential of agro and food processing in order to generate additional employment. The Government of India and State Governments are giving high priority to the development of agro/food processing sector. Many efforts are being made in India to develop the agro/food processing sector such as agricultural export zones, formation of food parks and contract farming. Work has not been initiated in line with the immense potential available for investment in the agriculture/food processing sector. Production, post-harvest management, processing and marketing, including exports, have remained quite weak. This situation has been despite adequate production available in agriculture and allied sectors. Mustard, wheat, pearl millet, guava, chana dal, urad, etc., are produced in large quantities in District. Encouragement should be given to establish industries in the district for processing of these crops. This will also increase employment opportunities in District and farmers will also be able to get fair prices.

There is a need for processing of Grains, Horticultural products (fried products, dried fruits and vegetables, juices, squash and cordial, jam, jellies and marmalades), Milk and milk products, Meat and poultry products, Consumer food products (RTE, packaged foods, packed drinking water, alcoholic and non-alcoholic beverages. etc.).

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

Government of India supports the sector through liberalized Foreign Direct Investment Policy, the National Food Processing Policy 2019, the Agricultural Export Policy 2018, the Agricultural Exchange (a trade portal by APEDA), the Agricultural Infrastructure Fund, and various other schemes. Pradhan Mantri Kisan Sampada Yojana: encompasses plans for mega food parks, integrated cold chain and preservation infrastructure, creation and expansion of food processing and preservation capacity, infrastructure for agro-processing clusters, creation of backward and forward linkages, and establishment of food safety and quality assurance infrastructure. Prime Minister's Formalization of Micro Food Processing Enterprises (PM-FME) Scheme: For upgradation of eligible individual micro food processing units, up to 35% credit-linked subsidy of the project cost is available, with a maximum subsidy of INR 10 lakh per unit. For development of basic infrastructure such as warehouses, cold storage, and processing facilities, 35% credit-linked subsidy is available to SHGs, FPOs, cooperative societies, state-owned agencies, and private entrepreneurs.

Prospects of industries in the district include Wheat Flour, Noodles, Spaghetti Flour and Biscuits, namkeen, snacks and other packaged foods produced throughout processing of Wheat, pearl millet or pulses, Oil extraction and blackening removal from mustard and groundnut, Spices and Spice oleoresin, Guava Processing, Dairy Production and Animal Feed.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	51.00	80	275	4952.10	3961.68
2	Dairy Processing Unit	No.	25.50	80	55	1402.50	1122.00
3	Dal/ Pulses Mill	No.	5.10	80	226	1152.60	922.08
4	Oil Extraction	No.	5.10	80	55	1203.60	962.88
5	Packaging Unit	No.	5.10	80	1045	5329.50	4263.60
6	Spice Processing	No.	204.00	80	10	2040.00	1632.00
<b>Total</b>					<b>1666</b>	<b>16080.30</b>	<b>12864.24</b>

### 2.3.2 Agri Ancillary Activities - Others

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

Diversification and renewal of agricultural activities is continuously increasing the need for support and extension services. Agri Clinic and Agri Business Center: provide assistance to farmers on crop selection, best farming practices, post-harvest pricing options, major pest information (including internet-based weather forecasting), price trends, market intelligence, risk assessment and crop insurance, credit and inputs. The government provides free training through nodal institutes to selected youth graduates in agriculture or related fields like horticulture, silk production, veterinary science, forestry, dairy, poultry farming, fisheries, etc. Those who complete the training can apply for a start-up loan to set up an enterprise. Due to lack of proper legal framework and lack of records of agricultural activity, tenant farmers/marginal farmers/ Sharecropper/ Oral Lessees/ Landless labourers face difficulty in getting institutional credit.

FPOs are registered Farmer Collective Organizations that benefit farmers through economy of scale in providing Agri inputs at affordable rates, making advanced agriculture equipment available on rent by setting up a Custom Hiring Center and collective sale of produce for better price realization. Joint Liability Groups can be formed by connecting small land holding and landless farmers and bank loans or cash credit limit can be provided to them so that they can meet their seasonal crop production and consumption expenses.

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

Agri Clinic and Agri Business Center Subsidy: In the subsidy scheme of Government of India, free training is provided through designated Training Institutes to agricultural graduates. After training, they can apply for a start-up loan to set up an enterprise. The maximum project cost for subsidised bank loan facility is Rs 20 lakh for an individual project and Rs 100 lakh for a group project. The back-ended subsidy grants directed through NABARD are 44% of the project cost for all women, SC/ST and North Eastern and Hilly States categories of candidates and 36% of the project cost for all others. Due to lack of awareness among the farmers about the field of Agri-clinic and Agri-Business Centre, the agriculture graduates are not taking interest in setting up this center. There is a need to promote the establishment of these center in every village to cater to the needs of support and extension services along with diversification and renewal of work activities and disseminating information about scientific

agricultural practices.7 FPOs are promoted in district under the 10000 FPO scheme of Government of India through NABARD (5), S.F.A. C.(1) and NCDC (1). Banks should provide finance to these FPOs and other earlier existing FPOs for their business activities. Banks and MFIs can finance tenant farmers/marginal farmers/ Sharecropper/ Oral Lessees/ Landless labourers through Joint Liability Group (JLG) mode.

Banks can provide overdraft limits on PM Jan Dhan Yojna accounts.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>C.02 Ancillary Activities - Others</b>								
1	Agri Clinic & Agri Business Centers	No.	102.00	90	24	2448.00	2203.20	
<b>Total</b>					<b>24</b>	<b>2448.00</b>	<b>2203.20</b>	

## Chapter 3

### Credit Potential for MSMEs

#### **3. Credit Potential for MSMEs**

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

As per Micro, Small and Medium Enterprises Development Act, 2006 Notification dated 01 June 2020 by the Government of India in its Official Gazette. 1702 (A) , norms notified for Micro, Small and Medium Enterprises and the limits of investment in plant and machinery/ equipment for manufacturing/ service enterprises are as follows:

Micro enterprises: Investment in plant and machinery or investment in equipment does not exceed Rs 2.5 crore and its turnover does not exceed Rs 10 crore.

Small enterprise: Investment in plant and machinery or investment in equipment does not exceed Rs 25 crore and its turnover does not exceed Rs 100 crore.

Medium enterprises: Investment in plant and machinery or investment in equipment does not exceed Rs 125 crore and its turnover does not exceed Rs 500 crore.

Nonfarm businesses contribute almost a significant amount to agricultural households in Rajasthan. The state is endowed with handloom and handicraft arts and culture, which is complemented by agro processing, tourism, etc. activities over the years. However, lack of quality control and marketing has kept the business away from the expected growth. Skill development and entrepreneurship through various government programs, NABARD and RSETIs have supported the off farm sector.

The MSME Ministry launched a new portal Udyam Registration Portal (<https://udyamregistration.gov.in>) on July 1, 2020.

There are 6565 Micro, 599 Small and 33 Medium, Total 7197 Udyog Aadhar registrations in district.

There are 29815 Micro, 229 Small and 2 Medium, Total 30046 MSME Registered Enterprises under UDYAM Registration in district.

Stand-Up India Scheme continues to empower SC, ST, and women entrepreneurs, ensuring that marginalized groups have access to formal credit and entrepreneurship.

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

Schemes and Initiatives of Government of India:

- Skill Development Mission
- Make in India, Stand Up India, Start Up India Program
- PM SwaIndihi
- Pradhan Mantri Mudra Yojana
- Prime Minister's Employment Generation Program
- Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE) is available for MSME loans upto Rs 10 crore of Public Sector/ Private sector / Foreign banks and loans upto Rs. 2 crore of SFBs/ RRBs / CCBs / StCBs.
- Micro and Small Enterprise Cluster Development Program (MSECDP) Scheme
- Scheme of Fund for Reestablishment of Traditional Industries (SFURTI)
- Entrepreneurship Skill Development Program (ESDP) Scheme
- Assistance to Training Institutes (ATI) Scheme
- A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (EPAR)
- Khadi Village Industries Development Scheme
- Credit Guarantee Scheme for Subordinated Credit to Stressed MSMEs (CGSST)

- MSME Entrepreneurship Scheme
- Selfreliant India (SRI) Fund
- Enhancing and Accelerating MSME Performance (RAMP) NABARD Schemes and Initiatives:

The schemes of interventions of NABARD are as follows:

- Formation and promotion of NonAgricultural (OffFarm) Producer Organizations (OFPO)
  - ii. Skills development
- Promotion of incubation centers
- Innovation
- Geographical Indication Registration
- Implementation of off farm sector project in DPR mode.
- Market Interventions: Rural Haats, Rural Mart, Exhibitions/ Fairs/ Marketing Events State Government schemes include Dr. Bhimra Ambedkar Dalit, Tribal Enterprises Promotion Scheme 2022, Rajasthan Investment Promotion Scheme 2019, Rajasthan Handicraft Policy 2022, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	30.00	80	1245	19200.00	15360.00
2	Manufacturing Sector - Term Loan-Small	No.	300.00	80	45	14900.00	11920.00
<b>Sub Total</b>					<b>1290</b>	<b>34100.00</b>	<b>27280.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	2	1000.00	800.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.00	80	2135	23100.00	18480.00
3	Manufacturing Sector - Working Capital-Small	No.	60.00	80	568	40400.00	32320.00
<b>Sub Total</b>					<b>2705</b>	<b>64500.00</b>	<b>51600.00</b>
<b>II. MSME - Others</b>							

1	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	280	280.00	280.00
<b>Sub Total</b>					<b>280</b>	<b>280.00</b>	<b>280.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	20.00	80	362	6180.00	4944.00
2	Service Sector - Term Loan-Small	No.	1000.00	80	2	3000.00	2400.00
3	Trading Units - Term Loan-Micro	No.	10.00	80	170	3540.00	2832.00
<b>Sub Total</b>					<b>534</b>	<b>12720.00</b>	<b>10176.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	1000.00	80	2	2000.00	1600.00
2	Service Sector - Working Capital-Micro	No.	6.00	80	2723	28320.00	22656.00
3	Service Sector - Working Capital-Small	No.	100.00	80	37	4720.00	3776.00
4	Trading Units - Working Capital-Micro	No.	8.00	80	1180	9540.00	7632.00
<b>Sub Total</b>					<b>3942</b>	<b>44580.00</b>	<b>35664.00</b>
<b>Total</b>					<b>8751</b>	<b>156180.00</b>	<b>125000.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports are pivotal to the nation's economy, contributing significantly to its growth trajectory, trade balance, and foreign exchange reserves. They also influence the industrial landscape of the country. To compete effectively on the global stage, it is crucial to offer high-quality products, competitive pricing, and reliable packaging. The "Make in India" campaign aims to foster self-reliance and elevate the Indian brand globally.

Rajasthan has wide export of various agrocommodities and their products like processed dairy products, seed spices, garlic, red chilly, rose products, citrus fruit products, onions and other processed products and there are possibilities of its export. The state is a major exporter of handicrafts, embroidered textiles, marble objects, gems and jewellery. Export Promotion Cell has been established in the State Industries Centre. Rajasthan Small Industries Corporation Limited (RSIC) has been recognized as an export house. Incentive efforts for export growth are also being undertaken by the Bureau of Investment Promotion and Rajasthan State Industrial Development & Investment Corporation Limited (RIICO). Entrepreneurs from Rajasthan export a variety of products including handicrafts, carpets, rayon textiles, printed fabrics, leather goods, chemicals, stones, Marble, granite, polished sand stones, artificial goods, precious and semiprecious stones and jewellery, etc. Export credit up to Rs 50 crore per borrower can be considered under priority sector. Tourism is the Primary activity of the district under ODOP (One District One Product) classification for MSME.

Guava is the ODOP of Sawai Madhopur district in MoFPI Food Processing category. The perishable nature of Guava restricts prospects of its export in raw form. Export of specialized or processed Guava products like Pulp, etc., requires huge capital investment for processing plant and machinery which has been hindered due to concerns regarding return on investment and regularity of demand.

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

Centrally sponsored schemes including export oriented skill development training and work-shed housing should be promoted and a significant infrastructure is required.

Service tax exemption on membership fees of export promotion councils should also be given to exporters on participation in foreign fairs/exhibitions.

Exporters may be encouraged to avail export credit guarantee facilities offered by ECGC. In 2019, the Rajasthan government established an export council to support and boost exports from the state. This council not only provides guidance to exporters but also facilitates the removal of export-related obstacles by coordinating with industrial organizations and relevant state government departments.

Rajasthan Investment Promotion Scheme (RIPS)-2019: offers attractive benefits, including exemptions from stamp duty, land conversion charges, electricity charges, mandi fees, land tax, State Goods and Services Tax (SGST), and contributions to employees' EPF/ESI. It also includes reimbursement of employer contributions, up to 150% return on capital investment for backward areas and disabled individuals, as well as subsidies on interest and capital for 26 manufacturing sectors and 11 service sectors. These benefits are based on third-party certification and simplified norms. Efforts such as streamlining subsidy approvals and enhancing industrial, logistics, and social infrastructure are being undertaken without unnecessary inspections.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	6	300.00	225.00
<b>Total</b>					<b>6</b>	<b>300.00</b>	<b>225.00</b>

#### **4.2 Credit Potential for Education**

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

Education is one of the key factors for a progressive, healthy and equitable society. Education is essential to develop thinking and intelligent human beings so that they can actively participate and contribute to society. Loan up to Rs.25 lakh to a single individual for educational promotion including vocational courses as per the norms prescribed by the Reserve Bank of India, irrespective of the sanctioned amount, will be considered eligible for priority sector. Literacy rates in Rajasthan have increased in recent decades, although Rajasthan remains below the national average in all categories. In population census 2011, literacy rate in India is 73% (Male 80.90 % and Female 64.60%) while Literacy rate in Rajasthan is 66.10% (Male 79.20% and Female 52.12% literate)

The overall literacy rate of Sawai Madhopur district is 65.39%. Among males, the literacy rate is 81.51%, while among females it is 47.51%. The district boasts several educational institutions, including 1 ITI (Industrial Training Institutes), 33 colleges offering general education, 1 professional education college, 774 higher secondary and secondary schools, 594 upper primary schools, and 574 primary schools.

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

There is an urgent need to establish more professional colleges (both Government and private) at the district level so that emphasis can be laid on skill building through employmentoriented graduate/postgraduate courses, diplomas and vocational trainings. A recently sanctioned Government Medical College is in phase of commence. Efforts should be made to enhance awareness regarding educational loans.

Governments should create specific provisions for literacy and lifelong learning, primary education, technical education, universities, and higher education. Basic educational facilities are partially available. There is also an increasing demand for loans for professional courses in the district.

Loans and advances provided to individuals for educational purposes, including professional courses, upto Rs. 20 lakh fall under Priority Sector Lending. Banks typically require a third party guarantee for education loans. However, according to Reserve Bank of India rules

(Circular No. RPCD.PLNFS.BC.NO.83/06.12.05/200001 dated 28.04.2001), third party guarantee is not mandatory for education loans up to Rs 4 lakh. The process of obtaining education loans should be streamlined and accessibility should be ensured in rural areas as well. A portal can be implemented by Government or Indian Banks Association for this purpose. 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.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	530	5300.00	4770.00
<b>Total</b>				<b>530</b>	<b>5300.00</b>	<b>4770.00</b>	

#### **4.3 Credit Potential for Housing**

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

According to the National Sample Survey Organization (NSSO), about 66 percent of new construction in rural areas was financed by rural households from their own resources in 2010–11; About 26 per cent of constructions were funded to some extent from non-institutional agencies such as relatives, family members or friends, while 9 per cent of new constructions were financed by government channels, banks etc.

Pradhan Mantri Awas Yojana educates women, economically weaker sections, SCs and STs and provides subsidies. The technical group on housing shortage constituted by the government in Rajasthan had estimated the total housing shortage in the urban area to be 1.05 million.

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. Sawai Madhopur is a place with population below 10 lakh.

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

There is a need to reduce the long period of six to eight years of housing projects. This requires simplifying the process of multiple approvals that have to be obtained from multiple authorities over a period of two to three years.

Urbanization is taking place at a normal pace in the city where there is progress in the field of housing construction due to which the demand for housing loans is increasing.

Necessary basic facilities for housing loan are available. There is a need to provide adequate credit in this sector by banks. On one hand, the increasing cost of land and construction and on the other hand, lack of availability of adequate amount of loan by banks are hindering the development of this sector.

Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca (brick and concrete) 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.)

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	20.00	90	1448	27525.00	24772.50
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	1292	6460.00	5814.00
<b>Total</b>					<b>2740</b>	<b>33985.00</b>	<b>30586.50</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

In a developing country like India, infrastructure development generally depends on public investment and it is important to raise the standard of living of people in rural areas. For developing this sector, adequate provisions have been made for rural and urban infrastructure facilities in the action plan of NITI Aayog.

The road network in Rajasthan is quite vast and its total length is 317120.92 km. consisting of 256147.83 km BT road, 8701.87 km CC road, 40736.14 km Gravel Road and 11535.08 km seasonal road. 187633.91 km is under PWD and 7174.72 km is under NHAI and rest under other departments. Length of PWD roads in the district is 1898.43 km and length of roads of other departments is 146.64 km.

Irrigation and flood control and drinking water

Despite the area of Rajasthan being 10.4% of the total area of the country, surface water in the state is only 1.16 percent of India's total surface water resources or 21.71 billion cubic meters (BCM), however 16.05 BCM of this is economically usable. The state has created capacity to harness and store 11.29 BCM, or around 70 percent of available water. The state has 1.72 percent of the country's groundwater, translating into 11.36 BCM. Cultivable Command Area of 39.2033 lakh hectare has been created in state till December 23. CCA of 34.0034 lakh Hectare was created by 121 Major and Medium irrigation projects and rest by 19855 Minor projects. In the district, the project Construction of Anicut at Gambhir River near village Maudi in P.S. Gangapur city is ongoing.

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

There is a huge need for adequate storage infrastructure / processing for perishable and nonperishable products of agriculture and allied sectors in the district. Cow / buffalo / Goat rearing / Animal Husbandry is major economic activity of district and strengthening of Veterinary infrastructure is very important.

Education and Health care Infrastructure also need significant public investment for human development and wellbeing.

All major Agriculture and Social Infrastructure departments such as Medical and Health Department, PHED, Animal husbandry department, Education Department, Water Resources department, Horticulture department, etc. have district level offices in Sawai Madhopur district.

Out of 832 villages in district, only 754 are inhabited. However, there are only 69 Allopathic Primary Health Centre / Community Health Centre and 289 Subcentres in the district. Significant number of Veterinary infrastructure buildings , public Health Infrastructure buildings and classrooms in existing government schools have been constructed with RIDF support in the district.

43 projects of Anicuts / Tanks / Water Harvesting structure/ Minor Irrigation were implemented through RIDF for Ground Water recharge and water availability for irrigation.

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

In the district, 46 Veterinary Center Buildings built through RIDF facilitate access to Veterinary services. About 525 Additional Classrooms were built in existing 175 Government schools. 28 Medical Health Centre Buildings constructed under RIDF improved Health Infrastructure in district. 1 Government Hostel for SC/ST students was implemented. 2 e



Vikas Kendra were constructed for Information Communication Technology based eGovernance services to citizens. 40 Krishi Seva Kendra cum Village Knowledge Centre buildings construction funded through RIDF provide extension services to farmers.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

As access to drinking water, sanitation, education and health defines the quality of life of an individual and the conditions for social development. These services have an impact on people's day-to-day lives and their longevity and disability. Thus, better availability of social facilities is necessary. Considering the importance of social facilities, the Government of India has started programs like National Rural Drinking Water Programme (Jal Jeevan Mission - Har Ghar Jal Mission), Total Education Campaign, Swachh Bharat Abhiyan etc. Through these works the Government of India is striving to provide education, housing, toilets, drinking water for all.

Considering the importance of social infrastructure for the development of rural and urban areas and reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on March 24, 2025, RBI has brought Bank loans up to a limit of Rs. 8 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of Rs.12 crore per borrower for building health care facilities in Tier II to Tier VI centres (In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh) under the ambit of PSL norms. Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.

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

Since August 2019, Government of India, in partnership with States, is implementing Jal Jeevan Mission (JJM) Har Ghar Jal to make provision of tap water supply to every rural household by 2024. Water is a state subject and therefore, the primary responsibility for planning and implementing piped water supply schemes to provide tap water to their households, lies with the respective State/UT. Government of India supplements the efforts of the States by providing technical and financial assistance under JJM.

The scheme can be successful only by ensuring the participation of all rural families under various schemes of the Government of India such as Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan and Jal Jeevan Mission.

Banks need to fulfil their obligations to finance these activities on a priority basis. Participation of beneficiaries, especially women, in drinking water and sanitation and hygiene and water supply schemes can be ensured.

Grid and sanitation structures can be formed and their capacity built and strengthened. Village water and sanitation committees can be established and efforts can be made to build and enhance their capacity. There are 684 Aanganwadi, 36 Primary Health Centre, 202 Primary Health Sub Centre, and 14 Hospitals in the district.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	4.00	80	189	686.00	548.80
2	Education-Schools	No.	50.00	80	222	11100.00	8880.00
3	Healthcare-Hospital	No.	200.00	80	53	11800.00	9440.00
4	Sanitation-Pay & Use Toilets	No.	2.00	80	736	1472.00	1177.60
5	Sanitation-Toilets	No.	0.25	80	412	103.00	82.40
<b>Total</b>					<b>1612</b>	<b>25161.00</b>	<b>20128.80</b>

### 5.3 Renewable Energy

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

Rajasthan has ample natural resources like wind power and energy. As energy alternatives, bio gas and solar energy can be seen operating in the district through renewable sources and waste management. Biogas has been promoted in district through District Council (Jila Parishad). The government has given importance to solar energy as an alternative source of energy. India is among the leading nations in renewable energy production and aims to achieve a target of 500 GW of installed power capacity from non-fossil sources by 2030. By integrated approach for water conservation, optimum exploitation of water resources can be possible through solar water pump system and in the coming future, all lifting and pumping, photo voltaic power through solar photo voltaic system can be done. Therefore, solar cells (in which the solar cells act as low voltage batteries and their charge continues at a constant proportional rate) for solar radiation and SPV based pump sets can be used. For this, there is a provision of 40% subsidy under the Solar Mission of the Government of India. The state government is providing 50% subsidy on solar pump sets to the farmers growing horticulture crops and however there has been negligible loan disbursement in this sector during the last three years.

Rajasthan was the largest contributor to renewable energy generation in the country during 2023-24, with a total generation of 48.16 billion units (BU) having 13.38% share.

For energy generated from solar, wind, bio power, and small hydro power, Rajasthan maintained its top position, producing energy of 47.15 billion unit accounted for 20.88% of the total. (MNRE: Renewable Statistics). Solar energy accounts for approximately 84 percent of its renewable energy capacity. To provide context, Rajasthan alone contributes 31.97 GW of solar power to the country's total installed capacity of 116.24 GW.

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

Electricity availability has risen significantly from an average of 6-8 hours per day to 20-22 hours per day in rural areas, and from 10-12 hours per day to 23-24 hours per day in urban areas. The per capita electricity availability in the state has increased from 785 kWh in 2012-



13 to 1458.4 kWh in 2022-23. [Source: RBI Handbook of Statistics on Indian States 2022-23].

Rajasthan experiences 300-330 clear sunny days annually with 6-7 kWh/m<sup>2</sup>/day of solar radiation, ranking among the highest globally. India receives a solar energy potential of 5000 trillion kWh/m<sup>2</sup> annually, averaging 4-7 kWh/m<sup>2</sup> daily, which significantly surpasses the country's total energy consumption.

Rajasthan boasts an estimated solar potential of 142 GW and ample barren land suitable for establishing solar power plants. In addition to solar rooftop projects, the state has commissioned a total of 13,531 MW capacity ground-mounted solar power plants.

Dealers of MNRE certified power companies are available in the district. There is a need to give wide publicity to Solar Home Lighting Model. Mechanics are available to repair solar equipment.

Food security and sustainable agriculture require changing agricultural practices from fossil based energy production to renewable energy based farming.

Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyaan (PM- KUSUM), PM-Surya Ghar: Muft Bijli Yojana, Solar Parks Scheme, PLI Scheme for High Efficiency Solar PV Modules, PM JANMAN: Empowering PVTG Communities through Solar Electrification, Program on Energy from Urban, Industrial, Agricultural wastes residues and Municipal solid waste, National Green Hydrogen Mission, Rajasthan Biomass and Waste to Energy Policy 2023, Rajasthan Green Hydrogen Policy 2023, Rajasthan Renewable Energy Policy 2023, CSR Policy RRECL are prominent schemes.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	10.00	90	124	1358.00	1222.20
2	Hydel Power-Micro Hydel Power Plant	No.	600.00	90	3	2600.00	2340.00
3	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	144	576.00	518.40
4	Solar Energy-Roof Top Solar PV System without Battery	No.	5.00	90	500	2500.00	2250.00
5	Solar Energy-Solar Pump Sets	No.	3.00	90	126	378.00	340.20
<b>Total</b>					<b>897</b>	<b>7412.00</b>	<b>6670.80</b>

**RIDF**

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

( ₹ crore )				
Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	709	429.520000	349.7347
B	Ongoing tranches	138	160.550000	135.1661
	Total (A + B)	847	590.070000	484.9008

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

( ₹ crore )				
Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	158	195.182600	167.7442
B	Rural roads & bridges	196	82.143400	69.2125
C	Social Sector	493	312.742900	247.9441
	Total (A + B + C)	847	590.068900	484.9008

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
A	Irrigation	No of projects	Irrigation potential	ha	10000
B	Rural roads	No of projects	Road length	km	974
C	Bridges	No of projects	Bridge Length	m	10

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Social Sector - Educational Institute	175	525 Classrooms in 175 schools	Classrooms	525
2	Agriculture - Animal Health Veterinary Services Centre	46	46 Animal Health Veterinary Care Unit buildings	Building	46
3	Medical Health Centre	28	28 Medical Health Centre buildings	Health Centre Building	28

4	Agriculture - Village Knowledge Centre	40	40 Krishi Seva Kendra cum Village Knowledge Centre cum Land Record Information Centre	KSK VKC LRIC	40
5	Social Sector - Hostel for SC/ ST students	1	1 Government Hostel for SC / ST students	Hostel Building	1

**RIDF Project Veterinary Poly Clinic, Sawai Madhopur Scheme: Rural Infrastructure Development Fund**

**Project Implementing Agency : Department of Animal Husbandry, Rajasthan through technical expertise of RSAMB**



NABARD provided low cost funds (with very low interest rate) to State Government through Rural Infrastructure Development Fund for construction of the new building of Veterinary Poly Clinic Total Financial Outlay of the project is Rupees 3 crore 58 Lakh and sanctioned RIDF Loan is Rs.339.80 Lakh.

Before the project, the Veterinary Poly Clinic earlier was functioning in tin shed structure with hindrances and was having small space for a store.

After the project, Outdoor treatments for different types of cases of animals can be conveniently done without the hindrance of rain and extreme temperature.

Separate rooms are available for Doctor as well as for paravets that provide convenience to diseased animal owners. The polyclinic now has dedicated spaces for indoor hospitalization treatment of 6 large ruminants and 5 canines.

New larger medicine store can be used to store more than 120 types of medicines in a single sight. The meeting hall can accommodate audience of more than 100 people.

## Chapter 6 Informal Credit Delivery System

### 6.1 Status of the Sector in the District

Self Help Group Bank Linkage Program (SHGBLP) started in the year 1992 as a pilot project of 500 groups, which today has taken the form of a huge micro credit distribution and financial inclusion program and 144.21 lakh groups representing about 17.8 crore rural families joined this program across India by 31 March 2024. The bank account deposits of the groups amount to Rs. 65089 crores and loan outstanding ₹ 259664 cr. The amount of NPA of bank loans distributed to groups has reduced from 2.79% as on March 31, 2023 to 2.05 % as on March 31, 2024.

This program has gained recognition for building financial, economic and social capital in rural areas across the country.

In Rajasthan, 522127 SHGs have Savings Bank Deposits of ₹ 880.496 crore as on 31 March 2024. Bank Loan Outstanding of 164426 SHGs was ₹ 3581.13 crore as on 31 March 2025. Bank Loan of ₹ 2358.348 crore was disbursed to 104839 SHGs in Rajasthan during financial year 2024-25.

In the district, there were 9757 SHGs as on 31 March 2025 of which 8920 SHGs had opened Savings Bank Account. 944 SHGs were dormant or defunct.

4889 SHGs had loan amount outstanding of ₹ 92.08 crore as on 31 March 2025.

Joint Liability Group (JLG) is an informal group comprising preferably of 4 to 10 individuals for the purposes of availing bank loan either individually or through the group mechanism against mutual guarantee. They are engaged in similar type of economic activity in Farm or NonFarm sector and offer a joint undertaking to the Bank that enables them to avail loans.

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

All members of SHG should pursue some type of livelihood activity to generate income stream for themselves or their households. Adequate skill received through training or guidance, raw material availability, initial capital funding support and market linkage are imperative for sustainable livelihood enterprise activity. Self-Help Groups can be connected with home-based industries/employment to promote livelihood.

Maintenance of accounting in Self Help Groups should be accompanied by quality documentation.

There has been an expansion of groups in district and most of the groups are following the Panchsutra. More attention is required to promote livelihood activities in the SHGs in district.

Livelihood and Enterprise Development program like LEDP and MEDP (Micro Enterprise Development program) are implemented by NABARD. The details of the available grant amount are as follows:

i. LEDP – Farm Sector – 60- 120 participants, batches of 30 women and Non-Farm Sector – 60-90 participants – Batches of 30 women, Cluster Based Livelihood Linked Training Program - Grant is available on project basis. Training duration- Farm Sector 10 days per batch and Non-Farm sector 20 days per batch.

ii. MEDP – Entrepreneurship Program for Mature Groups – Maximum grant amount Rs. 1,50,000/- Training duration 15 days, One batch of 30 Participants

NABARD has Rural Mart scheme in which good product manufacturing SHG may avail financial support for Rural Mart shop rent and other expenses with full support for two years and half support for third year subject to maximum limit of Rs seven lakh. In lieu of shop rent, financial grant support in this scheme for a mobile van upto Rs seven lakh or 65% of cost of van (pickup) whichever is lesser can be sanctioned for the SHG that needs vehicle to sell their good quality product.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ members of JLGs	Individual No.	1.00	100	2014	2014.00	2014.00
2	Individuals/ members of SHGs	Individual No.	0.60	100	2100	1260.00	1260.00
3	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	500.00	100	4	2000.00	2000.00
4	SHGs/ JLGs-Social Needs	No.	2.00	100	1180	2360.00	2360.00
5	Start-ups-Other than Agri. & MSME	No.	2000.00	90	2	4000.00	3600.00
<b>Total</b>					<b>5300</b>	<b>11634.00</b>	<b>11234.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. The excessive use of chemical fertilizers and pesticides is negatively impacting soil fertility. There is a need to enhance the rate of seed replacement across various crops.
2. To guarantee timely access to high-quality seeds in sufficient quantities at affordable prices, thereby enhancing productivity.
3. There is insufficient provision for safe storage of fertilizers, seeds, and harvested crops at the village level. Consequently, farmers are compelled to sell their produce immediately at lower prices, resulting in unfair low returns. Banks should extend loans to more farmers for constructing warehouses under the Government of India's 'Agricultural Marketing Infrastructure' scheme to address this issue.
4. Small and marginal landless farmers play a crucial role in crop production, yet many of them lack access to crop loans. It is essential to enhance agricultural production and productivity by facilitating crop loans to these farmers through joint liability groups.
5. Banks ought to advocate for loan schemes tied to warehouse receipts to ensure farmers receive fair prices for their produce.
6. Encouraging the adoption of climate-friendly smart farming systems.
7. Full implementation of the Soil Health Card Scheme, maximizing the potential of soil profiling.
8. To comprehensively promote Farmer Producer Organizations (FPOs) to encompass a majority of farmers and link them to the National Agriculture Market (NAM).
9. The idea of 'Seed Gram' should be replicated across the state through diverse channels.
10. It is essential to encourage crop diversification.

#### 2. Water Resources

1. The Government of India has implemented Pradhan Mantri Krishi Sinchai Yojana for fundamental change in irrigation facilities. Based on the concept of Per Drop More crop and Water for every field, medium- and long-term planning is done under this scheme.
2. Sprinkler and drip irrigation and underground pipeline irrigation can become new and emerging activities under micro irrigation projects in the district. Efforts should be made to popularize sprinkler and drip systems and their field translation platforms should be established. There is a need to Champion the adoption of drip and sprinkler irrigation systems.
3. Considering Agriculture irrigation as an important point by the Government of India, 02 funds, Long Term Irrigation Fund (LTIF) and Micro Irrigation Fund have been constituted for agriculture irrigation at the level of NABARD.
4. Exploration of potential sites for groundwater withdrawal should be done through studies of radar sensing, satellite images and resistivity surveys.

5. Groundwater recharge activity should be promoted by Water Resources department in systematic long term planned approach and adequate number of Water Conservation and Water Harvesting structures should be developed.

6. Institutional finance should be accessible for the construction of rainwater harvesting structures.

7. It is necessary to incorporate solar water pumps and water tanks/diggis promoted by the Horticulture Department into the agricultural term loan targets set by banks.

### **3. Farm Mechanisation**

1. To address the issue of small land holdings, agricultural machinery may be managed through cooperatives and farmer producer organizations. To make the Custom hiring system successful, a farm equipment center can be established at the village level under the guidance of Panchayati Raj Department and FPO. This will enhance the income of Gram Panchayat and shortage of manpower for work can be removed.

2. Generally, tractors are considered to be the equivalent of farm mechanization, whereas in reality, small machines like powered machines can work in even small fields with minimal energy. These small instruments should be included in the National Food Security Mission scheme and publicized through demonstrations.

3. Power tillers are highly beneficial and cost-effective for medium and small-scale farmers. They can also be used to transport agricultural produce by attaching a trolley, making their promotion essential.

4. Agri-clinic and agribusiness centers should be established to provide repair services for agricultural equipment.

5. Farmers need to be provided with improved seeds, rotavators, crops, grading systems, solar dryers, drills, and other essential tools and equipment.

6. Banks should offer accessible loans to farmers, thereby reducing their reliance on high-interest loans from private companies and banks. Financing for tractors should include a minimum of two implements and a trolley. Banks should also readily offer loans to farmers, including for older tractors.

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

1. To encourage agriculture diversification in the district, farmer clubs should be formed by banks/government departments/entomology centers and special emphasis should be given on agriculture technology transfer, capacity building and awareness. Appropriate marketing system should be developed for extensive cultivation and sale of medicinal crops and contract farming should be encouraged.

2. Post-harvest management should be complemented by adopting value-added technology, alongside encouraging contract farming of medicinal plants. This approach ensures that farmers have on-site marketing facilities, enabling them to secure fair prices.

3. Efforts should be focused on establishing processing units for fruits like Amla, Lemon and Guava to utilize locally available raw materials. Banks should facilitate the distribution of term loans in this sector.



4. Farmers in the district lack enthusiasm for cultivating aromatic flowers and medicinal plants. The state government should organize awareness programs to address this issue. Additionally, farmers should be informed about the benefits offered under the AYUSH Mission.

5. Banks should offer financial assistance for establishing units that convert fruit and vegetable waste into compost.

6. The State Government's Horticulture Department should prioritize the timely availability of high-quality planting materials and establish sufficient nurseries to meet district demand.

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

1. Bamboo or other bio fuel can be cultivated in the form of agro forestry and farm forestry on the wasteland and fallow land available in the district.

2. Some of the bankable sectors are Farm Forestry, Agro-forestry, Commercial Forestry, nursery Development etc. With the advent of clone culture technology, there is now increased scope to take advantage of high-tech clonal forestry plantations for better returns.

3. The government should offer awareness programs and extensive extension services to encourage farmers to cultivate forestry trees such as bamboo, drumstick, karunda, amla, jackfruit, neem, plum, etc.

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

1. Main animal husbandry activities in Sawai Madhopur district are milk development, poultry and sheep-goat rearing. Based on the 20th animal census (2019) of the Animal Husbandry Department, Ministry of Agriculture, Government of India, the number of indigenous cattle and buffaloes in Sawai Madhopur district have been registered as 53979 and 301792 respectively.

2. Under KCC Saturation Campaign, efforts have been made to provide loans from banks to all the farmers of the district through Ghar-Ghar KCC Campaign.

3. Climate change negatively impacts animal productivity and reproductive health. To mitigate its effects, there should be a promotion of native breed animals known for their disease resistance and natural resilience to climate change.

4. Milk collection centers should be established at least at every block level, equipped with proper milk storage facilities, and should include installation of bulk milk coolers.

5. Awareness about initiatives like the National Livestock Mission, Rashtriya Gokul Mission, and dairy processing needs to be disseminated among farmers and bank personnel in the district.

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

1. There is also a requirement for a district-level training center to promote poultry farming. The local breed of indigenous chickens should be encouraged in the district.

2. There is a necessity to establish additional feed plants under the public, cooperative, and private sectors.

3. Securing insurance for poultry farming, particularly for chickens, remains challenging. Therefore, banks should facilitate lending by collaborating with insurance companies through agreements.

4. Small and marginal farmers can enhance their income by engaging in activities that double their earnings. Encouraging initiatives like backyard poultry can significantly contribute to boosting farmers' income.

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

1. Due to non-availability of insurance in goat rearing and pig rearing, the activity is slowing down. Banks are also reluctant to give loans for this reason. Insurance schemes should be improved by insurance companies, especially for small units.

2. Through the National Livelihood Mission, marketing connections for goats can be established with robust markets such as Mumbai and Surat. This initiative aims to ensure that goat farmers receive competitive prices for their products.

3. Raising awareness about pig farming is essential due to its profitability as an agricultural pursuit.

## **9. Fisheries**

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

2. Establishing fish seed production centers with public participation is essential. This involves providing suitable land for constructing the center according to specified criteria for fish seed production.

3. Promoting fisheries and related activities can be achieved by forming farmer clubs, farmer producer companies, groups and societies.

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

1. In view of the immense potential of Agriculture in the district, storage structures like rural Godowns, warehouses, cold storages can be created. Presently, AMI and AIF schemes of Government of India have an important role in creation of post-harvest structures.

2. A comprehensive directory of all warehouses in the district should be compiled and distributed to farmers. Additionally, farmers should organize awareness programs at the block level to highlight the significance of scientific storage and the advantages of primary processing.

3. Banks should provide funding to individual entrepreneurs and small farmers to build storage facilities within the cooperative sector.

4. The government should construct sufficient market yards and warehouses in the district. This will enable farmers to store their produce and secure fair prices by selling their crops at the opportune moment.

5. Farmers should be educated about pledge finance and the warehouse receipt system.

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

1. Due to the network of rivers in the district, flood situation occurs in some villages during the rainy season. For flood control, the state government can submit project application to NABARD under the Rural Infrastructure Development Fund (RIDF).
2. When estimating the loan amount needed, all investment items such as inlet pitching pipeline (PVC & HDPE) and optionally diesel pumpsets should be included in the calculation.
3. Efforts should be made to promote the issuance of more soil test cards to farmers.

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

1. The government should initiate efforts at the Panchayat level to establish vermicompost units, enabling the conversion of organic waste into nutrients within villages.
2. At the Panchayat level, the government should endeavor to establish vermicompost units to convert organic waste into nutrients within villages.
3. Organic farming holds significant potential, but it requires linkage with bank loans facilitated by banks and related departments.

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

1. In all the development blocks in the district, some private level units like flour mill, rice mill, oil mill and spices are working for processing and packaging of agriculture products. Small units are being encouraged under the erstwhile Chief Minister small enterprise promotion scheme and Pradhan Mantri Employment Guarantee Scheme.
2. Due to advanced Agriculture farming in the district, Agriculture processing units can be promoted with the help of available infrastructural support. There are schemes like PMFME and AIF which provide capital / interest subsidy to units involved in primary and secondary processing. All scheduled commercial banks, regional rural banks, small finance banks, state cooperative banks, and NABARD subsidiaries can avail of concessional refinance at 4% on PM-FME loans. Banks are encouraged to capitalize on this opportunity.
3. Loans can be provided to such units by availing the benefits of facilities like Mudra and CGTMSE.
4. Banks should prioritize providing loans to units established in food parks and agro-processing clusters to accelerate the development of these facilities.

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

1. With diversification and renewal of agricultural activities, the need for support and extension services is also increasing year by year. In this direction, the establishment of Agri clinic and Agri Business Center by the graduates of agriculture or other subjects related to agriculture (such as graduates of horticulture, animal husbandry, veterinary medicine, forestry, dairy, animal husbandry, pisciculture etc.) can provide necessary extension, equipment and support services in agriculture.

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

1. The District Industries Center should identify the possible activities in the non-farm sector and make proper arrangements for training of rural entrepreneurs, extension service, supply of milk and marketing of the manufactured milk.
2. Banks should distribute maximum loans under schemes like Mudra and Stand-up India to promote entrepreneurship among women/ minorities/ SC and ST/ economically weaker sections.
3. To create new employment opportunities in the district in MSME activities, banks will have to provide maximum loans directly to small and medium enterprises in the manufacturing and services sectors along with government sponsored schemes.
4. Banks should encourage entrepreneurs to avail the benefits of Credit Guarantee Scheme.
5. Continuous electricity supply must be guaranteed for industries established in both rural and urban areas of the district.
6. Clusters of units involving craftsmen, weavers, artisans, and similar professions should be established in the district.
7. There are significant employment opportunities in the non-agricultural sector, which should be regularly assessed at both district and block levels. The district is rich in handicrafts, arts, and cultural activities, alongside developments in agro-processing and tourism over the years. To enhance the self-reliance of artisans, developing clusters into off-farm producer organizations could lead to substantial improvements.
8. The District Industries Center regularly provides training to artisans and facilitates their participation in various fairs and exhibitions to promote the sale of their products. Additionally, NABARD offers financial assistance to small entrepreneurs and self-help groups for attending such events. It is recommended to utilize these opportunities effectively.
9. To bolster exports and the MSME sector, a comprehensive array of activities such as packaging, labeling, trademarking, barcoding, brand building, advertising, domestic and international exhibitions, buyer-seller meets, marketing intelligence, and e-marketing are essential in integrated manner.
10. The District Central Cooperative Bank should expand their operations into the non-agricultural sector (MSME) by formulating a targeted action plan.
11. NABARD is fostering this sector through several initiatives, including:
  - i. Off Farm Producers Organization (OFPO)
  - ii. Skill Development
  - iii. Implementation of Off Farm Sector Projects in DPR Mode
  - iv. Innovation
  - iv. Rural Haats, Rural Marts, Exhibitions/Fairs/Marketing Programs

## **16. Export Credit**

1. Exporters should be encouraged to utilize export credit insurance facilities provided by ECGC.



2. Micro, small, and medium exporters should receive adequate training from MSME export professional or relevant government organizations to ensure accurate completion of forms. Technical assistance from banks can be sought to support this effort.

3. With the implementation of new policies, there are possibilities of setting up some export units. Agro processing sector, especially in Chilly, Tomato and Guava products also holds potential for promotion of industries with export alignment.

## **17. Education**

1. The private sector can actively invest in the education sector which can fill a significant gap in funding. Apart from the funding issues, private finance can also address other issues like large industry-institute linkages, research, faculty intake, etc.
2. There is scope for further liberalizing the process of private participation to attract quality investors and provide quality, customization, greater scope and diversity of courses.
3. Every possible effort should be made to revive the higher education infrastructure.
4. To bring awareness about the schemes at the grassroots level, bankers can identify needy students in schools and colleges.
5. The process for obtaining education loans should be streamlined and made accessible in rural areas by banks as well.
6. Banks should step forward to offer loans to students pursuing professional courses within the district.
7. Banks should arrange financial literacy camps in all schools and colleges to educate students about education loans.

## **18. Housing**

1. It is necessary to simplify some of the processes in this sector, such as long 'pre-production period' (gestation period) of six to eight years for housing projects, multiple approvals are obtained from many authorities during the two to three-year period.

2. The process of sanctioning housing loans should be simplified and the processing fee for priority sector housing loan borrowers should be waived off.

3. Attention is required to issues such as the challenges faced by farming families in obtaining loans for constructing houses on agricultural land, as well as the lengthy process involved in changing land use from agricultural to non-agricultural. Simplifying these processes will facilitate easier access to housing loans for farming families.

4. There is a requirement to implement an online application system for obtaining house plan approvals, along with establishing a defined timeframe for their timely issuance to facilitate prompt loan processing.

## **19. Social Infrastructure**

1. Social Infrastructure such as drinking water, sanitation, education and health defines the quality of life of an individual and the conditions for social development. Banks need to fulfil their obligations to finance these activities on a priority basis.

## **20. Renewable Energy**

1. Entrepreneurs in Sawai Madhopur district should be encouraged to use renewable energy as a source of alternative energy.
2. The rooftops of MSME industries can be used for solar energy generation under roof top grid system in the district.
3. This type of system can also be used in educational institutions. There is abundant potential for solar energy production in the district.
4. It should be made mandatory to install solar powered heaters on the roofs of houses in residential colonies in the district.

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

1. The banks in the district, especially the commercial banks, show reluctance to provide the required cooperation in giving loans to self-help groups and joint liability groups. Banks should follow the guidelines issued by the Reserve Bank of India for giving loans to Pradhan Mantri Jan Dhan Yojana account holders, Self Help Groups and Joint Liability Groups and should prepare an action plan for branch wise loan distribution.
2. There is a need for orientation amongst the employees working in the district banks. They should be trained regularly. Banks should conduct training sessions for branch managers and field staff on Self Help Groups (SHGs) and Joint Liability Groups (JLGs). It is essential for all banks in the district to collaborate and actively participate in credit linkage for SHGs and JLGs.
3. Rajeevika should coordinate with all banks and district administration to organize at least one credit camp every month.
4. In few parts of the district, microfinance firms are extending loans to villagers at excessively high interest rates, with this trend growing rapidly. Banks should focus on disbursing maximum loans to struggling farmers through Joint Liability Groups (JLGs) and Self Help Groups (SHGs) to rescue them from the burden of expensive microfinance. Additionally, where needed, these borrowers should receive financial assistance to repay their costly 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**

(i.) Cooperative Crop Loan Online Registration Scheme: 4 percent subsidy will be given by the State Government to the farmers who repay the crop loan up to Rs. 1.50 lakh in full or on time through the Primary Agriculture Cooperative Credit Societies (PACS) affiliated to DCCB. Government of India provides 3 percent interest subsidy. Thus, crop loan for farmers through PACS up to Rs 1.50 lakh is interest free.

(ii) Five 5 percent interest subsidy scheme on repayment of Term loan of PLDB: State government provides 5 percent interest subsidy on repayment of Term Loans availed from Primary Land Development Banks (Prathmik Bhumi Vikas Sahkari Bank) on or after 01 April 2014, due to which the effective interest rate is reduced to less than 5 percent.

(iii) Construction of warehouses in Gram Seva Co-operative Societies (PACS)/ Kray Vikray Sahkari Samiti : Under the Budget announcement of the State Government and Rahstriy Krishi Vikas Yojna assisted by State and Central Governments, 100 per cent funds are provided to PACS and KVSS for construction of warehouse to store fertilizers, seeds and pesticides.

(iv) Establishment of Custom Hiring Centres: Establishment of Custom Hiring Centres in KVSS / PACS to provide farming related equipment on rent to the farmers in the state.

(v) Women Self-Help Group Training Scheme: Rajasthan Institute of Cooperative Education and Management conducts the training of officials/ members of SHGs to increase the active participation of women.

(vi) Formation of new mPACS (multipurpose PACS) in remaining Gram Panchayats is being actively pursued by Cooperation Department of Rajasthan State government under the broader aim of One MPACS per Gram Panchayat. In this initiative, 34 underserved Gram Panchayats in Sawai Madhopur district where mPACS is yet to be formed were identified by Office of the Deputy Registrar of Cooperative Societies at the beginning of year 2025. MPACS formation process was already started amongst 10 of these Gram Panchayats during year 2025.

(vii) Rajasthan Cooperative Gopal Credit Card Loan Scheme

Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented by Rajasthan State Government through Cooperative Department, particularly, DCCBs. Working capital limit upto Rs 1 lakh can be given to cow / buffalo owner farmers through cooperative bank for cow / buffalo maintenance expenses including shed / maintenance equipment / feed and fodder, etc. The loan is repayable in one year. On timely repayment, the interest is borne by State Government and loan becomes interest free for the farmer and farmer can reapply for the loan after repayment.

## 5. Status of Cooperatives in the District

- i. Sawai Madhopur district has a varied profile of Primary Agriculture Cooperative Credit Societies (PACS) as well as other cooperative institutions.
- ii. The cooperative sector in Sawai Madhopur district comprises a total of 675 cooperatives, covering 673 primary cooperatives including 566 NonCredit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 207 primary credit cooperatives ( 203 PACS, 4 Credit and Thrift Societies). There is one DCCB and one PLDB (Primary Land Development Bank). 341 cooperatives are functional, 187 cooperatives are non functional/ dormant and 147 cooperatives are under liquidation.
- iii. 560 Primary Cooperatives are in rural area while 113 primary Cooperatives are in urban area. The 560 rural cooperatives have 172726 members across all 7 blocks of the district.
- iv. Amongst Longterm rural cooperative credit institution, 01 PCARDB (PLDB) has 4 branches in the district. It has nearly 60301 members. There is no district level federation and no multistate cooperative society having their registered office in the district. Sawai Madhopur Central Cooperative Bank (DCCB) has 9 branches in the district out of its total 16 branches.

The details of prominent sector wise cooperative societies in the district are given below:

- 1) Primary Agriculture Cooperative Credit Societies (PACS) Active 203,
- 2) Kray Vikray Sahkari Samiti (KVSS) Active 06, Inactive 0
- 3) Housing Societies Active 0, Inactive 16, Under Liquidation 2
- 4) Primary Milk Producers Cooperative Societies Active 30, Under Liquidation 140
- 5) Employees Thrift and Credit Cooperative Societies Active 04, Inactive 10
- 6) Thrift and Credit Cooperative Societies - Active 04, Inactive 0
- 7) Weavers Societies - Active 02, Inactive 23
- 8) Industrial Societies - Active 0, Inactive 14
- 9) Women Societies - Active 65, Inactive 51
- 10) Primary Consumer Store - Active 05, Inactive 05
- 11) Multipurpose Society - Active 02, Inactive 01
- 12) Tourism Society - Active 01, Inactive 0
- 13) Wholesale Store - Active 01, Inactive 0
- 14) Urban Cooperative Bank - Active 01, Inactive 0
- 15) Primary Land Development Bank - Active 01, Inactive 0
- 16) District Central Cooperative Bank - Active 01, Inactive 0

(Source: Deputy-Registrar Office, Co-operative Societies, Sawai Madhopur)

## 6. Potential for formation of cooperatives

There is good potential for co-operative activities in the district as explained in the chapter based on important policies and development and the chapter based on Ancillary agricultural activities.

2. Operational area of existing societies is not uniform in all the blocks. Therefore, there exists a possibility of formation of cooperative societies in the district. Formation of cooperative societies will help in promoting economic activities.

3. The initiative of Ministry of Cooperatives envisages that each Gram Panchayat should have at least one Primary Producer Cooperative Society in Agriculture or Allied Sector for providing better facilities and welfare of members. The society may be PACS (Primary Agriculture Cooperative Society), Primary Dairy Cooperative Society or Primary Fisheries Cooperative Society. Till last year, 34 Gram Panchayats had been identified that did not have such primary producers' society. Formation of PACS is in process in 10 of these Gram Panchayats. The remaining Gram Panchayats will also be covered through new PACS formation in those Gram Panchayats.

4. There are only 30 Active Primary Milk Producers Cooperative Societies in Sawai Madhopur district and other 140 Primary Milk Producers Cooperative Societies are defunct. Milk Cattle rearing is one of the major economic activities of the district prevalent in every village of district. There is huge scope for formation and development of new Primary Milk Producers Cooperative Societies in Sawai Madhopur district.

## 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 'Vrindavati Farmer Producer Company Limited' (FPO) Bonli under CSS – 10000 FPO scheme	Bonli Block	NABARD is the Implementing Agency under Central Govt. scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are provided by Central Govt. through NABARD to the FPO formed and developed in the scheme		750	<p>1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO.</p> <p>2) To add value to the products by setting up collective marketing and food processing units.</p> <p>3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.</p>



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
2	Collectivisation	Formation and promotion of 'Devlaxmi Farmer Producer Company Limited' (FPO) Chhan, Khandar under CSS – 10000 FPO scheme	Khandar Block	NABARD is the Implementing Agency under Central Govt. scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are provided by Central Govt. through NABARD to the FPO formed and developed in the scheme		750	1) To provide agricultural inputs and equipment at reasonable rates to about 750 farmer members of the FPO. 2) To add value to the products by setting up collective marketing and food processing units. 3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.
3	Collectivisation	Formation and promotion of	Sawai Madhopur Block	NABARD is the Implementing Agency under Central Govt.		750	1) To provide agricultural inputs and



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
		'Ranatbhanwar Farmer Producer Company Limited' (FPO) Jatwada Kalan under CSS – 10000 FPO scheme		scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are provided by Central Govt. through NABARD to the FPO formed and developed in the scheme			equipment at reasonable rates to about 500 farmer members of the FPO. 2) To add value to the products by setting up collective marketing and food processing units. 3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.
4	Collectivisation	Formation and promotion of Chauth Mata Farmer Producer Company Limited' (FPO)	Chauth Ka Barwada block	NABARD is the Implementing Agency under Central Govt. scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are		500	1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
		Chauth Ka Barwada under CSS – 10000 FPO scheme		provided by Central Govt. through NABARD to the FPO formed and developed in the scheme			2) To add value to the products by setting up collective marketing and food processing units. 3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.
5	Collectivisation	Formation and promotion of 'Shri Dev Malarna Farmer Producer Company Limited' (FPO) Malarna Dungar under CSS – 10000 FPO	Malarna Dungar Block	NABARD is the Implementing Agency under Central Govt. scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are provided by Central Govt. through NABARD to the FPO formed and developed in the scheme		400	1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO. 2) To add value to the products by setting up collective marketing and food processing



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
		scheme					units. 3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
6	Collectivisation	Formation and promotion of 'Jay Bhomiya Farmer Producer Company Limited' (FPO) Sewa village near Gangapur City under CSS – 10000 FPO scheme	Gangapur City Block	NABARD is the Implementing Agency under Central Govt. scheme of 10000 FPOs. Management Cost expenses for 3 years and matching equity grant upto Rs. 15 lakh are provided by Central Govt. through NABARD to the FPO formed and developed in the scheme		400	1) To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO. 2) To add value to the products by setting up collective marketing and food processing units. 3) The benefits have been provided by imparting technical knowledge regarding scientific methods in agriculture to the farmer members and by getting them convergence from various departments of the district.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
7	Skill Training	Grant Support to R-SETI	Sawai Madhopur District	NABARD provided grant to the R-SETI for the purchase of training related materials and equipment and computers, sewing machines, etc.			The training equipment will be utilised in practical vocational skill training of rural participants
8	Institution Development	Grant to DCCB for Demonstration Van for Financial Literacy	Sawai Madhopur District	DCCB, Sawai Madhopur has been given 1 mobile ATM and Exhibition van to disseminate information related to the bank and to provide banking facilities to the remote parts of the city. District			District Co-operative Bank Ltd., Sawai Madhopur has been given 1 mobile Demonstration Van for Financial Literacy to disseminate information related to the bank and to provide banking facilities to the remote parts of the district.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
9	Financial Inclusion	Financial Digital Literacy Camps (FDLC)	Sawai Madhopur District	Grant Support is provided to BRKGB RRB and Sawai Madhopur CCB and other Scheduled Commercial Banks to conduct sanctioned number of Financial Literacy Camps in every financial year		3000	In order to increase the target of financial literacy, various banks of the district are provided grants by NABARD to organize financial literacy programs and street plays. This includes Baroda Rajasthan Regional Rural Bank, State Bank of India, Sawai Madhopur Central Co-operative Bank and India Post Payment Bank.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
10	Institution Development	Primary Agriculture Cooperative Credit Societies (PACS) Computerization	Sawai Madhopur District	NABARD is providing Grant Support for Computerization of PACS through funding from NABARD, State and Central Government			To strengthen and modernize the PACS, computerization of PACS in the district is being done by NABARD. Hardware, Software and capacity building support is provided to PACS. Computerization will lead to transparency, coherency, better MIS and improved functioning



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
11	Skill Training	Livelihood and Enterprise Development Program (LEDP)	Halaunda and Kushalipura villages in Khandar block	Grant Support was provided to NGO for training, demo unit and capacity building of 90 women members of SHGs		90	Training, capacity building, demo unit and market linkage support were provided to 90 women of Self Help Groups to make and sell paper bags / cloth bags for environmental protection. Trained participants were linked to bank loans and subsidy based schemes for entrepreneurship development.



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
12	Skill Training	Livelihood and Enterprise Development Program (LEDP)	Shyampura village in Sawai Madhopur block	Grant Support was provided to NGO for training, demo unit and capacity building of 90 women members of SHGs		90	Training, capacity building, demo unit and market linkage support were provided to 90 women of Self Help Groups to make and sell Artificial Jewellery. Trained participants were linked to bank loans and subsidy based schemes for entrepreneurship development.
13	Banking Technology	Grant to DCCB for Positive Pay System	Sawai Madhopur	Grant Support of Rs 5 Lakh to Sawai Madhopur CCB for implementing Positive Pay System			Positive Pay System will enhance ease of Cheque based transactions of the customers of DCCB
14	Banking Technology	Grant to DCCB for Solar Power UPS deployment	All branches of CCB in Sawai Madhopur district	Grant to Sawai Madhopur CCB for Solar Power UPS deployment of Rs 1 lakh for each branch			Solar Power UPS in all branches enables regular power supply



<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>CSR Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
15	Banking Technology	Grant to RRB for micro ATM	Sawai Madhopur district	Grant to RRB for micro ATM purchase and deployment			Micro ATM purchase and deployment enhanced convenience of transactions for customers at remote villages

## Success Stories

### Success Story 1



Title	TDF Wadi Project of 900 Orchards in 28 villages of Chauth Ka Barwada and Sawai Madhopur blocks
Scheme	Tribal Development Fund (TDF)
Project Implementing Agency	NGO Ranthambore Seva Sansthan
Duration of the project	7 years from 2015 to 2022
Beneficiary	1000 Tribal Families
1. No. of beneficiaries	1000
2. Community	Tribal farmers and Tribal landless labourers
3. State	Rajasthan
4. District	Sawai Madhopur
5. Block	
6. Village	Multiple villages (28 villages) in Sawai Madhopur and Chauth Ka Barwada blocks

#### **1.1 Support provided**

The project encompassed integrated development of 1000 tribal families through Wadi (fruit orchard) establishment and other accompanying measures. 900 tribal families were provided grant for Wadi establishment in 1 acre area and 100 tribal families were given grant for other economic activities.

55 fruit plant grafts of Guava mainly and lemon were given to 900 farmers each. 120 Agro-forestry plants were also provided to each farmer. These farmers were also provided with Plant nutrients for initial few years. They were also provided with Hand tools like secateurs for pruning, etc.

These farmers were also provided with irrigation pipes or cemented water tank. 15 Cement poles were provided for fencing. Vegetable and pulses seeds for inter cropping were given. Water filter for healthy drinking water and stove for drudgery reduction were provided.

Vegetable and pulses seeds for inter cropping were provided. Kitchen garden nutritional vegetable seeds were provided to establish kitchen garden for nutritional fulfillment.

Besides the 900 families supported for orchard, 87 landless families were provided goats or buffalo for dairy and allied activities. Grant was also provided to 8 families for Trading business (shop), 1 family for skill based enterprise and 4 families for service based enterprise.

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

Before Wadi (orchard), the farmers had very limited farm income. Farm income was equivalent to expenses incurred on farm inputs (seeds, fertilizer, pesticides), transport and marketing of agricultural produce. Savings from farm income were meagre.

### **1.3 Challenges faced**

Crop production was highly dependent on weather (monsoons). Income from crop produce is also highly dependable on market prices. Income from traditional agricultural crop produce were insufficient.

### **1.4 Impact**

Wadi (fruit orchard)- have improved earnings level of each of the 900 farmers . They get at least Rs. Twenty Thousand to Thirty Thousand more from fruit sale than what they used to earn from ordinary agricultural crop produce. Many of these farmers have established additional orchard at own expens

The project has significantly contributed to improve income level, standard of living and overall well-being of the beneficiary families.

The landless people supported through goats or buffalo or trade support or enterprise support were able to earn livings through their enterprise.

## Success Story 2



Title	RIDF Project for Construction of 3 Additional Rooms in Government Senior Secondary School, Jeevali
Scheme	Rural Infrastructure Development Fund of NABARD
Project Implementing Agency	Samagra Shiksha Abhiyan, Education Department, Rajasthan State Government
Duration of the project	Three years phasing for construction of rooms in School. Loan repayment period is Seven years including two years moratorium period
Beneficiary	120 students from 5 villages
1. No. of beneficiaries	120.00
2. Community	Students of Government School from all communities
3. State	Rajasthan
4. District	Sawai Madhopur
5. Block	Gangapur City
6. Village	Jeevali

### 2.1 Support provided

NABARD provided low cost loans (at very low interest rate) to State Government through Rural Infrastructure Development Fund for construction of three additional rooms in the existing Government Senior Secondary School at Jeevali village.



## **2.2 Pre-implementation status**

The number of classrooms in the Government School was insufficient. No separate rooms were available for Computer room and Science Lab.

## **2.3 Challenges faced**

Students of few classes had to suffer due to impaired condition of old rooms.

## **2.4 Impact**

The construction of three additional rooms provided the Government school with much awaited room space in good condition. Now all the classes can be conducted simultaneously in a smooth manner and classrooms in good condition are available for all classes.

### Success Story 3



Duration of the project	Three years
Beneficiary	Hundreds of KheerMohan Sweetmakers
1. No. of beneficiaries	300.00
2. Community	Sweetmakers (Halwai) of KheerMohan Sweet of Gangapur City
3. State	Rajasthan
4. District	Sawai Madhopur
5. Block	Gangapur City
Project Implementing Agency	NGO - Consortium for Industry Development & Awareness (CIDA) and Kheermohan Halwai Vikas Samiti
Title	Obtaining of Geographical Indication for KheerMohan sweet of Gangapur City
Scheme	Grant Support for GI (Geographical Indication) Tag

#### 3.1 Support provided

NABARD is providing Grant Support for Geographical Indication Registration of KheerMohan sweet of Gangapur City.

The KheerMohan sweet manufacturers (Halwai) of Gangapur City have formed a society named M/s. Kheermohan Halwai Vikas Samiti and they have filed application for Geographical Indication for Gangapur City Kheermohan with the assistance of grant support from NABARD

#### 3.2 Pre-implementation status

Before GI, there is lack of awareness about taste qualities of KheerMohan sweet in distant areas of the country. The product is popular only in few adjoining districts. There is lack of awareness about KheerMohan sweet at national level, in other states and in distant metro cities.

### **3.3 Challenges faced**

Due to lack of awareness outside few districts, the product could not gain popularity amongst public in distant regions. Thus, most of the marketing options are available only in few districts of Rajasthan which limits the sale and profits from the product.

### **3.4 Impact**

GI Registration of KheerMohan sweet will provide recognition to the sweet at national level and will improve the Marketing and sales of the sweet in distant states, metro cities and may also facilitate export opportunities.

## Appendices

### Climate Action & Sustainability

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

##### **1.1 Climate Change and its Impact**

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

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

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

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

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

##### **1.2 Climate Finance and Challenges**

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

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

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

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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

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

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

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

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

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

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

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

a 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).

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

c. 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 As per SAPCC report studies for districts in Rajasthan such as Sawai Madhopur point to the serious nature of exposure to climate change impacts as well as the specific nature of vulnerabilities for groups such as women children slum dwellers and the urban poor. These groups are much more exposed to the impacts of flooding heat waves and epidemics like malaria than others in a variety of ways.

Heat waves water quality sanitation and sewage solid waste management flash floods water pollution and groundwater depletion are identified as significant climate related challenges for Sawai Madhopur in the short and long term. A failure to effectively manage these challenges will result in increase in the intensity of droughts shortage of drinking water in district contamination of surface water increase in vector borne diseases e.g. malaria.

b Overall projections for future anomalies in maximum mean surface temperature across different states in India show that the changes in temperature in western dry regions of Rajasthan will be in the range of 1.63 to 4.6 degrees making the cities in this region more vulnerable to heat waves and droughts and affecting water availability.

The study Districtwise projected increase in average temperature for Rajasthan in 2035 (Gopalakrishnan et al 2011) has projected an increase of 2 to 2.1 degree Celsius in the district. The study Districtwise projected increase in minimum temperature for Rajasthan in 2035 (Gopalakrishnan et al 2011) has projected an increase of 2.2 to 2.3 degree Celsius in the district. The study has also projected an increase of 1.75 to 1.85 degree Celsius in minimum temperature in 2035 for the district.

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

a The mandate of Environment Department of Rajasthan State Government is to deal with compliance of Environment (Protection) Act 1986 / Rules 1986 & all the other rules formed under the act specially BioMedical Waste Management Rules 2016, Solid Waste Management Rules 2016, Plastic Waste Management Rules 2016, Ewaste (Management) Rules 2016, Hazardous and Other Wastes (Management and Transboundary Movement) Rules 2016, Construction and Demolition Waste Management Rules 2016.

Directorate of Environment and Climate Change fulfills need of dedicated government organization for study of implications of environmental impacts brought forward by the RSPCB, Biodiversity Board, Scientific Institutions, other government bodies, academic/ R & D institutions & civil society & select technologies & processes relevant for addressing environmental concerns. This would facilitate deployment & allocation of resources to specific areas for specific interventions for environmental conservation.



a NABARD through its various Natural Resource Management projects like Tribal Development (Wadi Orchard Development) project and Watershed Development Project has been promoting climate proofing measures, integrated farming practices and capacity building for Small and Marginal farmers to enable them to create sustainable livelihood practices to safeguard basic farm income during challenging climate adversities.

## 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. Gangapur Kheermohan Sweets – GI  
Kheermohan with distinctive taste and aroma is prepared by a unique process in Gangapur city from milk, Semolina and sugar. The local climate environment and skills provide Kheermohan of Gangapur region distinctive qualities that have given this product a special identity. It is granular and dissolves as soon as it is placed in the mouth. Now with the support of NABARD's project the local Kheermohan Sweet manufacturer's society has filed an application for granting of GI registration to Gangapur city Kheermohan. There is a huge potential for growth in its business after GI registration.
4. Efforts are also underway through grant funding support by NABARD for filing of application for Geographical Indication for Black Earthen pottery of Sawai Madhopur district.

### Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Website and District Statistical Outline 2025
Soil & Climate	District Website and District Statistical Outline 2025
Land Utilisation [Ha]	Agriculture Statistics 2023
Ground Water Scenario (No. of blocks)	Central Ground Water Board report 2024
Distribution of Land Holding	District Statistical Outline 2025
Workers Profile [In 000]	Population Census 2011
Demographic Profile [In 000]	Population Census 2011
Households [In 000]	Population Census 2011
Household Amenities [Nos. in 000 Households]	Population Census 2011
Village-Level Infrastructure [Nos.]	Population Census 2011
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Outline 2025
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Department Sawai Madhopur
Irrigation Coverage [000 Ha]	Agriculture Statistics 2023
Infrastructure For Storage, Transport & Marketing	Rajasthan Transport Department Statistical Abstract 2022-23
Animal Population as per Census [Nos.]	Animal Husbandry Department Sawai Madhopur
Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department Sawai Madhopur

Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Department Sawai Madhopur
Status	District Statistics Profile
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	Land Record Revenue Department
Input Use Pattern	Agriculture Department
KCC Coverage	LDM Office
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Inland Fisheries Facilities	Fisheries Department, Sawai Madhopur
Agri Storage Infrastructure	WDRA Website / KUMS APMC
MSME units - Cumulative	<a href="https://dashboard.msme.gov.in/">https://dashboard.msme.gov.in/</a>
Traditional activities	SFURTI reports / <a href="http://www.clusterobservatory.in">www.clusterobservatory.in</a>
Skill Development Trainings	DDM office



Crop Identified for One District-One Product	Horticulture Department
Status of SHGs	SRLM Monthly Progress Report

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

Sources	
1	LDM Office
2	Annual Credit Plan booklet

**Name and Address of the DDM**

Name	Puneet Harit
Designation	DDM, NABARD
Address 1	Vigyan Nagar
Address 2	Sawai Madhopur
Post Office	Sawaimadhupur HO
District	SAWAI MADHOPUR
State	Rajasthan
Pincode	322001
Telephone No.	9588879165
Mobile No.	9588879165
Email ID	sawaimadhupur@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

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT