



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Sikar 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: Sikar  
State: Rajasthan**



**National Bank for Agriculture  
and Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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**PLP Document finalized by:**  
NABARD, Rajasthan Regional Office

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

## Foreword

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

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

For the year 2026–27, the PLP for District Sikar projected a credit potential of Rs.1600027.12 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 Sikar 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
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
CBS	Core Banking Solution
CDF	Co-operative Development Fund
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
DLTC	District Level Technical Committee
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
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
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

KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LDM	Lead District Manager
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute

RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SLTC	State Level Technical Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
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	Sikar district is situated in the central part of Rajasthan and the boundaries of this district include Churu, Jhunjhunu, Nagaur, Kotputli-Behrur and Jaipur. The district has one Zila Parishad, 12 Panchayat Committees, 375 Gram Panchayats and 1204 Revenue villages.
Type of soil	This district falls in North-Eastern dry climate zone number 23. The annual average rainfall here is 459 mm and the soil is generally sandy and sandy loam.
Primary occupation	Most of the population in the district is engaged in agriculture or farming related activities for their livelihood.
Land holding structure	The total geographical area of the district is 7,74,243 hectares, out of which the net sown area is 5,01,302 hectares and the gross sown area is 7,21,505 hectares. Thus, the cultivated area sown more than once is 2,20,203 hectares and the cropping intensity is 144%.

## **Sectoral trends in credit flow**

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

The achievement by all the banks against their targets under Annual Credit Plan during the last three financial years was 94.5%, 105.1% and 96.7%, respectively.

### **2. Investment credit in agriculture**

During the financial year 2024-25, the share of agricultural credit in the total credit flow was 69.85% and agricultural long-term credit was only 22.82% of the total agricultural credit.

### **3. Credit flow to MSMEs**

The achievement by all the banks against their ACP targets under MSMEs during the last three financial years was 92.1%, 115.1% and 117.6% respectively.

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

The achievement by all the banks against their ACP targets under others during the last three financial years was 36.7%, 39.6% and 37.8% respectively.

### **3. Sector/Sub-sector wise PLP projections**

#### **1. Projection for the year**

Credit Potential of Rs. 1600027.12 lakh has been assessed for the year 2025-26, taking into account all the schemes sponsored by taking into account available infrastructure, gaps and govt. schemes under various sectors as well as sub-sectors.

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

More attention has been given to investment activities to promote capital formation in the agricultural sector and total potential of Rs. 1030514.87 lakh has been assessed accordingly. Out of which, farm credit accounts for Rs. 1015203.20 lakh including crop loan of Rs. 861311.2 lakh.

#### **3. Projection for MSMEs**

There are infinite possibilities of development in the field of micro, small and medium scale entrepreneurs, since this sector is based on individual and collective entrepreneurship. Hence, bank credit potential of Rs. 469624.00 lakh has been assessed for this sector.

#### **4. Projection for other purposes**

The bank credit potential of Rs. 99888.25 lakh has been assessed towards the others priority sector which includes housing, education, export credit, renewable energy, social infrastructure and others.

#### 4. Developmental Initiatives

- 1 NABARD is implementing its developmental programs like promotion of SHGs/JLGs and their linkage with banks, MEDP/LEDPs, FPOs, Self-employment generation in rural areas, grant-in-aid to banks for financial inclusion in rural areas, watershed and climate change, rural haat/ mart and RIDF, etc.
- 2 In order to increase the farmers income by leveraging the economies of scale, FPOs are being promoted by NABARD through POPIs/CBBOs under PODF ID Fund and Central Sector Scheme on FPOs. Till date, 15 FPOs have been promoted by NABARD in the district.

#### 5. Thrust Areas

- 1 NABARD has identified some areas of focus which include Rural MSMEs, SHG/JLG financing, expansion of irrigation facilities, warehousing, livestock development, FPOs, etc.
- 2 NABARD has also initiated several developmental activities which are mainly - SHG/JLG Promotion Institute, organizing workshops for stakeholders, seminars, formation of FPOs, AIF, etc.

#### 6. Major Constraints and Suggested Action Points

- 1 To implement and materialize these potential credit estimates, all the banks of the district will have to work together with all the concerned government departments by increasing mutual coordination.
- 2 Capital formation in farm sector is very important and participation of private sector should also be increased.
- 3 Suggestions have also been given in the credit plan to increase employment in small and micro industries and other priority sectors, considering the credit, if implemented actively, they will be helpful in increasing employment in the district.
- 4 Also, in credit recovery, banks need to make more efforts in collaboration with the government to recover old trade credits.
- 5 Food processing and packaging units are less in the district and there is a need to increase their number. There is a need to organize awareness training programs through linkage agencies, so that the entrepreneurs can get proper information about the processing sector.

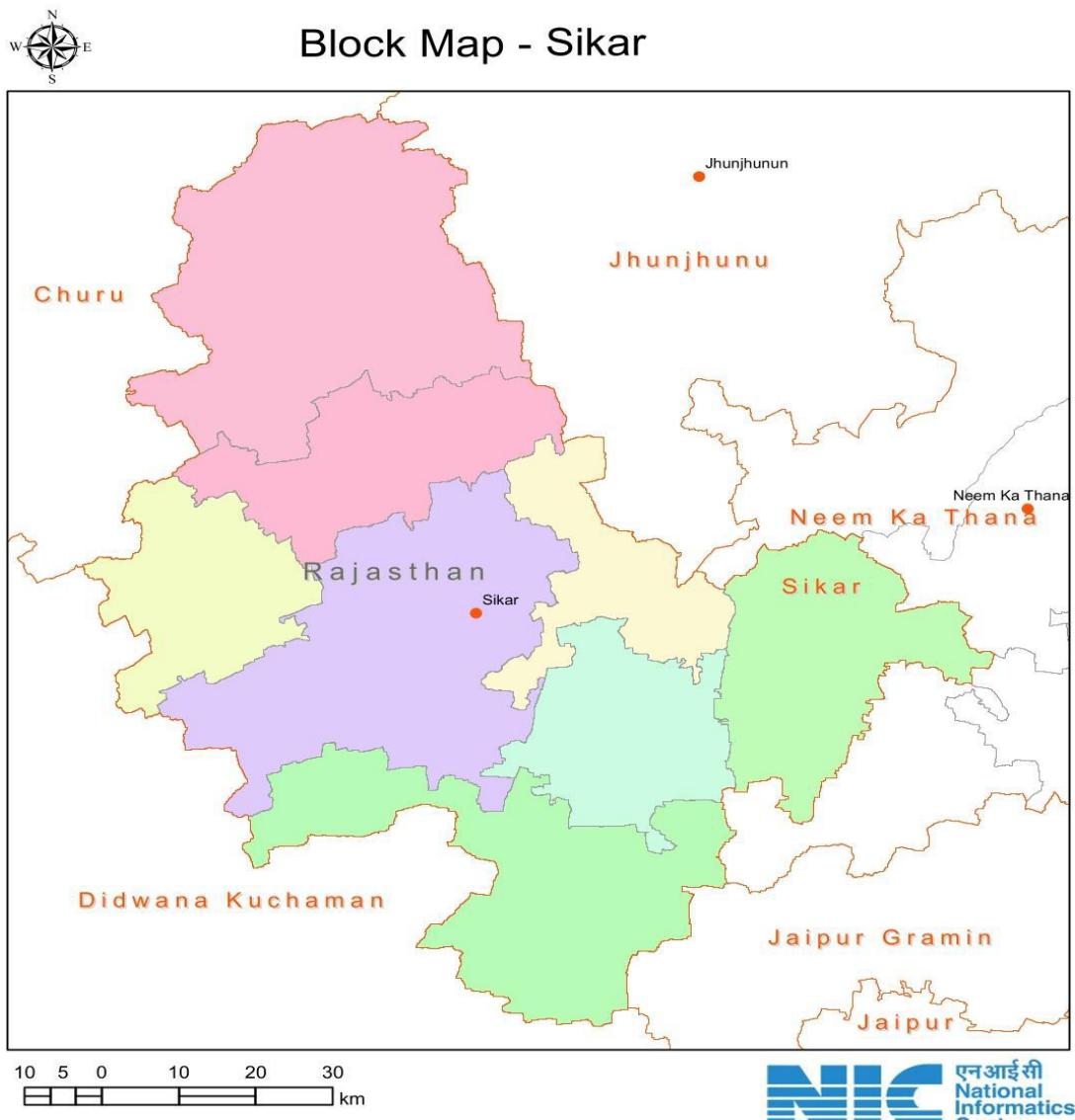
#### 7. Way Forward

- 1 By promoting capital formation in the Farm Sector coupled with timely adequate credit to MSMEs in a hassle free manner, timely regular review of the annual credit plan, effective implementation of the financial inclusion plan and providing assistance to the SCs/OLs/TFs engaged in agriculture
- 2 This can be materialized by providing loans to farmers and marginal farmers doing agricultural work through joint liability groups and by implementing feasible loan assessments in coordination with government departments.

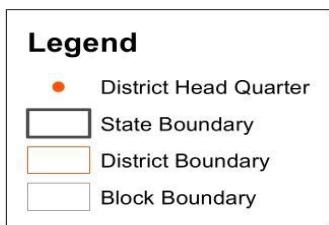


# Part A

## District Map



**NIC** नाइसी  
National  
Informatics  
Centre

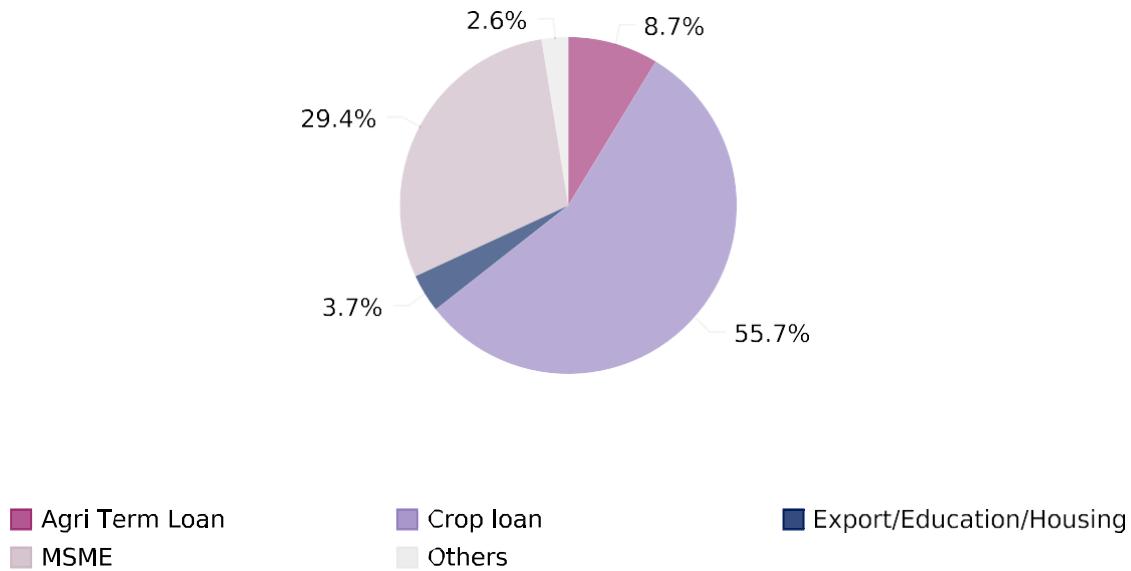


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1015203.2
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	891317.96
2	Term Loan for agriculture and allied activities	123885.24
B	Agriculture Infrastructure	4276.95
C	Ancillary activities	11034.72
I	Credit Potential for Agriculture A+B+C)	1030514.87
II	Micro, Small and Medium Enterprises	469624
III	Export Credit	15000
IV	Education	12543.75
V	Housing	31522.5
VI	Social Infrastructure	14096
VII	Renewable energy	3780
VIII	Others	22946
	<b>Total Priority Sector</b>	<b>1600027.12</b>



Sources

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

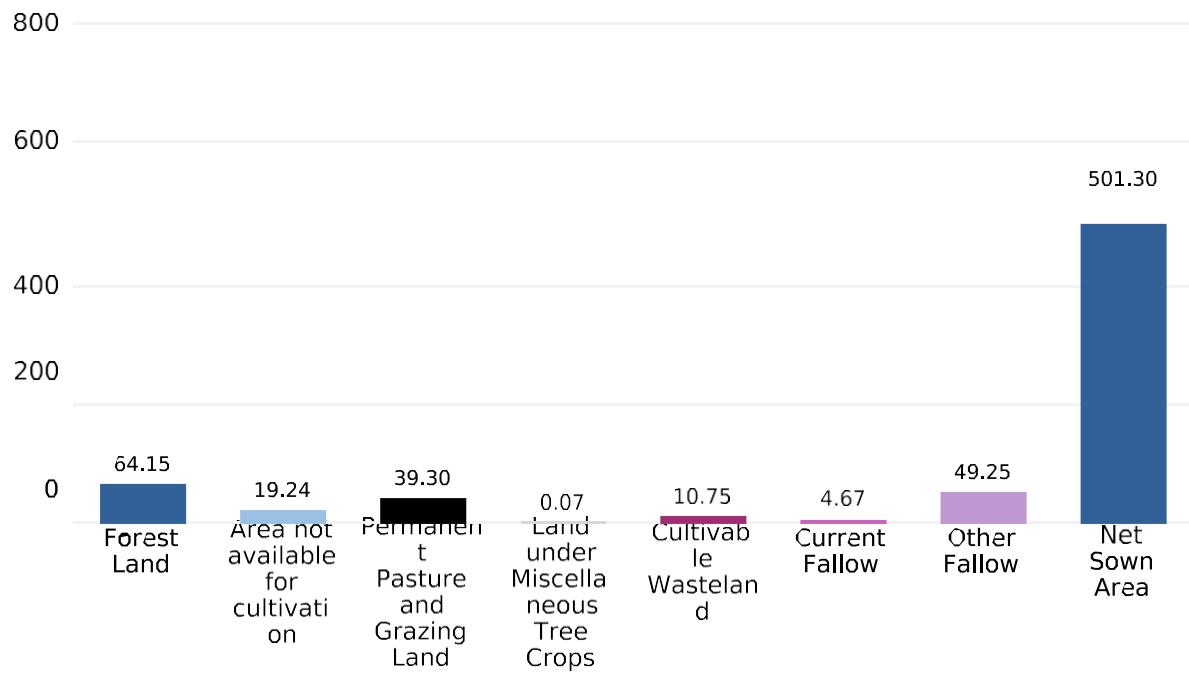
(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	861311.92
2	Water Resources	14988.96
3	Farm Mechanisation	24527.88
4	Plantation & Horticulture with Sericulture	13805.88
5	Forestry & Waste Land Development	1002.6
6	Animal Husbandry – Dairy	88527.36
7	Animal Husbandry – Poultry	1032.84
8	Animal Husbandry - Sheep, Goat, Piggery	6009.12
9	Fisheries	273.04
10	Farm Credit- Others	3723.6
	Sub total	1015203.2
B	Agriculture Infrastructure	
1	Construction of storage	3215.16
2	Land development, Soil conservation, Wasteland Development	715.11
3	Agriculture Infrastructure – Others	346.68
	Sub total	4276.95
C	Ancillary activities	
1	Food & Agro. Processing	2413.92
2	Ancillary activities – Others	8620.8
	Sub Total	11034.72
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	233240
II	B Service Sector - Term Loan	119174.4
II	C Manufacturing Sector – WC	87524
II	D Service Sector – WC	28869.6
II	E MSME – Others	816
	Total MSME	469624
III	Export Credit	15000
IV	Education	12543.75
V	Housing	31522.5
VI	Social Infrastructure	14096
VII	Renewable energy	3780
VIII	Others	22946
	<b>Total Priority Sector</b>	<b>1600027.12</b>



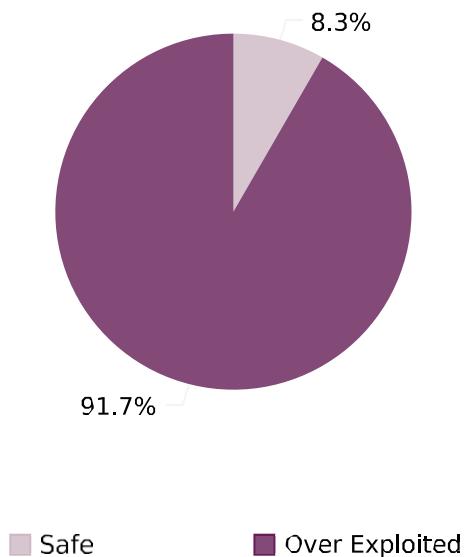
# **District Profile**

### Land Utilisation ('ooo hectares)



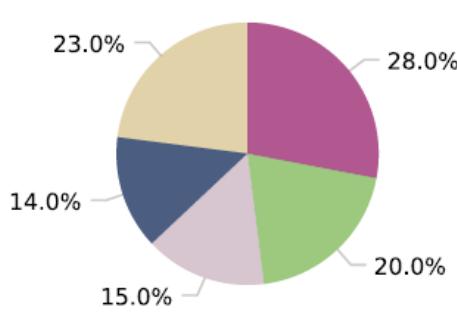
District Statistical Book Govt. of Rajasthan

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

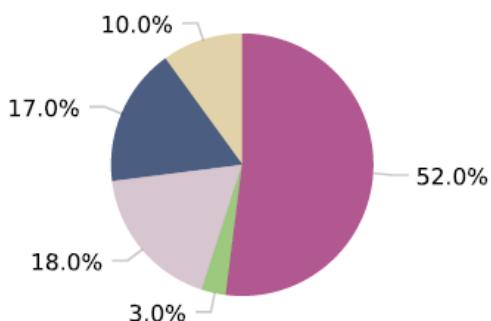


District Statistical Book Govt. of Rajasthan

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



### Landholding - Area (%)

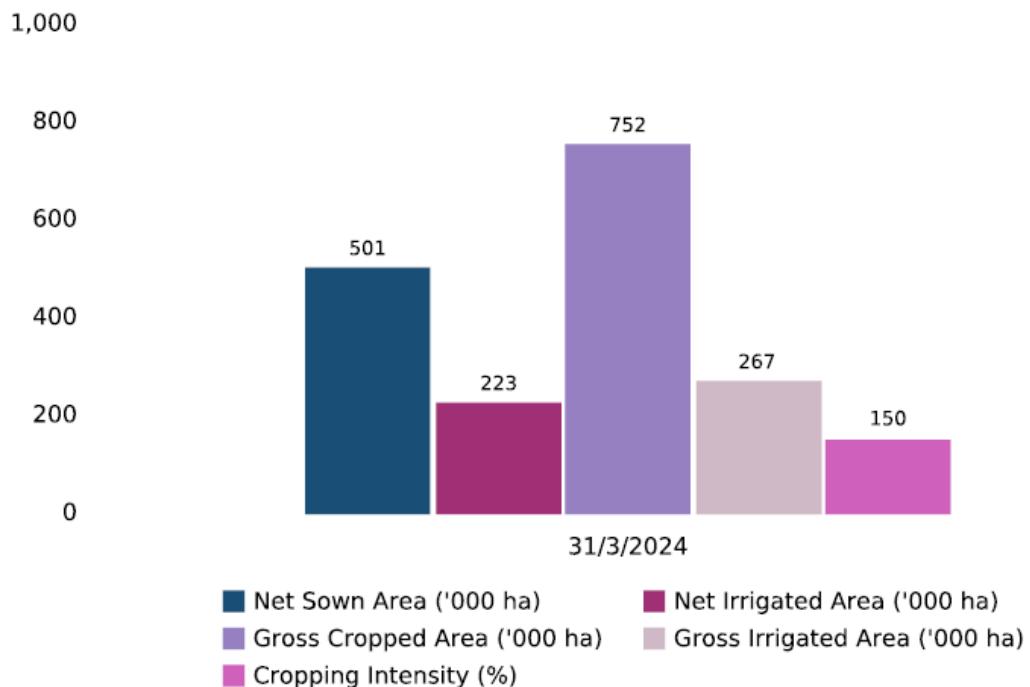


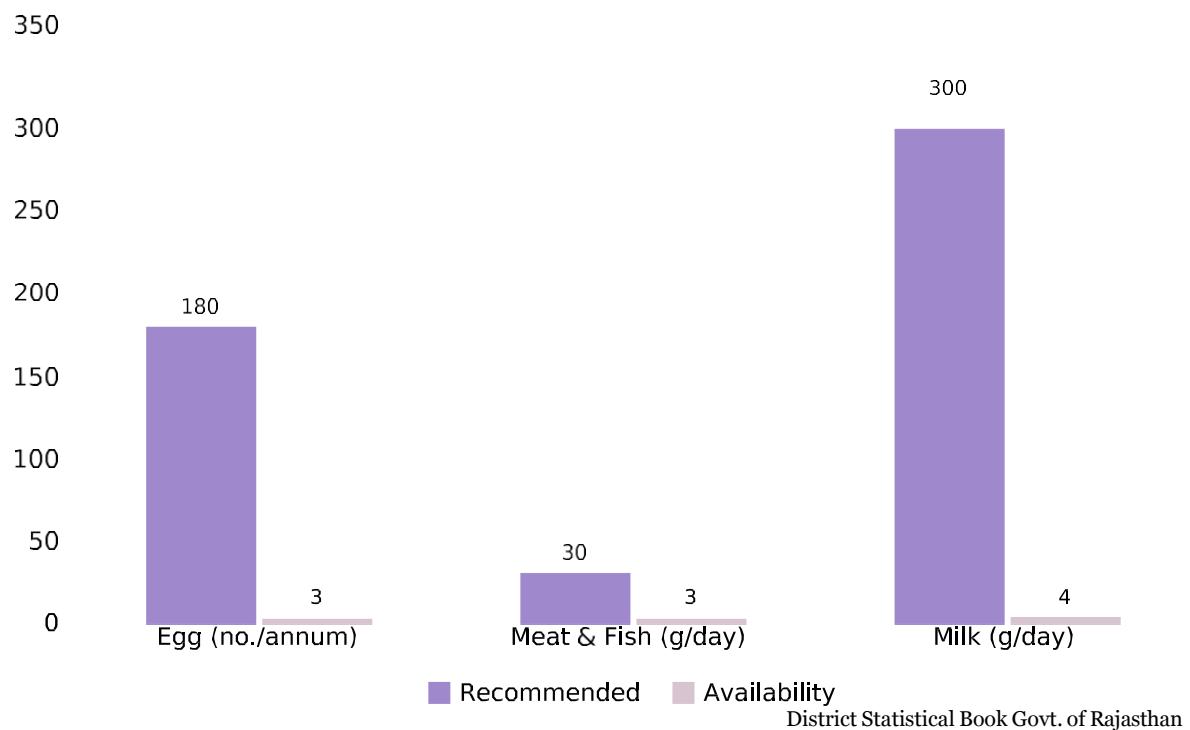
■ Large (>10 ha)  
■ Marginal (<= 1 ha)  
■ Medium (>4 to <=10 ha)  
■ Semi Medium (>2 to <=4 ha)  
■ Small (>1 to <=2 ha)

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

District Statistical Book Govt. of Rajasthan

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



**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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha		35.86	19.72	19.42
2	>1 to <=2 ha		42.65	23.45	62.22
3	>2 to <=4 ha		25.52	14.03	104.60
4	>4 to <=10 ha		26.54	14.59	107.66
5	>10 ha		51.28	28.20	318.50
6	Total		181.85	99.99	612.40
					100.00

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2677.33	1374.99	1302.34	2043.43	633.91
2	Scheduled Caste	418.81	216.52	202.28	339.52	79.28
3	Scheduled Tribe	75.35	39.10	36.25	66.83	8.52
4	Literate	71.91	85.11	58.23	70.84	75.36
5	BPL	42.91			28.54	14.37



## Health, Sanitation, Livestock and Agricultural Infrastructure

### 4. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	612.00
4	Spices (Masala Powders/ Pastes)	32.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	6.00
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	31.00

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

Sr. No.	Category of animal	Total	Male	Female
2	Cattle – Indigenous	383541.00	362832.00	20709.00
3	Buffaloes	554076.00	24608.00	529468.00
5	Sheep – Indigenous	146283.00	139928.00	6355.00
6	Goat	920453.00	85435.00	835018.00
8	Pig - Indigenous	4932.00	4857.00	75.00
9	Horse/Donkey/Camel	8249.00	513.00	7736.00
12	Poultry - Indigenous	85241.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	8.00		0.00	
2	Egg	87.00		3.00	
3	Milk	10.00		4.00	
4	Meat	8765.00		3.00	
5	Wool	0.00			



## 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)	459.00	459
Rainfall - Actual (mm)	549.00	678

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	670.00	751.93
Net sown area ('ooo ha)	458.00	501.30
Cropping intensity (%)	14629.00	150.00

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	73.72	75.12
Fertilizer consumption - Rabi (kg/ha)	102.05	163.21

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	05	5
Volume of marketing through RMCs/eNAM platforms (MT)	9486	10564

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		309028	325518
GLC through KCC (Rs. lakh)		515100.00	672214.77

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	8864	9432

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	198433	198433



### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Pearl Millet	265.57	327.91	327.91	250.71	274.89	1234.74
Mungbean	65.06	45.54	45.54	53.60	20.04	699.97
Cowpea	14.10	10.59	10.59	15.52	0.00	751.06
Groundnut	30.82	65.53	65.53	34.54	63.58	2126.22
Wheat	81.48	271.44	271.44	69.51	161.93	3331.37
Barley	37.19	104.14	104.14	30.39	60.43	2800.22
Indian Mustard	115.90	65.20	65.20	45.80	55.75	562.55
Chickpea	56.90	56.97	56.97	35.95	0.00	1001.23
Taramira	26.55	11.97	11.97	0.00	0.00	450.85

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	219	223
Gross Irrigated Area (ooo ha)	261	261

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Sikar	Danta Ramgarh	Over Exploited
10	Rajasthan	Sikar	Sri Madhopur	Over Exploited
11	Rajasthan	Sikar	Neem Ka Thana	Over Exploited
12	Rajasthan	Sikar	Patan	Over Exploited
2	Rajasthan	Sikar	Dhod	Over Exploited
3	Rajasthan	Sikar	Fatehpur	Safe
4	Rajasthan	Sikar	Khandela	Over Exploited
5	Rajasthan	Sikar	Lachhmangarh	Over Exploited
6	Rajasthan	Sikar	Nechwa	Over Exploited
7	Rajasthan	Sikar	Palsana	Over Exploited
8	Rajasthan	Sikar	Piprali	Over Exploited
9	Rajasthan	Sikar	Ajeetgarh	Over Exploited



**Farm Mechanisation  
Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	22653	25726

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	16	21

**Plantation & Horticulture including Sericulture  
Production Clusters**

Particulars	31/03/2023	31/03/2024
Clusters	1	1

**Crop Identified for One District-One Product**

Particulars	31/03/2023	31/03/2024
Crop Name	Onion	
Area cultivated (Ha)	25781	

**Weavers Clusters**

Particulars	31/03/2023	31/03/2024
Weavers population (No.)	10	10

**Forestry & Waste Land Development  
Area under Forest Cover & Waste Land**

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	61	62
Waste Land (ooo ha)	55	55
Degraded Land (ooo ha)	5	5

## District Profile

## Key Insights into Livestock, Fisheries and Land Development

### Animal Husbandry 'Dairy Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	18.00	27.00

### Animal Husbandry - Poultry Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		67.00
Hatcheries (No.)		0.00

### Fisheries

#### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	
Rainfall - Actual (mm)Reservoirs (No.)	
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	

### Agri. Infrastructure

#### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	2.00
Storage Godowns (No.)	226.00
Storage Godowns ( Capacity - 000 MT)	76.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2.00
Market Yards [Nos] / Wholesale Market (No.)	4.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	21.00

## **District Profile**

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

#### **Agri Infrastructure 'Others Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	68955.78	68955.78

#### **Facilities Available**

Particulars	Status
Seed Processing Units (No.)	1
Seed Processing Capacity (ooo kg)	10
Food Parks (No.)	1

#### **MSME**

Particulars	Status
MSME Clusters (No.)	4
Micro Units (No.)	84257
Small Units (No.)	1068
Medium Units (No.)	45
Udyog Aadhar Registrations (No.)	85370

#### **Traditional activities**

Particulars	Status
Handloom Clusters (No.)	2
Handicrafts Clusters (No.)	2
Weavers Coop. Societies (No.)	24

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		4467
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	90	90

#### **Status of SHGs**

Particulars	31/03/2024	31/03/2025
No. of intensive blocks	8	12
No. of SHGs formed	12150	12150
No. of SHGs credit linked (including repeat finance)	9827	9827
Bank loan disbursed (Rs. lakh)	23876.58	23876.58
Average loan per SHG (Rs. lakh)	1.96	1.96
Percentage of women SHGs %	100.00	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.)	549	549
Consumer Stores (No.)	8	8
Housing Societies (No.)	38	38
Weavers (No.)	24	24
Marketing Societies (No.)	9	9
Labour Societies (No.)	1	1
Industrial Societies (No.)	1	1
Others (No.)	442	442
Total (No)%	1072	1072

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	274	295

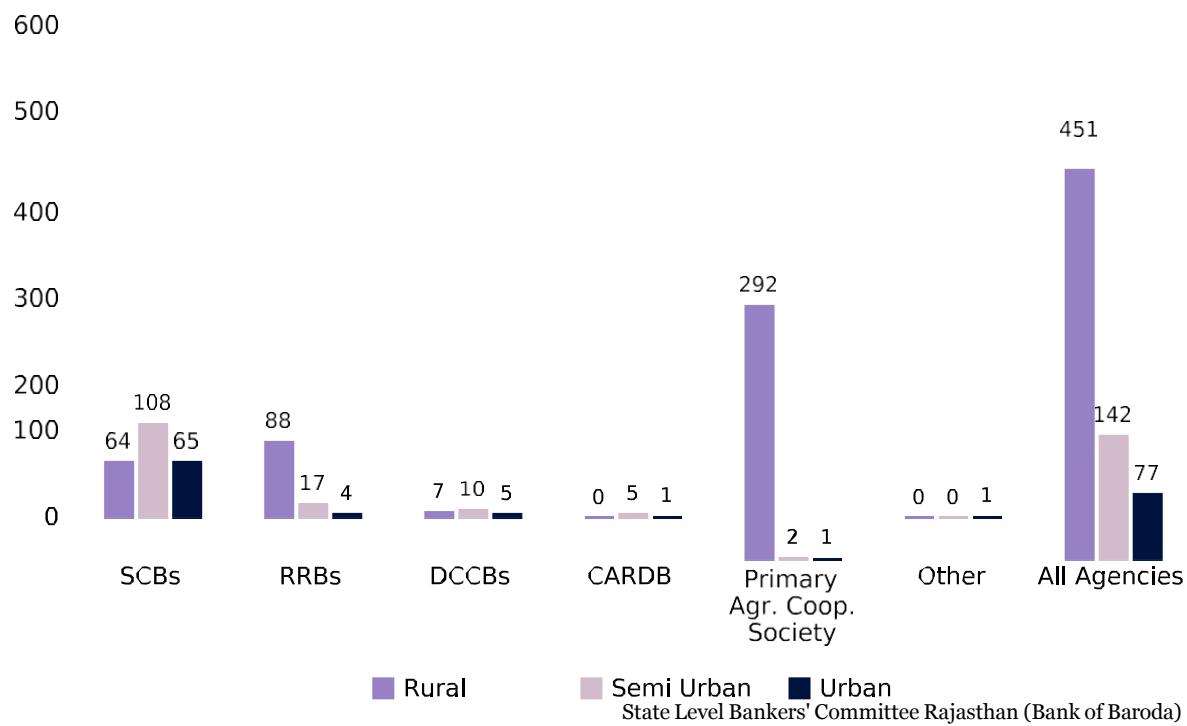
**Status/ progress under various schemes of MoC in the district**

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/Units
1	Adoption of Model Bye-laws by the societies in the district	295
2	Potential for formation of new MPACS	36
3	PACS Computerisation	262
4	ARDBs Computerisation	7
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	12
A	PACS sanctioned with warehousing facility & other related infrastructure	3
B	Capacity of the grain storage godowns sanctioned	300
7	PACS as Common Service Centres (CSCs)	194
8	PACS as Kisan Samridhi Kendras (KSks)	12
9	PACS as Jan Aushadi Kendras (JAK)	1
14	Societies engaged as Bank Mitras of DCCB	65
15	Societies/ Bank Mitras provided with micro-ATMs	65
A	Membership in Multi State Cooperative Society on Seeds	274
B	Membership in Multi State Cooperative Society on Organic farming & products	274
C	Membership in Multi State Cooperative Society on Agri-exports	274

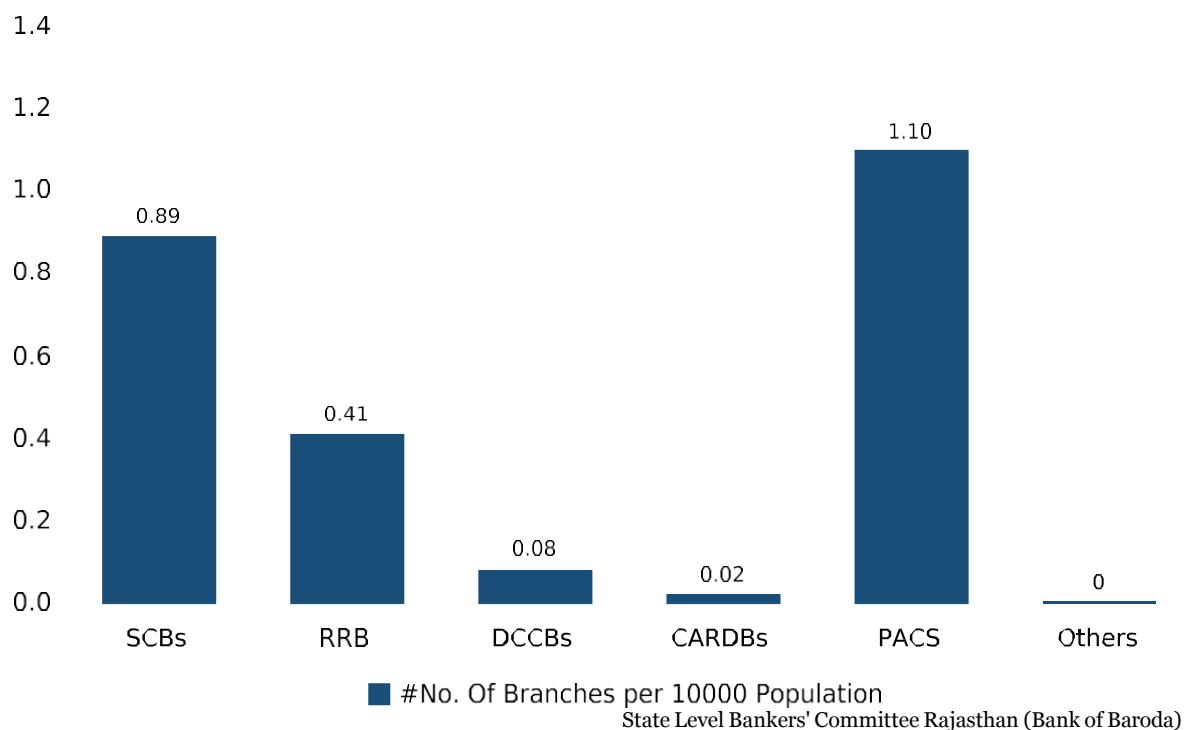


## Banking Profile

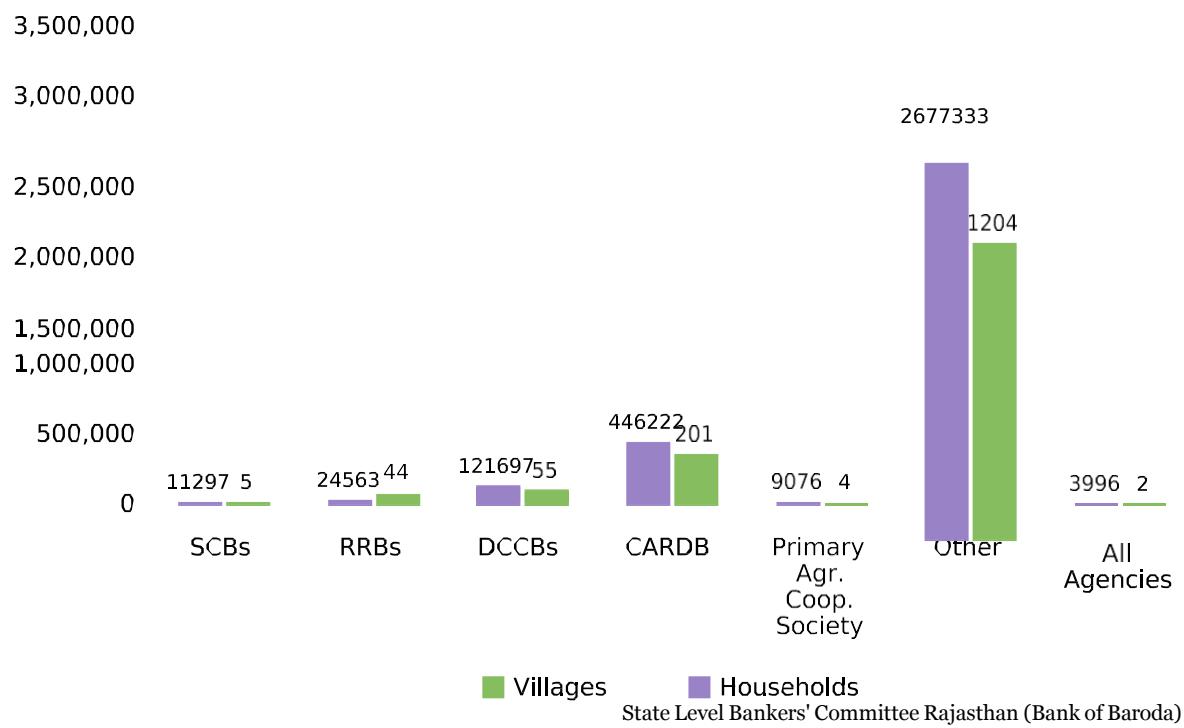
### Agency wise - Number of branches in the district



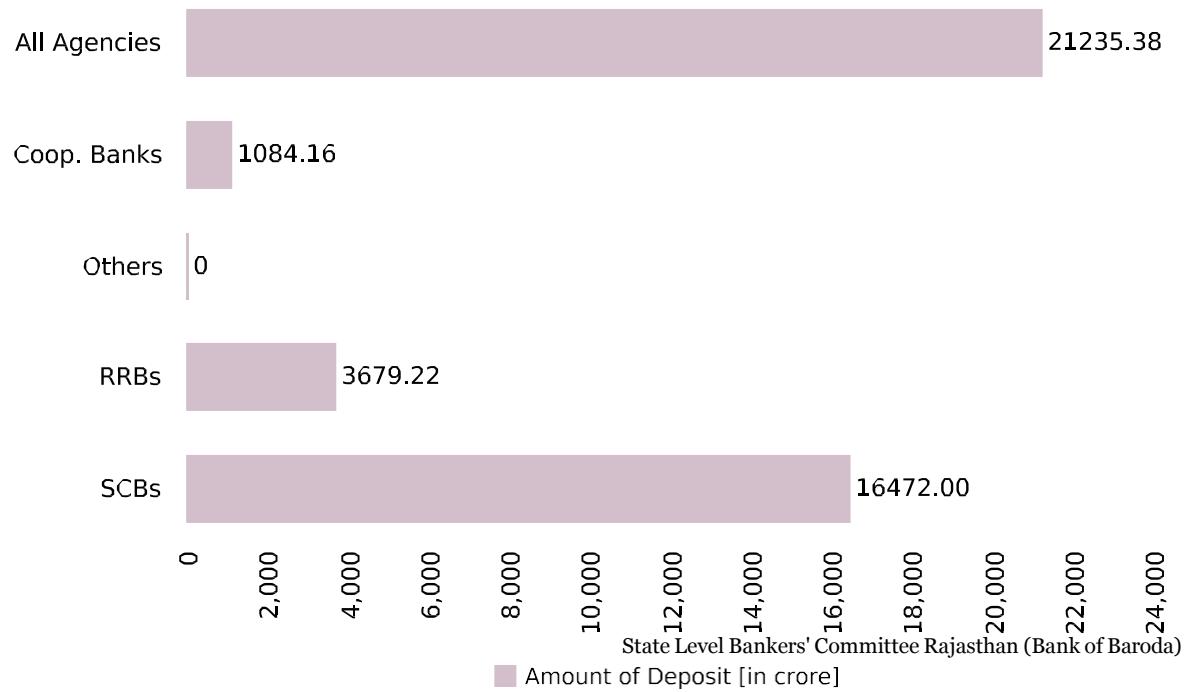
### 1. Branch Penetration



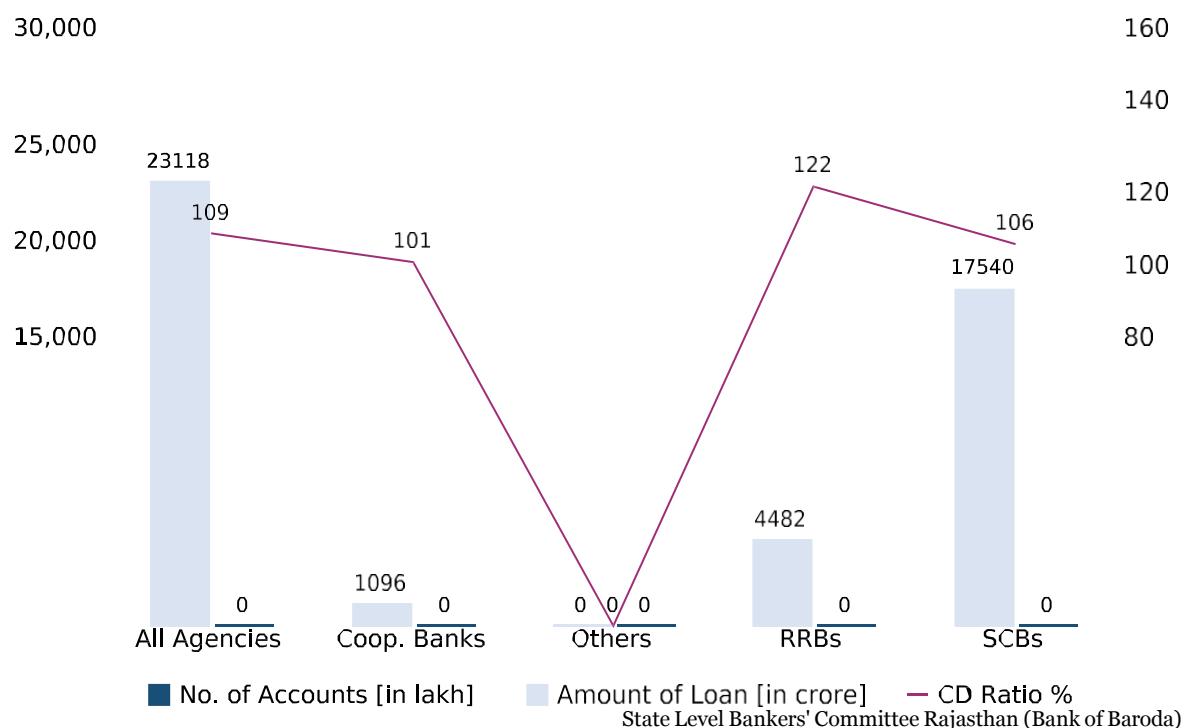
### Agency wise - Per branch Outreach



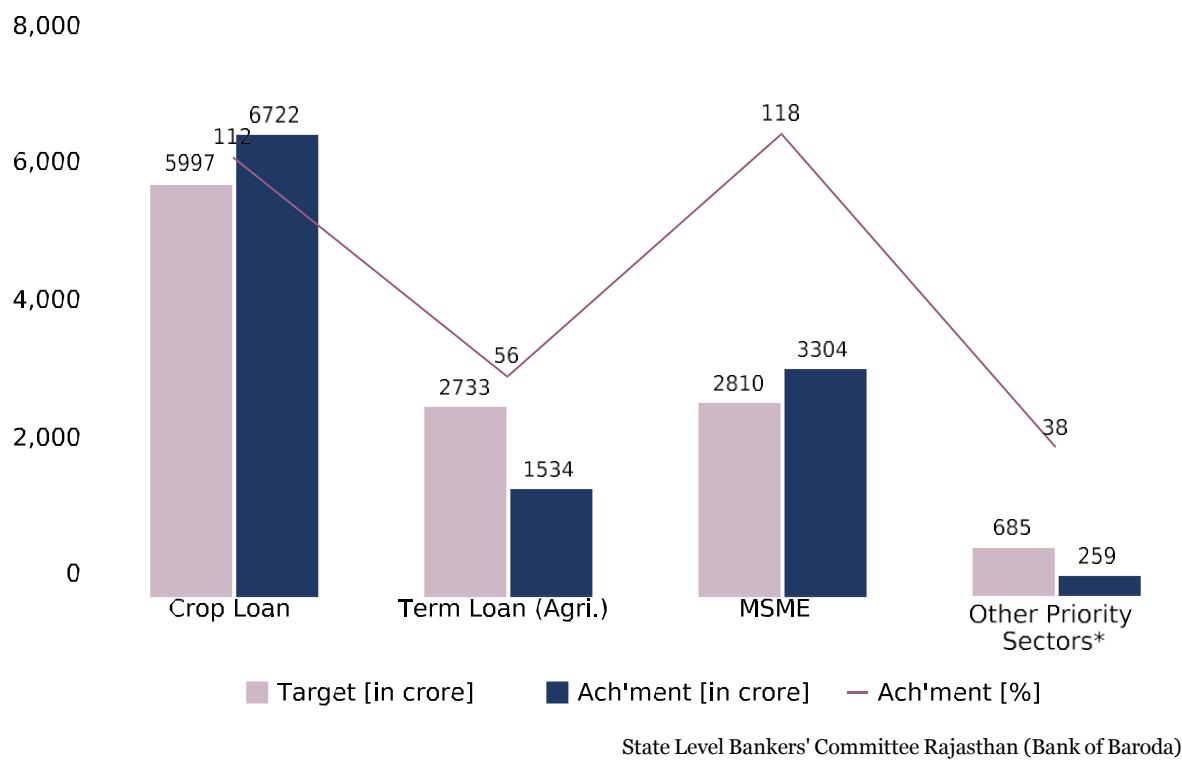
### 2. Agency wise - Deposit O/s



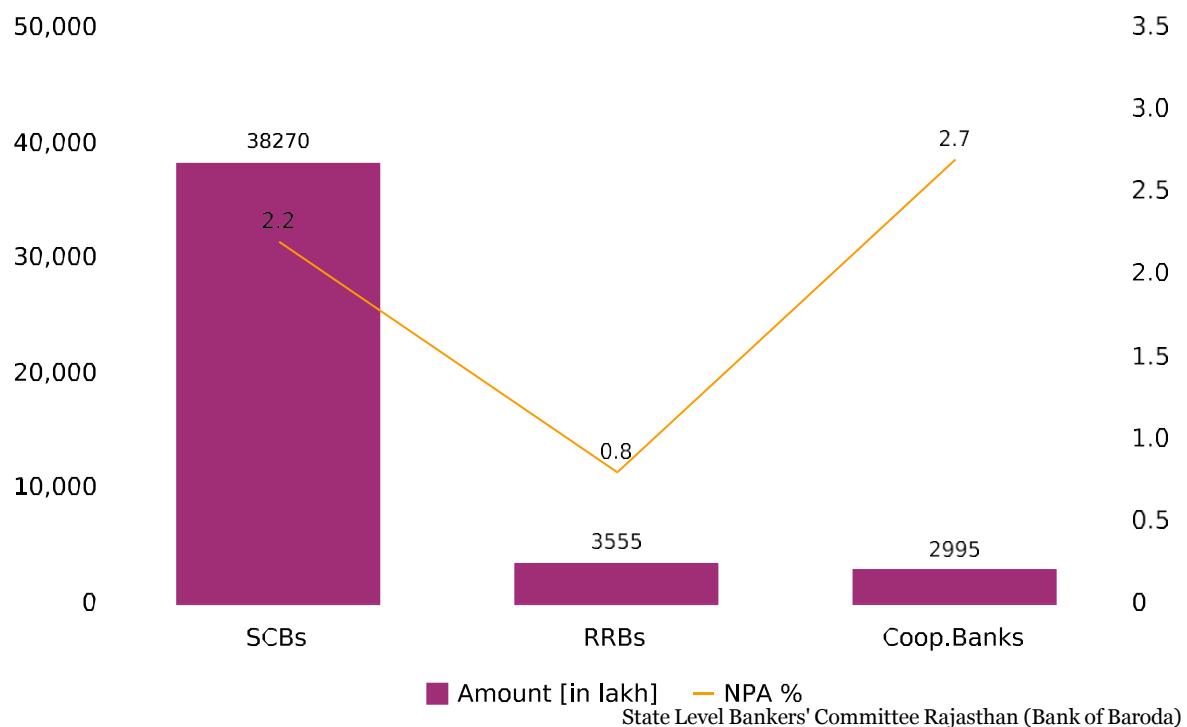
### Agency wise - Loan O/s and CD ratio



### Sector-wise Performance under ACP

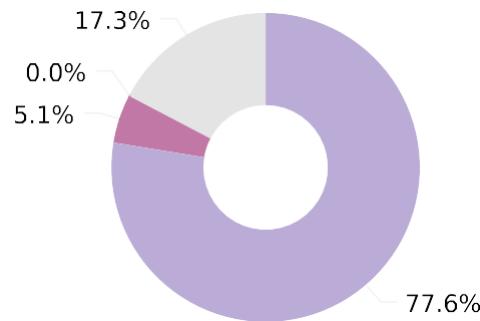


### 3. NPA position



### Agency wise - Share of Deposit O/s

**Year 2024-25**

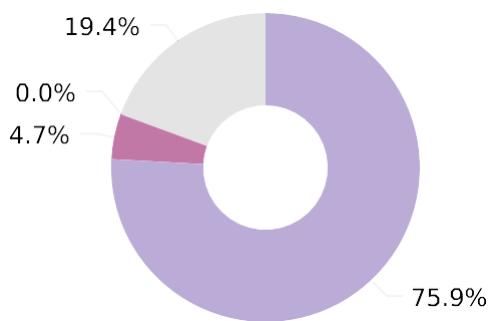


█ Commercial Banks      █ Cooperative Banks      █ Others - Deposits  
█ Regional Rural Bank

State Level Bankers' Committee Rajasthan (Bank of Baroda)

### 4. Agency wise - Share of Loan O/s

**Year 2024-25**

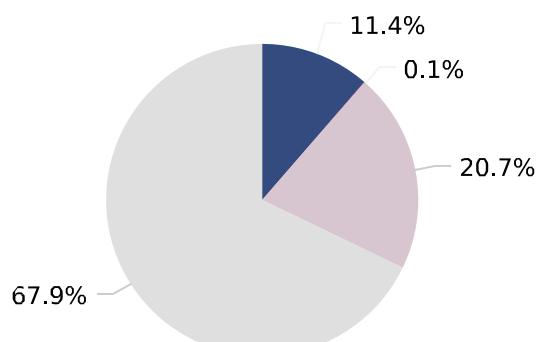


█ Commercial Banks      █ Cooperative Banks      █ Others  
█ Regional Rural Bank

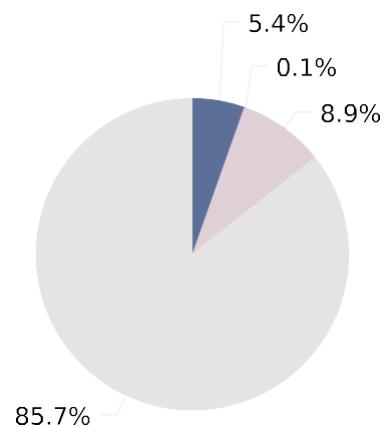
State Level Bankers' Committee Rajasthan (Bank of Baroda)

### 5. Agency wise - Share of NPA

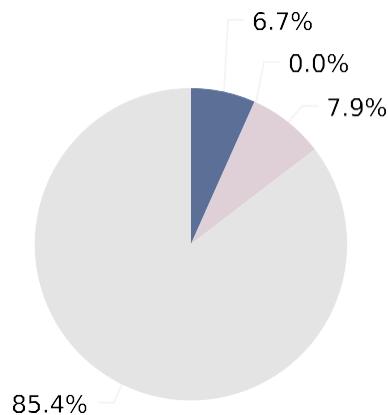
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



 Coop. Banks    Others    RRBs  
 SCBs

State Level Bankers' Committee Rajasthan (Bank of Baroda)

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	29	237	64	108	65			3553	5	11297
Regional Rural Bank	1	109	88	17	4			482	44	24563
District Central Coop. Bank	1	22	7	10	5			744	55	121697
Coop. Agr. & Rural Dev. Bank	1	6	0	5	1			0	201	446222
Primary Agr. Coop. Society	295	295	292	2	1			0	4	9076
Others	1	1	0	0	1			0	1204	2677333
All Agencies	328	670	451	142	77	0	0	4779	2	3996

### 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			2384454	0	67.6	1309104.00	1115810.00	1647200.29	47.6	77.57
Regional Rural Bank			782778	0	22.2	272519.00	210333.00	367921.53	74.9	17.33
Cooperative Banks			358108	0	10.2	101226.00	73478.00	108416.44	47.5	5.11

Others	0	0	0	0	0.0	0.00	0.00	0.00	0.0	0.00
All Agencies	0	0	3525340	0	100.0	1682849.00	1399621.00	2123538.26	51.7	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	1599629.00	1535100.00	2311793.96	50.6	100.0	
Commercial Banks				0.0	0	1170143.00	1170338.00	1753986.02	49.9	75.9	
Cooperative Banks				0.0	0	88807.00	66851.00	109608.41	64.0	4.7	
Others				0.0	0	4656.00	3544.00	0.00	-100.0	0.0	
Regional Rural Bank				0.0	0	336023.00	294367.00	448199.53	52.3	19.4	

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	89.4	104.9	106.5
Regional Rural Bank	123.3	140.0	121.8
Cooperative Banks	87.7	91.0	101.1
Others	0.0	0.0	0.0
All Agencies	95.1	109.7	108.9

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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	818676	715155	270119		85427
Regional Rural Bank	380169	354663	105368		58400
Cooperative Banks	0	7431	2026		66
Others	0	0	0		0
All Agencies	1198845	1077249	377513		143893

### 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	1012532.32	57.7	503359.77	28.7	407665.64	23.2	0.00	0.0	303156.34	17.3
Regional Rural Bank	372242.19	83.1	317195.81	70.8	238123.20	53.1	0.00	0.0	82784.24	18.5
Cooperative Banks	104451.55	95.3	102463.40	93.5	50858.06	46.4	0.00	0.0	16281.04	14.9
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	1489226.06	64.4	923018.98	39.9	696646.90	30.1	0.00	0.0	402221.62	17.4

### 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	929503.00	878290.88	94.5	774165.00	813423.00	105.1	1222500.00	1181885.17	96.7	98.8
Commercial Banks	489188.00	495880.97	101.4	420687.00	487797.00	116.0	698650.00	715334.71	102.4	106.6
Cooperative Banks	140279.00	104865.30	74.8	112544.00	82682.00	73.5	128558.00	127577.01	99.2	82.5
Others	1875.00	382.39	20.4	1525.00	43.00	2.8	1404.00	115.20	8.2	10.5
Regional Rural Bank	298161.00	277162.22	93.0	239409.00	242901.00	101.5	393888.00	338858.25	86.0	93.5

### 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	451905.00	554432.13	122.7	384618.00	515100.00	133.9	599715.00	672214.77	112.1	122.9
Term Loan (Agri.)	190759.00	96805.97	50.7	150974.00	63454.00	42.0	273316.00	153383.23	56.1	49.6
Total Agri. Credit	642664.00	651238.10	101.3	535592.00	578554.00	108.0	873031.00	825598.00	94.6	101.3
MSME	220653.00	203118.50	92.1	185865.00	213976.00	115.1	280978.00	330409.17	117.6	108.3

Other Priority Sectors*	65153.00	23934.28	36.7	52708.00	20892.00	39.6	68491.00	25878.00	37.8	38.0
Total Priority Sector	928470.00	878290.88	94.6	774165.00	813422.00	105.1	1222500.00	1181885.17	96.7	98.8

### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg.NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	695499.00	17381.06	2.5	608159.00	16593.96	2.7	1753986.02	38269.99	2.2	2.5
Regional Rural Bank	293239.00	5312.00	1.8	246929.00	1724.00	0.7	448199.53	3554.91	0.8	1.1
Cooperative Banks	82745.00	2907.00	3.5	61703.00	1041.00	1.7	109608.41	2995.43	2.7	2.6
Others	4656.00	16.56	0.4	2050.00	15.00	0.7	0.00	0.00	0.0	0.4
All Agencies	1076139.00	25616.62	2.4	918841.00	19373.96	2.1	2311793.96	44820.33	1.9	2.1

# 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 Rs. 3 lakh to Rs. 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 Rs. 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 Rs. 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 Rs. 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 Rs. 30,000 limit, and capacity building support.
- Support to States for Infrastructure: An outlay of Rs. 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 Rs. 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 Rs. 1.6 lakh to Rs. 2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to Rs. 2 lakh.

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

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

The other major master directions issued by RBI:

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

### 4. Policy Initiatives - NABARD

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

#### **INFRASTRUCTURE:**

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

- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 201920 with Rs. 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional Rs. 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with Rs. 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with Rs. 1,179.71 crore committed and Rs. 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with Rs. 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

### **CLIMATE CHANGE:**

- Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.
- NABARD Carbon Fund (NCF): With a Rs. 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen Indias voluntary carbon market and contribute to net zero goals.
- NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial Rs. 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 Rs. 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 Rs. 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 Rs.15,344.04 crore for the Housing and Urban Development

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

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

The energy sector commands a significant provision of Rs.39,576.71 crore, along with an equity contribution of Rs.2,466.57 crore to power companies. Employment initiatives are supported with Rs.1,022.29 crore, including Rs.872.22 crore from the state fund for the Chief Minister Yuva Sambal Yojana. The Labor Department is allocated Rs.1,119.65 crore, of which Rs.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 Rs.19,906.26 crore, while Rs.8,042.35 crore is earmarked for Irrigation and Flood Control. The Public Construction Department is allocated Rs.17,383.81 crore, and the Transport Department receives Rs.1,271.70 crore. For industrial development, Rs.1,792.12 crore is provided to the Industries Department, along with Rs.687.04 crore from the state fund for HPCL Rajasthan Refinery Limited. The Department of Mines and Geology is granted Rs.51.77 crore, and the Tourism Department receives Rs.517.06 crore. Additionally, Rs.43.50 crore is allocated to the Food and Rural Industries Board.

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

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

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

For horticulture, a provision of Rs.1,918.68 crore has been made, which includes Rs.905.19 crore (with a state share of Rs.362.07 crore) for the Micro Irrigation Scheme. An additional Rs.359.30 crore from the state fund strengthens this initiative. The Pradhan Mantri Kusum Yojana (Component B) receives Rs.400.16 crore, while Rs.124.76 crore is allocated for the National Horticulture Mission. Agricultural universities are supported with Rs.403.95 crore,

and Rs.415.76 crore is provided for agricultural marketing, including Rs.365.00 crore from the state fund. Furthermore, Rs.45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

The Animal Husbandry Department receives Rs.1,225.27 crore, which includes Rs.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 Rs.100.00 crore and Rs.93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated Rs.134.98 crore. Additionally, Rs.1,989.93 crore is provided for animal husbandry initiatives, including Rs.1,300.00 crore for cow shelters, Rs.650.00 crore for the Chief Minister's Milk Producer Support Scheme, and Rs.32.00 crore for the Nandi Shala Scheme.

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

Cooperative development receives Rs.2,439.64 crore, including Rs.1,420.00 crore from the state fund for the Prime Minister's Samman Nidhi Scheme. Additional allocations include Rs.500.00 crore for interest subsidies to cooperative society debtors and Rs.292.00 crore for grants to cooperative credit institutions. Finally, Rs.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 Rs.24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, Rs.7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while Rs.3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives Rs.5,277.03 crore, including a state share of Rs.1,575.03 crore, ensuring continued support for rural employment.

Significant provisions include Rs.2,254.74 crore (with a state share of Rs.928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and Rs.1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, Rs.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 Rs.618.35 crore, including a state share of Rs.247.34 crore, while Rs.480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

Further allocations include Rs.385.00 crore for the Swachh Bharat Mission (Rural), Rs.296.84 crore for assistance to District Councils, and Rs.200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive Rs.107.00 crore, while Rs.61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, Rs.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 Rs. 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 Rs.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 Rs.100 crore investment, it offers a 25% subsidy on unit costs (up to Rs.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 Rs.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 Rs.83,704 crore to Rs.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**

Sikar district is predominantly agrarian, with nearly 80 percent of its population engaged in agriculture and allied activities. Farming in the region is largely rainfed, with the average annual rainfall standing at 459 millimeters. The district has a total cultivated area of 7,74,243 hectares, of which the net sown area is 5,01,302 hectares, while the gross sown area amounts to 7,21,505 hectares. Out of the total cultivable land, only 2,23,039 hectares benefit from irrigation facilities.

The limited availability of water resources significantly influences cropping patterns, with the area sown during the Rabi season being nearly half of that cultivated during Kharif. The principal Kharif crops include bajra (millet), guar, moth bean, moong (green gram), and groundnut, whereas wheat, barley, mustard, taramira, and gram dominate Rabi cultivation.

Agricultural credit plays a vital role in supporting farming activities in the district. The flow of crop loans through banks stood at Rs. 5,54,432.13 lakh in 202223, Rs. 5,15,100.00 lakh in 202324, and Rs. 6,72,214.77 lakh in 202425. The State Level Technical Committee (SLTC) has approved the scale of finance for various Kharif and Rabi crops for the year 202526, details of which are presented in Annexure V.

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

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

In Sikar, district level Agriculture Department is staffed by officials including Joint Director, Deputy Director, Assistant Director, Agriculture Officer, Assistant Agriculture Officer, and Agriculture Supervisor. To boost crop production, Sikar has been chosen for several national programs like the National Food Security Mission and National Horticulture Mission. Essential inputs such as seeds, fertilizers, and pesticides are distributed by private dealers, cooperatives, and other agencies. Fatehpur village hosts centers that provide farmers with ongoing technical guidance. The Agricultural Technical Management Agency (ATMA) is focused on increasing farmer awareness and boosting production through training and technology transfer. However, the district has only three soil testing labs, which are insufficient. More labs, especially mobile ones, should be established with local participation. The "Pradhan Mantri Fasal Bima Yojana" (PMFBY) has been in place since 2016, providing insurance at reduced premium rates, with the government covering the remaining premium. The scheme is being implemented since 2016, but frost damage, common in the district, is not covered under this insurance. Efforts are ongoing to link PM KISAN beneficiaries with Kisan Credit Card (KCC) scheme, and by March 2025, 3.25 lakh KCCs have been issued. The Revenue Department still needs to improve the online system for managing land related bank loans.

##### **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.

(Rs. 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 - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.13	1	6000	6773.16	6773.16
2	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.35	1	8350	11266.39	11266.39
3	Annual Vegetables - Cabbage/ Patta Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.37	1	18700	25651.57	25651.57
4	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.13	1	5350	6022.19	6022.19
5	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.33	1	20300	27020.88	27020.88
6	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Irrigated_Pre- Kharif   Kharif Rabi	Hecta re	0.46	1	5350	2461.56	2461.56
7	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_Un-Irrigated_Pre- Kharif   Kharif Rabi	Hecta re	0.46	1	116500	53227.71	53227.71
8	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.92	1	13200	25281.97	25281.97
9	Annual Vegetables - Fenugreek/ Methi_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.60	1	5900	3554.26	3554.26
10	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.12	1	10800	12110.71	12110.71
11	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	2.32	1	49350	114327.70	114327.70
12	Annual Vegetables - Radish/ Mooli_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.80	1	500	402.30	402.30
13	Annual Vegetables - Ridge Gourd/ Torai_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.17	1	7750	9055.41	9055.41



14	Annual Vegetables - Round Melon/ Indian Squash/ Tinda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.18	1	6950	8187.63	8187.63
15	Annual Vegetables - Spinach/ Palak_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.79	1	600	475.08	475.08
16	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.55	1	9150	14147.31	14147.31
17	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.73	1	21400	15524.86	15524.86
18	Cereals - Pearl Millet/ Bajra/ Cumbu_Irrigated_Pre- Kharif   Kharif Rabi	Hecta re	0.56	1	600	339.00	339.00
19	Cereals - Pearl Millet/ Bajra/ Cumbu_Unirrigated_Pre- Kharif   Kharif Rabi	Hecta re	0.46	1	295000	136992.10	136992.10
20	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.83	1	38000	31430.23	31430.23
21	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.68	1	6000	4078.32	4078.32
22	Fodder Forage & Green Manures - Fodder Bajra_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.73	1	6000	4352.76	4352.76
23	Fruits - Bael/ Bel/ Bilva Patre/ Belpatra/ Wood Apple_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.08	1	1200	1290.48	1290.48
24	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.99	1	1200	1192.80	1192.80
25	Fruits - Indian Jujube/ Ber/ Bor_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.87	1	1200	1039.32	1039.32
26	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.29	1	1200	1547.28	1547.28
27	Fruits - Muskmelon/ Kharboaja/ Kharbuji_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.33	1	12500	16651.88	16651.88
28	Fruits - Papaya/ Papita_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.16	1	1200	1391.88	1391.88
29	Fruits - Pomegranate/ Anar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.35	1	1200	1617.84	1617.84



30	Fruits - Watermelon/ Tarbuj_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.77	1	12500	22122.25	22122.25
31	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.93	1	19850	18414.67	18414.67
32	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.61	1	25600	15558.66	15558.66
33	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.39	1	1450	572.22	572.22
34	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.42	1	1450	611.61	611.61
35	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.59	1	37800	22204.89	22204.89
36	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.10	1	1200	1325.04	1325.04
37	Pulses - Pulses_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.44	1	77500	33765.20	33765.20
38	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.48	1	5000	7388.39	7388.39
<b>Sub Total</b>					<b>853800</b>	<b>659377.51</b>	<b>659377.51</b>
<b>Post Harvest</b>							<b>65937.75</b>
<b>Maintenance</b>							<b>131875.50</b>
<b>Total</b>							<b>857190.76</b>
<b>Grand Total</b>					<b>853800</b>	<b>659377.51</b>	<b>857190.76</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

There is uncertainty of rainfall in Sikar district, hence only ground water is available for irrigation. The average rainfall in Sikar district is 459 cm and there are no perennial rivers or canals. Neem Ka Thana and Patan blocks of the district receive the highest rainfall and Fatehpur block receives the least rainfall. The total geographical area of the district is 7,74,243 hectares out of which the net sown area is 5,01,302 hectares and the gross sown area is 7,21,505 hectares. Out of the total land available for agriculture, only 2,66,836 hectares of land (37%) is irrigated, 100 percent of which is irrigated through tube wells and wells.

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

Sikar district lacks a canal or perennial river for irrigation. Out of its 12 blocks, 11 are

categorized as over-exploited in terms of groundwater. The state government's Ground Water Department continuously monitors groundwater levels. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is implemented here, offering subsidies for field tilling, diggi, and tank construction to promote rainwater conservation. Banks should support these efforts to ensure farmers use water resources efficiently. Sprinkler irrigation is used by many farmers, but despite the benefits of micro-irrigation (like drip systems), adoption remains slow. Expanding the area under drip irrigation is necessary to save water and boost crop yield. Farmers are also encouraged to adopt rainwater harvesting through ponds, farm ponds, and polythene-lined water ponds. Integrated water management research (harvesting, recharge, and treating bad water) needs to be strengthened. The district's traditional water storage structures (stepwells, ponds, johads) are not being properly maintained. Women self-help groups can be enlisted to oversee the upkeep of these structures. Additionally, under the Ground Water Recharge Scheme, the state government should encourage farmers to artificially recharge groundwater by storing rainwater through wells.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.82	90	600	494.28	444.84
2	Drip Irrigation--1.8m*0.6mlteral size16mm-1Hectare model	ha	0.64	90	600	386.28	347.64
3	Drip Irrigation--1m*0.3mlateral size16mm-1ha model	ha	1.93	90	600	1157.76	1041.96
4	Drip Irrigation--1m*0.3mliteralsize16mm-1Hectare model	ha	0.85	90	600	508.08	457.20
5	Drip Irrigation--2.5m*0.6mlteral size16mm-1Hectare model	ha	0.53	90	600	317.64	285.84
6	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	600	248.28	223.44
7	Drip Irrigation--4.5m*4.5mlteral size12mm-1Hectare model	ha	0.25	90	600	150.84	135.72
8	Drip Irrigation--6m*6mlteral size12mm-1Hectare model	ha	0.23	90	600	139.32	125.40
	Dug-cum-Bore Well--Jhunjhunu&sikar dia2mdepth 45m; Dia-200mmdepth 30m	No.	1.56	90	24	37.56	33.84

9	Dug Well-Deepening-Jhunjhunu&sikar-Alluvial-depth per meter	No.	0.06	90	24	1.32	1.20
10	Dug Well-Deepening-Jhunjhunu&sikar-hardrock-depth per meter	No.	0.06	90	24	1.32	1.20
11	Dug Well-New-Jhunjhunu&sikar -Allu-Dia 3mDepth 24m	No.	1.41	90	24	33.84	30.48
12	Dug Well-New-Jhunjhunu&sikar-hardrock-Dia 4mDepth 24m	No.	1.49	90	24	35.88	32.28
14	Electric Pump Sets--12.5 HP	No.	0.54	90	60	32.16	28.92
15	Solar PV Pump Sets (DC)--submersible pump set 10.0 HP	No.	0.55	90	1200	658.68	592.80
16	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	1200	951.48	856.32
17	Solar PV Pump Sets (DC)--submersible pump set 15.0 HP	No.	0.85	90	1200	1025.88	923.28
18	Solar PV Pump Sets (DC)--submersible pump set 17.5 HP	No.	0.98	90	1200	1172.28	1055.04
19	Sprinkler Irrigation --75 mm D *6m L (1.5ha model)	ha	0.25	90	6000	1471.80	1324.68
20	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	6000	1236.36	1112.64
21	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	6000	1766.16	1589.52
22	Sprinkler Irrigation --75 mm D *6m L (3ha model)	ha	0.36	90	6000	2178.24	1960.44
23	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	6000	2649.24	2384.28
<b>Total</b>				<b>39780</b>	<b>16654.68</b>	<b>14988.96</b>	

### 2.1.3 Farm Mechanization

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

The role of agricultural mechanization has been very important in timely completion of agricultural works in the district, as a result of which we have been able to achieve abundant agricultural productivity and self-reliance of food grains in the country. Tractors and other farm equipment are used for agricultural works like land levelling, sowing, plant protection, weed removal, threshing etc. Apart from this, the use of tractors is also increasing to take agricultural products to the market or to take them to processing units. Most of the landholdings in the district are more than two hectares in size and most of the farmers use rented tractors and with the increase in irrigation resources the demand for tractors also increases. Institutional credit plays a very important role in the process of agricultural mechanization.

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

Sikar district boasts adequate infrastructure for agricultural mechanization, with dealers of various tractor and thresher companies present at block headquarters. Additionally, leading company shops and trained mechanics for repairs and spare parts are accessible throughout the area. However, the use of power tillers and small tractors is low, despite their usefulness for tasks like ploughing and transporting produce. A shortage of power

tiller dealers and limited awareness among farmers about their advantages contribute to this issue. To improve this situation, the agriculture department and dealers should promote and demonstrate these machines more effectively. The GOI's Sub-Mission on Agricultural Mechanization provides grants for agricultural equipment, including Kisan Drones, and supports the establishment of Custom Hiring Centres. The Agriculture Department should prioritize PACS and FPOs in setting up CHCs. Currently, NBFCs are more active in offering loan assistance for tractors and equipment than banks. This situation necessitates more proactive efforts by banks, particularly government ones, to finance agricultural mechanization. Easier financing options for old tractors should be introduced. Banks should collaborate with reputable agricultural equipment manufacturers to simplify loan access for farmers. Lastly, establishing agricultural clinics and agribusiness centres for equipment repairs is crucial for supporting local farmers.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Drones--12 hp	No.	6.96	90	12	83.52	75.12
2	Leveller-Laser Guided-50HP Laser	No.	3.75	90	120	449.40	404.52
3	Other machinery-Other Machinery & Equipments-Rotavator- 8 feet	No.	1.71	90	120	205.44	184.92
4	Power Tiller--12-15 hp	No.	2.41	90	3600	8667.00	7800.36
5	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	1200	834.60	751.20
6	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1200	5778.00	5200.20
7	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	1200	11235.00	10111.56
<b>Total</b>				<b>7452</b>		<b>27252.96</b>	<b>24527.88</b>

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

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

The soil and climate of Sikar district is suitable for dry horticultural crops. For horticulture development, Sikar district has been included in the National Horticulture Mission of the Ministry of Agriculture and Farmers Welfare, Government of India. Almost all types of vegetables are produced in the district, which include chilli, onion, tomato, bottle gourd, carrot, radish, cauliflower, cabbage, ridge gourd, cucumber etc. The main plantation crops of district are Amla, Lemon, Plum, Pomegranate, Orange etc. Banks have not shown much interest in the field of horticulture, due to which farmers have ventured into this sector with their own resources and produced Vegetables and fruits with the help received from the Horticulture Mission. Keeping in mind the water scarcity and climate of the district, there is a need to motivate the farmers for micro-irrigation system gardening instead of traditional

farming so that the farmers can get a fixed income for a long time at minimum cost.

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

The Government of India aims for an 8% growth rate in horticulture under the Mission for Integrated Horticulture Development. The strategy focuses on a holistic approach, providing comprehensive facilities, including pre-production, production, post-harvest management, processing, and marketing, to ensure adequate returns for growers. Under Agricultural Export Policy 2018, banks should offer timely loans for three key horticulture crops in Sikar district-onion, watermelon, and fenugreek-enabling the development of tehsil-wise clusters and enhancing farmers' income through exports of high-quality produce. The Horticulture Department must ensure timely availability of quality planting materials and develop adequate nurseries to meet district demand. Proper training should also be provided to maintain nursery quality and produce high-quality plants. Farmers should conduct primary grading and processing of their crops before selling them to secure fair prices. Emphasis on value-added technology and contract farming for medicinal plants can improve marketing opportunities and ensure fair prices for farmers.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	120	279.96	251.88
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	600	674.16	606.72
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	600	1483.08	1334.76
4	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	600	590.64	531.60
5	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	600	616.32	554.64
6	Floriculture--Marigold-0.4 ha	ha	1.05	90	300	314.64	283.08
7	Floriculture-Rose-1 ha	ha	1.58	90	300	475.08	427.56
8	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	120	183.60	165.24
9	High density plantation-Papaya-1.8m*1.8m	ha	1.55	90	120	186.24	167.52

10	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	24	64.20	57.84
11	Mushroom Cultivation-Button Mushroom-20TPA	1000 Kg. per Cycle	24.29	90	12	291.48	262.32
12	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	120	119.40	107.52
13	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	120	147.72	132.84
14	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-with drip-6m*6m	ha	1.56	90	120	187.44	168.72
15	Nursery --Nursery raising	ha	17.44	90	60	1046.52	941.76
16	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	600	1226.28	1103.64
18	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	300	4397.76	3957.96
19	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	60	2696.40	2426.76
17	Protection Structure--Refrigerated Transport vehicle-9MT	sq.m.	29.96	90	12	359.52	323.52
<b>Sub Total</b>					<b>4788</b>	<b>15340.44</b>	<b>13805.88</b>
<b>Total</b>					<b>4788</b>	<b>15340.44</b>	<b>13805.88</b>

### 2.1.5 Forestry & Waste Land Development

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

Due to adverse climatic conditions of the area in the district like shortage of land, soil instability etc., the forest wealth (area) in the district is only 7 percent, whereas as per the national policy, forest area should be 33 percent of the total geographical area. However, efforts are being made to maintain the available forest wealth and to plant new trees. The total geographical area of Sikar district is 7,74,243 hectares, out of which the area of barren land is 61,114 hectares and the area of uncultivable land/fallow land and other fallow land is about 53,922 hectares. Therefore, there is good scope for promoting rich plantations to increase tree density in the traditional forest area especially by the state government, for which the state can use its fiscal allocations. However, there is immense potential to increase tree cover even on private lands outside traditional forest areas. Efforts are being made by the state government for the development of forest and barren lands under the program of social agro-forestry. The role of agricultural forestry in improving land productivity, soil conservation, climate change, reducing climate risks and increasing farmers' income has been widely acknowledged. The basic component is "agriculture" which in broad sense includes agricultural crops, horticulture, Activities and animal husbandry activities as well as perennial trees are included.

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

Khejadi, Ardu, Neem and Rohida are found in abundance among the medicinal plants in the district. Adequate number of technical field staff is available with forest department. The Forest Department has a nursery in the district and some private nurseries are also there which are providing high quality saplings. The efforts being made by the state government for agriculture and barren land development under the social Agriculture Program, can be implemented at the Gram Panchayat level through women's self-help groups, so that women's participation can be ensured and Gram Panchayats / Farmers' income can also increase. Barren land development programs can be run by Gram Panchayats under the Mahatma Gandhi National Employment Guarantee Program (NREGA). The main obstacles to the development of this area are encroachment on public land, mining activities, disputes over ownership rights on barren land and lack of education and awareness of forestry. Agricultural landless and marginal farmers should be encouraged to plant saplings under social forestry plantation program by renting out government land, so that when the saplings grow, the concerned farmers can take loan from the bank for other needs also. Banks are distributing loans in this area only to some extent, but the correct figures of credit flow are not being reflected.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.06 Forestry</b>								
1	Plantation--Ardu plant- 5m*5m	ha	0.44	90	360	157.92	142.08	
2	Plantation--Khejdi plant- 5m*5m	ha	1.11	90	360	398.64	358.80	
3	Plantation--Neem-5m*5m	ha	0.45	90	360	160.68	144.60	
4	Plantation--Rohida plant- 8m*5m	ha	1.10	90	360	396.72	357.12	
<b>Total</b>					<b>1440</b>	<b>1113.96</b>	<b>1002.60</b>	

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

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

Milk is a commonly acceptable food due to its nutritional value and our country holds the leading position in its production. Small and marginal farmers, landless farmers, etc. keep animals for their employment and other needs. Therefore, dairy is an important economic activity to increase employment and income in the rural areas of Sikar district. Milk production in the district is about 14.50 lakh Liters per day. According to Livestock Census 2019, the population of cows in Sikar district is 3.83 lakh and the population of buffalo is 4.89 lakh. Due to continuously decreasing agricultural land, increasing number of small and marginal farmers, favourable climate, there are immense possibilities of developing dairy as a supplementary business. Considering the climate of Sikar, dairy farming is also a

very good and promising economic activity. It is an activity from which good income can be obtained even in adverse circumstances.

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

Animal Husbandry Department is working at the district level, where Joint Director, Deputy Director, Senior Veterinary Officer and Livestock Assistant are working. A plant with a processing capacity of 60 Thousand Litres Per Day (TLPD) is operational by Sikar Jhunjhunu District Milk Producers Cooperative Union in Palsana area of the district, which is connected to the farmers of three districts. There are 484 dairy cooperative societies registered in the district which provide necessary guidance and support to the cattle farmers as well as do the work of milk conservation and marketing. With the objective of promoting dairy and meat processing in the country, Animal Husbandry Infrastructure Development Fund of Rs. 29110.25 crore has been set up by the Government of India, under which interest subsidy of up to 3% for a maximum of seven years will be given to the eligible beneficiaries. Working capital loan up to Rs 2 lakh is to be given to farmers at concessional rates (7%) for animal husbandry and fisheries under KCC. Besides, 3% interest subvention will also be provided on timely repayment of the said loan, so that farmers can get such loans at only 4%. In the district, Rathi, Tharparkar, Red Sindhi and Gir cows of indigenous breed are found and among buffaloes, mainly Murrah breed is found, among exotic cows Jersey and Holstein Friesian are found.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry – Dairy</b>							
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	3000	7883.76	7095.36
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	3000	10772.76	9695.52
3	Chaff Cutter-Manual-Manually operated	No.	0.08	90	3000	247.20	222.48
5	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	3000	6391.80	5752.56
4	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	3000	8895.60	8006.04
6	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	6000	385.20	346.68
7	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	6000	2760.60	2484.60

9	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-	1+1	1.90	90	6000	11371.08	10233.96
8	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	6000	16378.68	14740.80
10	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	120	1284.00	1155.60
<b>Sub Total</b>					<b>39120</b>	<b>66370.68</b>	<b>59733.60</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	90000	16274.76	16274.76
2	Cross bred Farming_Others	Per Anim	0.14	1	90000	12519.00	12519.00
<b>Sub Total</b>					<b>180000</b>	<b>28793.76</b>	<b>28793.76</b>
<b>Total</b>					<b>219120</b>	<b>95164.44</b>	<b>88527.36</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

It is estimated that 40 percent of broilers and 44 percent of eggs are being produced by small units. Ordinary small farmers keep 25 to 250 chickens. Egg is gaining popularity as an important food item to meet the requirement of increasing population and the requirement of protein in food. There are suitable possibilities for poultry farming in Fatehpur, Laxmangarh, Dhod areas of Sikar district and adequate markets are also available, but due to certain reasons the required development of poultry farming business has not taken place in the district. Banks have also started giving loans for poultry farming in recent years.

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

As per the instructions of the Govt. of India, working capital loan up to Rs 2 lakh is being given to farmers at concessional rates (7%) for animal husbandry and fisheries under KCC. Besides, 3% interest subvention will also be provided on timely repayment of the said loan, so that farmers can get such loans at only 4%. With the objective of promoting dairy and meat processing in the country, Animal Husbandry Infrastructure Development Fund of Rs. 29110.25 crore has been set up by the Government of India, under which interest subsidy of up to 3% for a maximum of seven years is being given to the eligible beneficiaries. According to Livestock Census 2019, there are 85241 chickens (bird) in the district. In the district, top quality chickens (day-old chicks) are imported from Ajmer, Ujjain and Indore. Availability of chicken feed in the district is less and there is no poultry training institute. There is also a need for a training centre at Sikar division level to promote poultry farming. There is also a great need to encourage entrepreneurs to set up meat processing and packing units in this area. Poultry farmers face difficulty in getting insurance from insurance companies in poultry farming. Some initiative can be taken by the government for this. To promote poultry farming business, initiative should be taken by adopting cluster approach so that all the basic facilities can be made available at one place to the farmers/entrepreneurs.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry – Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	300	922.92	830.64
<b>Sub Total</b>				<b>300</b>		<b>922.92</b>	<b>830.64</b>
<b>A.10 Working Capital - AH – Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	60	112.32	112.32
2	Layer Farming_Others	1000	0.75	1	120	89.88	89.88
<b>Sub Total</b>				<b>180</b>		<b>202.20</b>	<b>202.20</b>
<b>Total</b>				<b>480</b>		<b>1125.12</b>	<b>1032.84</b>

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

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

In the district, sheep, goat and pig rearing is the business of mostly small, marginal farmers and agricultural farmers etc. In terms of percentage of body weight, goats give more milk than cows and buffaloes and when the milk production of other animals decreases during the summer months, goat is the only animal whose milk production increases. The climate of the district is suitable for sheep and goat rearing and is a source of supplementary employment and additional income to small and marginal farmers. According to the animal census of 2019, 9.20 lakh goats, 1.75 lakh sheep and 4932 pigs are available in the district. Mostly sheep and goat rearing are financed under government sponsored programmes.

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

In the district, sheep, goat and pig rearing is the business of mostly small, marginal farmers and agricultural farmers etc. In terms of percentage of body weight, goats give more milk than cows and buffaloes and when the milk production of other animals decreases during the summer months, goat is the only animal whose milk production increases. The climate of the district is suitable for sheep and goat rearing and is a source of supplementary employment and additional income to small and marginal farmers. According to the animal census of 2019, 9.20 lakh goats, 1.75 lakh sheep and 4932 pigs are available in the district. Mostly sheep and goat rearing are financed under government sponsored programmes.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry – SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	1200	3081.72	2773.44
3	Pig Rearing Unit-New Shed- Pig fattener unit- 150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	120	360.96	324.84
2	Pig Rearing Unit--Pig fattener unit-150/sqft@Rs.600/sqft-without shed-10pigs	3+1	2.04	90	120	245.40	220.80
4	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	300	1990.20	1791.24
<b>Sub Total</b>					<b>1740</b>	<b>5678.28</b>	<b>5110.32</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	30000	449.40	449.40
2	Sheep Farming_Others	Per Anim	0.01	1	30000	449.40	449.40
<b>Sub Total</b>					<b>60000</b>	<b>898.80</b>	<b>898.80</b>
<b>Total</b>					<b>61740</b>	<b>6577.08</b>	<b>6009.12</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Fishing is an activity which has no competition with any agricultural or non-agricultural activities. Due to non-availability of surface water in Sikar district, there are limited possibilities of fish farming, still fish farming can be done by making small ponds in the district. Fish farming related data is also not available in the district and banks have not shown any special interest in giving loans in this sector.

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

The departmental work for fisheries in the district is currently being conducted from Jaipur only because the concerned full-time officer has not been posted in Sikar. There is a need to provide backward and forward linkage regarding pisciculture business, the main ones being the absence of fish seed farms and lack of extension services. There is a need to establish centres of fish seed production with the co-operation of public under which fish seed production is desired. After providing land, the construction of the centre will have to be done as per the prescribed standards. Maximum possibilities of fisheries in Sikar district are in Dhod, Data Ramgarh, Fatehpur blocks. Demo floats should be established at the block level so that information about fisheries can be obtained. Also, self-help groups, farmer clubs and farmer producer organizations should be formed and fisheries and allied works should be promoted through them. Apart from the Fisheries Kisan Credit Card Scheme, the Government of India is also providing grants for various activities to the fish farmers under Pradhan Mantri Matya Sampada Yojana. Banks should finance keeping in mind the government schemes, so that the interested fish farmers will not only get government grants but this will also help in promoting fish farming also.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	24	179.76	161.76
<b>Sub Total</b>					<b>24</b>	<b>179.76</b>	<b>161.76</b>
<b>A.14 Working Capital – Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	26	111.28	1.13
<b>Sub Total</b>					<b>26</b>	<b>111.28</b>	<b>1.13</b>
<b>Total</b>					<b>50</b>	<b>291.04</b>	<b>162.89</b>

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

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

In the district the activity of agricultural mechanization has gradually increased, the interest of the villagers has shifted from animal-driven means to other mechanized means, yet due to the multi-purpose of this activity, its importance cannot be denied.

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

Small farmers not only find it costly to use mechanical means but they also have to depend on big farmers or tractor owners. In the district, loan assistance for financing two-wheelers is being provided by non-banking financial institutions in greater numbers than banks. Therefore, there is a need for more activeness by banks, especially public sector banks, in giving loans to farmers for two-wheelers. Banks should provide information about its benefits to small and marginal farmers through various platforms and finance needy persons. Farmer clubs and self-help groups should be encouraged by the state government to set up custom hiring centres.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	60	513.60	410.88
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	12	128.40	102.72
3	Integrated Farming--1.75 ha Model	No.	9.10	90	60	545.76	491.16
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	300	3210.00	2247.00
5	Solar Energy-Solar Agriculture Pump-7.5 HP Power (with USPC)	No.	4.37	90	120	524.28	471.84
<b>Total</b>				<b>552</b>		<b>4922.04</b>	<b>3723.60</b>

### 2.1.11 Sustainable Agricultural Practices

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

Integrated Farming System (IFS) can be defined as follows - This approach is based on the combination of two or more components using the principle of minimum competition and maximum complementarity. It is based on sustainable agriculture and aims at sustainable and environmentally friendly development of agricultural income, family nutrition and ecosystem services using modern agricultural management tools. The main components of IFS include crops, livestock, birds and plants. These crops may have sub-systems like mixed/intermediate crops, multi-tier crops. Livestock components may include cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The key factors which are to be considered, include soil type, rainfall, its distribution and duration of the cropping season to consider in choosing an IFS model.

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

Funding for different components of IFS is not received simultaneously and in parallel. Also, the amount of marketable surplus produce with marginal and small farmers is also less and hence there is a need for its aggregation. Banks should provide information and finance its benefits to small marginal farmers through various platforms. Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutes have developed 51 integrated farming systems for marginal and small landholders in 25 States/UTs of India. Information regarding state specific IFS models can be obtained from the link given below - [http://www.iifsr.res.in/sites/default/files/prog\\_files/BulletinIFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/BulletinIFS_July_2020.pdf) Launching a mission on integrated farming system concept in the district by integrating various schemes of crop management, horticulture, livestock and fisheries can give impetus to the integrated farming system.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Proper arrangement of storage is an essential basic facility for the food security of the country and its importance is in no way less than the process of production. During the last decade, there has been rapid development of agriculture-based infrastructure in the district and farmers have got convenience in storing their products. The main crops in the district are wheat, gram, mustard, millet, guar, onion etc., for their storage there is an urgent need to build warehouses in the district. At present there is a severe shortage of storage facilities in the district. There is great potential for village level warehouses for small and medium farmers in the district. It would be appropriate to mention that keeping in mind the food grain storage under the public distribution system, tenders were invited by the Food Corporation of India in the year 2018 for renting warehouses of a total of 40,000 metric tons in Sikar district.

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

Five Agricultural Produce Marketing Committees (APMCs) are functioning by the State Govt. for agricultural marketing in the district namely Sikar, Fatehpur, Palsana, Shrimadhopur and Neem Ka Thana. Secondary Mandi Yards have been established in Khatushyamji, Khandela and Rasidpura of the district and as per the State Govt's Letter No. P.4(25) Krish Varsh/Group-2/2012 dated 22 December 2017, under agricultural produce Mandi, Fatehpur village Rasidpura has been declared a special Onion Mandi. The APMCs should also take advantage of the grant scheme given by the Govt. of India to generate adequate resources for developing the storage capacity of the district. Also, registration of Mandis in the National Agricultural Market Scheme under Transparency in Marketing System (e-NAM), price recovery, will encourage competition and facilitate farmers' access to major markets and buyers in the country. As per the data of Warehouse Development and Regulatory Authority (WDRA), Govt. of India, warehouses of Central Warehousing Corporation in Sikar - 15000 MT have been recognized for Negotiable Warehouse Receipt (NWR). Warehouse/depot of 13340 metric tonne capacity is also being operated by the Food Corporation of India in Sikar district. Out of 234 PACS functioning in the district, 201 societies have 216 Warehousing Facilities. Agricultural Infrastructure Fund under which interest subvention of up to 3% for a maximum of 7 years has been given to the eligible beneficiaries.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	107.00	80	12	1284.00	1027.20
2	Godown	No.	160.50	80	60	2735.04	2187.96
<b>Total</b>				<b>72</b>	<b>4019.04</b>	<b>3215.16</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 there are land development activities, but still it has been observed that desired importance is not being given to land development. Out of the total geographical area of the district of 7,74,243 hectares, 2,66,062 hectares of land is unavailable for agriculture. For land conservation and better utilization in the district, there is a need to adopt levelling, farm bunding, preventing soil erosion, farm ponds, organic farming, vermi-compost, integrated farm development and there is a need to prevent acidity in the soil. There is a continuous depletion of nutrients in the soil due to excessive use of chemical fertilizers by farmers and not adopting proper crop rotation and advanced cropping methods. It is necessary to increase soil fertility through soil testing, use of vermi-compost and use of appropriate quantity of chemical fertilizers.

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

There is an increased inclination among big farmers for integrated development of their farms. Integrated farm development includes land development, mechanization, irrigation, water management, horticulture development, fencing, roads and other related activities. At present little effort has been made for integrated financing and there is a scope for carrying out this activity on a larger scale in the district. Soil Conservation and Watershed Development Department exists under the District Council in the district, which provides necessary advice and training to the farmers from time to time. Adequate technical means are available for this work and apart from this, the District Council has also involved Panchayat Committee and non-governmental organizations in this campaign to improve the watershed. There is a need to carry out water conservation and soil conservation programs through voluntary organizations or through private public partnership so that maximum area can be covered. Good work has been done by the state government for integrated water catchment development and self-help groups should also be included in this campaign. Areas for land levelling, farm ponds etc. should be identified in the district by the Agriculture Department and Soil Conservation and Watershed Development Department. Efforts should be made to provide bank loans to farmers by publicizing the above activities.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	51	119.13	107.19

2	Farm Ponds/ Water Harvesting Structures--Plastic lining Diggy pump sprinkler system & fencing-2.oha	No.	3.63	90	60	217.68	195.84
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.oha	No.	5.91	90	60	354.36	318.96
4	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	60	103.44	93.12
<b>Total</b>				<b>231</b>		<b>794.61</b>	<b>715.11</b>

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

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

In order to increase the productivity of the field in the district, reducing the input cost and maintain the environmental balance, two activities which are continuously gaining importance in modern agriculture include tissue culture, agricultural farm machinery, seed manufacturing, organic fertilizers and It includes use of organic pesticides, use of earthworms and Nadep fertilizers etc. Use of quality seeds can increase productivity by about 25 percent. To increase agricultural production and productivity, it is necessary that soil testing is done by farmers from time to time. The soil has become degraded due to the use of chemical fertilizers in unbalanced quantities. Therefore, vermicompost should be promoted in place of chemical fertilizers so that organic farming can be promoted and farmers should make vermicompost by using agricultural waste and cow dung, as a result of which the cost of farming can also be reduced.

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

Soil Health Card Scheme has been run on a large scale by the Ministry of Agriculture and Farmers Welfare, Government of India to check the productivity of the soil, so that the farmers can select the crops and fertilizers for farming according to the quality of the soil of their fields. This can reduce the farmers expenses and vermicompost should be widely publicized. Due to Lack of availability of soil lab at Panchayat committee level, farmers not getting their soil tested, excessive chemical fertilizers are being used continuously due to which the expected productivity is not achieved and the cost of productivity also increases. However, at present there has been a lot of enthusiasm among the farmers and farmers now seem willing to use organic fertilizers on a large scale. The production and use of vermicompost is gradually increasing. Some farmers have also set up vermicompost units on a small scale. Banks also need to provide loans for the expansion of this activity. Banks should provide easy loan availability for this sector to establish soil testing lab. Loans should be made available for vermicompost units on Priority basis. This will benefit the farmers and also reduce their dependence on chemical fertilizers and will help in preventing pollution and ecological imbalance.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure – Others</b>							
1	Seed Processing	No.	21.40	90	24	385.20	346.68
	<b>Total</b>				<b>24</b>	<b>385.20</b>	<b>346.68</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

The role of post-harvest management is very important in value addition of agricultural products. By processing agricultural products, farmers not only get good prices, but new employment opportunities are created and good quality products are also available to the consumers. Thus, agriculture and food processing help in increasing income generation and employment generation. This has a positive impact on the entire economy. There are many opportunities open in the district for setting up profitable and successful agro- processing units with great potential in the agriculture sector. There are many opportunities open in the district for setting up profitable and successful agro-processing units with potential in the agricultural sector. Due to being the main place in the production of various agricultural commodities, there are abundant possibilities of processing here, such as making paper from guar gum, which is used in making paper, textiles, mining and is used in other industries. Preparation of full flavoured spice oleoresin from Spices, setting up pack house and cold chain for fruits and vegetables, drying of fruits and vegetables, setting up sanitisation unit and canned juices, etc. Many agricultural products are available for agricultural processing in the state, state is leading state in the production of coarse grains and it is third in the production of gram.

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

Apart from the Agricultural Infrastructure Fund of the Government of India, Ministry of Food Processing Industries, Government of India has approved a new Central Scheme Pradhan Mantri Kisan Sampada (SAMPADA - Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs. 6000 crore till March 2026. SAMPADA is a comprehensive package aimed at creating modern infrastructure to transport agricultural produce directly from farm land to retail outlets. The concerned department in the district Should give wide publicity to this scheme. Prime Minister Micro Food Enterprises (PM-FME) Scheme was implemented by the Government of India in the year 2020-21 under which There is provision for assistance of 35% capital grant (up to maximum of Rs. 10 lakh) to eligible micro food entrepreneurs/women self-help groups. Self-help groups can prove to be an effective help in setting up processing and packing units for ker, sangri, kumat etc., which are found naturally in abundance in the district. Financial institutions need to be more market oriented and banks should provide financial assistance for investment capital to industrial units.

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

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	53.50	80	36	834.60	667.68
2	Dairy Processing Unit	No.	26.75	80	24	449.40	359.52
3	Dal/ Pulses Mill	No.	26.75	80	24	449.40	359.52
4	Fruit Processing	No.	10.70	80	12	128.40	102.72
5	Honey & Honey Products	No.	5.35	80	12	64.20	51.36
6	Meat & Poultry Processing	No.	10.70	80	12	128.40	102.72
7	Oil Extraction	No.	10.70	80	24	256.80	205.44
8	Packaging Unit	No.	10.70	80	24	256.80	205.44
9	Spice Processing	No.	26.75	80	12	321.00	256.80
10	Vegetable Processing	No.	10.70	80	12	128.40	102.72
<b>Total</b>				<b>192</b>		<b>3017.40</b>	<b>2413.92</b>

### 2.3.2 Agri Ancillary Activities - Others

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

With the diversification and modernization of agricultural activities in the district, the need for support and extension services is also continuously increasing. Agri-centres and Agri-Business Centres provide farmers with information on cropping methods, latest technology, protection of crops from pests and diseases, market trends and market prices of various crops, medical facilities for animals, etc., which helps in increasing the productivity of crops and animals. Agribusiness centres also provide agricultural inputs, agricultural equipment on rent and other services to the farmers. Many micro finance institutions are working in Sikar district and there are also many cooperative buying and selling institutions which collect the crop produces of farmers and sell it. The recommendations of the Vaidyanathan Committee have been implemented in the state and the priority agricultural cooperative societies in the district obtain loan limit approval from the reputed District Cooperative Bank to provide agricultural and priority sector loans to their members.

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

Under the Agri Clinic and Agri-Business Centre Scheme, a maximum grant of 36 or 44 percent of the project cost is provided to the eligible candidates through NABARD. In Sikar district, 138 persons have been given training under the Agri Clinic and Agri-Business Centre Scheme, but only 3 persons have been provided loans by the banks. Therefore, banks can make their important contribution to agriculture by providing easy loans as per the project cost to the eligible beneficiaries of this activity in the district. Agricultural extension services in Sikar district are being provided only through government departments and government institutions. With the establishment of Agri Clinic and Agri Business Scheme, government schemes will get wide publicity and expert services will be easily available to the farmers at the local level. 296 PACS related to the Central Cooperative Bank are functioning in Sikar district, which are providing crop loans as well as intermediate agricultural loans to their members. With the aim of developing PACS as multi-service centres, NABARD has implemented a special refinance scheme at only 3

percent interest rate. PACS of the district should provide crop loans as well as intermediate agricultural loans to its members. Also, it should emerge as a one stop shop catering to all their household and financial needs.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities – Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	24	333.84	300.48
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	12	128.40	102.72
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	12	2568.00	2054.40
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	535.00	80	12	6420.00	5136.00
5	Loan to PACS/ FSS/ LAMPS	No.	107.00	80	12	1284.00	1027.20
<b>Total</b>					<b>72</b>	<b>10734.24</b>	<b>8620.80</b>

#### **Title : Climate Change India' Commitments through "Panchamrit"**

India's "Panchamrit" plan is a fivepoint climate action agenda announced at COP26 in 2021 to address climate change.

##### **The Five Panchamrit Goals**

1. Achieve 500 GW of non-fossil fuel energy capacity by 2030
2. Fulfill 50% of energy requirements from renewable energy by 2030
3. Reduce projected carbon emissions by 1 billion tons by 2030
4. Lowering the carbon intensity of the economy by 45% by 2030
5. Reaching net zero emissions by 2070

## Chapter 3

### Credit Potential for MSMEs

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

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

There are 85370 enterprises having Udyog Aadhar Registration in Sikar district, out of which 84257 are registered as micro enterprises, 1068 as small enterprises and 45 as medium enterprises. Also, 3583 enterprises related to handicraft work are registered with Udyog Aadhaar, in which about 5000 handicraft artisans are working. 4659 craftsman Cards have been issued and 24 handloom societies have also been registered. Keeping in view the increasing rural labour force and declining employment potential in the farm sector in the district, the importance and relevance of non-agricultural sector activities has increased. The main employment of people in the district is agriculture and allied activities. The landholding in the district is continuously getting smaller. More than 70 percent of the farmers in the district need supplementary income from agriculture to improve their living standards. Dependence on agricultural work increases unemployment. Increasing unemployment can be tackled by the development of non- agricultural sector. For this, there is a need to provide bank loans to encourage agriculture- based enterprises and enterprises based on handicrafts.

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

Prime Minister's Employment Generation Program (PMEGP) This scheme is a flagship scheme of the MSME, GOI. The scheme is implemented by Khadi and Village Industries Commission (KDIC) and Khadi and Village Industries Board (KVIB) in rural areas and District Industries Centres (DIC) in urban areas. There is a provision of 15% grant to general category beneficiary in urban areas and 25% in rural areas; and 25% grant in urban areas and 35% grant in rural areas for scheduled castes and scheduled tribes, women, disabled, ex-servicemen, other backward classes, minorities, etc. Pradhan Mantri Mudra Yojana This scheme has been implemented from 8 April 2015, in which the responsibility of development of cottage industries will be of Pradhan Mantri Mudra Yojana. Small cottage industries do not easily get financial help from the bank because they are not able to fulfil the rules of the bank and hence are unable to expand the industries. Under Mudra Yojana, the facility of loan without collateral security to youth, small industries and traders has been divided into three categories namely Shishu (up to Rs. 50 lakh), Kishore (Rs. 50 thousand to Rs. 5 lakh), Tarun (Rs. 5 lakhs to Rs. 10 lakh) and Tarun Plus (Rs. 10 lakh to Rs. 20 lakh). Online loan facility to MSMEs in 59 minutes ([PSBLoansin59minutes.com](http://PSBLoansin59minutes.com)) is an online marketplace developed by SIDBI which enables in principle approval for MSME business in 59 minutes

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

###### **3.4**

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



(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	10000.00	80	27	237500.00	190000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	28	5550.00	4440.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	39	48500.00	38800.00
<b>Sub Total</b>					<b>94</b>	<b>291550.00</b>	<b>233240.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	1000.00	80	60	90000.00	72000.00
2	Manufacturing Sector - Working Capital-Micro	No.	0.50	80	1733	7405.00	5924.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	80	48	12000.00	9600.00
<b>Sub Total</b>					<b>1841</b>	<b>109405.00</b>	<b>87524.00</b>
<b>II. MSME – Others</b>							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	12	120.00	96.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	600	600.00	600.00
3	Overdraft to PMJDY Account Holders	No.	0.10	100	1200	120.00	120.00
<b>Sub Total</b>					<b>1812</b>	<b>840.00</b>	<b>816.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	10000.00	80	13	82500.00	66000.00
2	Service Sector - Term Loan-Micro	No.	100.00	80	10	1002.00	801.60
3	Service Sector - Term Loan-Small	No.	1500.00	80	8	10000.00	8000.00
4	Trading Units - Term Loan-Medium	No.	10000.00	80	4	45000.00	36000.00
5	Trading Units - Term Loan-Micro	No.	100.00	80	16	1466.00	1172.80
6	Trading Units - Term Loan-Small	No.	1500.00	80	6	9000.00	7200.00
<b>Sub Total</b>					<b>57</b>	<b>148968.00</b>	<b>119174.40</b>
<b>II. Service Sector – WC</b>							
1	Service Sector - Working Capital-Medium	No.	1500.00	80	10	15000.00	12000.00
2	Service Sector - Working Capital-Micro	No.	5.00	80	14	213.00	170.40
3	Service Sector - Working Capital-Small	No.	200.00	80	8	2000.00	1600.00
4	Trading Units - Working Capital-Medium	No.	1500.00	80	10	15000.00	12000.00



5	Trading Units - Working Capital-Micro	No.	5.00	80	426	874.00	699.20
6	Trading Units - Working Capital-Small	No.	200.00	80	18	3000.00	2400.00
<b>Sub Total</b>					<b>486</b>	<b>36087.00</b>	<b>28869.60</b>
<b>Total</b>					<b>4290</b>	<b>586850.00</b>	<b>469624.00</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 play an important role in the economy of the country. To maintain growth in the country's exports, it is necessary to have a high growth rate including balance with trade and foreign exchange reserves. Exports also affect the industrial environment of the country. To compete at the international level, quality of products, competitive prices, good packaging are important. Maintaining a high growth rate in exports is recognized as a national priority by the Government and all exporting agencies. The objective of the Make in India campaign is to establish self-reliance and brand 'India'. The Reserve Bank of India first introduced the export financing scheme in 1967. ODOP of the district is Onion and Fenugreek Crops

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

The district mainly exports handicrafts and antique furniture, synthetic composite materials, fibrere inforced plastic rods, cement, rubber and canvas footwear, agricultural products, clothes and gravel etc. Exporters should be encouraged to avail export credit insurance facilities provided by the Export Credit. Export credit up to Rs 50 crore reckon under priority sector credit

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	2000.00	75	4	8000.00	6000.00
2	Export Credit -Pre Shipment Export Credit	No.	1000.00	75	8	12000.00	9000.00
<b>Total</b>					<b>12</b>	<b>20000.00</b>	<b>15000.00</b>

#### 4.2 Credit Potential for Education

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

Vocational Courses Education is such an area in which investment directly benefits the progress of the country and the state. Literate Citizens are the biggest wealth of the country. The objective of the Education Loan Scheme is to provide financial assistance from the Bank to deserving and meritorious students for pursuing higher education in India and abroad. In this the main emphasis is on providing financial assistance to every meritorious student at an affordable rate, so that he can get the opportunity to study further. Banks provide financial assistance for various courses for study in India and abroad. Education loans up to Rs. 25 lakh given to a single individual for educational purposes including



vocational courses and this fall under the category of priority sector loans as per the norms prescribed by the Reserve Bank of India. In Rajasthan state, Sikar district is among the top districts in the field of education but the total percentage of literacy in the district is lower than the national level at all four levels except male literacy, rural literacy and scheduled caste literacy. And there is a strong need to do a lot in the field of education. However, Sikar district is famous not only for higher education, but also for coaching institutes for medical and engineering entrance exams.

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

There are a total of 3434 schools in Sikar district, which include 719 primary schools, 1006 upper primary schools, 646 middle schools and 1063 higher secondary schools. In Sikar district it has been found that banks, especially private banks, have not shown interest in giving education loans to students. The bank should organize financial literacy camps in all the schools and colleges of the district to inform the students about education loan. Also, information should be given about this financial facility provided by the Education Department to the students through banks.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	7.50	90	1110	13937.50	12543.75
<b>Total</b>				<b>1110</b>	<b>13937.50</b>	<b>12543.75</b>	

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

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

Housing is one of the basic needs of human beings. If there is no house, one cannot live properly. The house is important not only from the family point of view but also from the social point of view. House basically protects a person from adverse natural conditions and the hustle and bustle of the outside world and provides him solitude in life. House is both a consumer product and a capital product. This is a product that improves lifestyle. In a Welfare state (welfare state), it is the responsibility of the government to provide housing for its citizens who cannot arrange housing for themselves. Investment in social housing not only benefits local welfare, it also acts as a catalyst for economic development at the local level. The basic purpose of housing is to provide living space for a family i.e. Basic Housing or Primary House. It can also be expanded as the family grows or the economic condition improves. These houses provide security and stability as basic needs and also create a micro environment of physical comfort and happiness. The vision for rural housing formulated by the Ministry of Rural Development, Government of India is To ensure adequate and affordable housing for all, in rural areas through government assistance and to provide sustainable and inclusive housing, to encourage participation and support of

communities under the Panchayati Raj system and to encourage public- private partnerships.

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

Pradhan Mantri Awas Yojana Rural in rural areas and Pradhan Mantri Awas Yojana Urban in urban areas are being implemented by the Government of India for BPL families. The major problems of the housing sector are increasing cost of land and construction, lack of micro finance measures and limited access to existing measures, inadequacy of financial assistance provided for purchase of housing sites. The government should develop the system of online application for getting the house plan approved and there is also a need to fix a regular time period for providing it. Also, government departments should simplify the process of getting land use conditions approved and develop a system for online application for getting the house plans approved. Banks should simplify the process of taking home loan and provide loan to needy persons as per requirement and in adequate quantity.

Gram Panchayats and urban bodies should make their citizens aware about the Pradhan Mantri Awas Yojana and provide housing loans to the needy persons through banks. The list of all the affordable housing projects in the district should be made available on the district website. District administration in collaboration with the banks should organize district level or block level housing loan fairs on half yearly basis. 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.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	825	20625.00	18562.50
2	Repair of Dwelling Units- Other Centre	No.	6.00	90	2400	14400.00	12960.00
<b>Total</b>					<b>3225</b>	<b>35025.00</b>	<b>31522.50</b>

## Chapter 5

### Credit Potential for Infrastructure

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

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

According to the World Bank, if there is an increase of 1 percent in the infrastructure stock of a country, then the gross domestic product of that country increases in the same proportion. The relationship between public investment on rural connectivity, agricultural development and poverty alleviation in the Indian context was examined in a research report authored by Shenggan Fan, Peter Hazell and Sukhdev Thorat (IFPRI, 1999). This shows that for every Rs.10 lakh increase in road investment, 165 poor people can be enabled to cross the poverty line. The said research report also found that its impact on poverty was almost double that of government investment in research and development in agriculture. It has been also found in the said report that road investment also makes a significant contribution in increasing productivity. A special study conducted by Deichmann of Mexico shows that if market access increases by 10 percent, labour productivity also increases by 6 percent. In a developing country like India, it is dependent on general public investment for the development of infrastructure and the contribution of private sector is also negligible due to high initial investment, huge risk, increasing capital cost etc. Development of basic amenities is important to raise the standard of living of people in rural areas. The Central and State Governments have taken a policy decision to increase public and private investment for the development of basic facilities, so that the availability of roads, drinking water, health, education, energy and housing etc. can be increased in rural areas.

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

To increase the productivity of important factors of production such as land, capital and labour etc. in the rural economy, it is necessary to have good infrastructure facilities. Generally, large scale mega projects like highways, railways, energy, airports, ports, dams etc. are considered components of infrastructure. Infrastructure in rural areas includes rural transport (roads and rail), irrigation (dams, canals, tube wells, ponds etc.), drinking water, supply of electricity, communication, health services (veterinary including agriculture and other processing activities, education facilities etc. which have an important contribution in the development of agriculture and allied sectors.

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

The RIDF projects in Sikar has benefitted lakhs of population especially living in rural areas. The social sector projects such as Construction of 3 New Govt. Schools and 6 Kasturba Gandhi Balika Vidyalaya Hostels as well as the strengthening of existing 319 Govt. Schools besides construction of Primary Health Centres and Community Health Centres have immensely benefitted the rural population in the district. Similarly, the Rural Drinking Water Supply Project in Laxmangarh and Fatehpur Blocks have been a lifeline for the water supply to the rural masses in the villages.

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

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

Recognizing the importance of basic infrastructure for the development of rural and urban areas, the Reserve Bank of India has approved the construction of basic infrastructure for schools, health facilities, drinking facilities and sanitation facilities in Tier 2 to Tier 6 areas. The loans up to the limit of Rs. 12 crores given per borrower by banks till now are

considered in the category of priority sector loans. As the indices of drinking water, sanitation, education and health define the quality of life of an individual and the state of development of the society. These services have an impact on people's day-to-day lives and their age and earning capacity. Therefore, better availability of common facilities is necessary

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

Considering the importance of basic amenities, the Government of India has started programs like National Drinking Water Scheme (Jal Shakti Abhiyan), Sarv Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India strives to provide education, housing, toilets for all. Social basic Loan obligations need to be met on priority basis by banks to finance the structures. Women's participation should be especially ensured in drinking water, sanitation and rehabilitation schemes.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	10.00	80	12	120.00	96.00
2	Education-Coaching Centres	No.	500.00	80	6	3000.00	2400.00
3	Education-Colleges	No.	800.00	80	10	8000.00	6400.00
4	Education-Hostels	No.	250.00	80	6	1500.00	1200.00
5	Education-Schools	No.	500.00	80	7	3500.00	2800.00
6	Healthcare-Hospital	No.	100.00	80	4	1500.00	1200.00
<b>Total</b>					<b>45</b>	<b>17620.00</b>	<b>14096.00</b>

### **5.3 Renewable Energy**

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

Sustainable social and economic development requires secure and affordable access to the energy resources needed to provide essential and sustainable energy services. Non-conventional and renewable energy sources mainly include bio energy, solar energy, geothermal energy, hydro power, ocean energy and wind energy. In the present era of energy crisis, the only option is use of non-conventional and renewable sources of energy. Nature has given us these sources in abundance in the form of solar energy, wind energy and other known and unknown resources. These non-conventional and renewable sources of energy not only fulfil our needs but also do not pose any risk of environmental pollution. Especially for developing countries like India, the link between social and economic development and the need for modern energy services is very clear. Access to clean and reliable energy is an important condition for economic growth, income generation, poverty alleviation, health, education and gender equality for the fundamental determinants of

human development. Due to their decentralized nature, renewable energy technologies can play an important role in promoting rural development. There is great demand for electrical energy in the agricultural sector, where energy inputs have direct and indirect effects on productivity. If rural development is to be achieved then energy inputs will have to be made available to them and for that there is a need to make efforts to use solar energy. It may be possible to exploit water resources through solar water pump system for water conservation irrigation and in the coming time, all the lifting and pumping, photo voltaic power generation by solar photo voltaic system, solar cells, solar arrays (In which the solar cells act as low voltage batteries and their charge continues at a constant rate proportional to solar radiation) and SPV based pump sets can be used.

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

Rajasthan state has ample availability of natural resources like wind and solar energy. As energy options, bio gas and solar energy are prevalent in the area due to renewable sources and waste management. Solar powered pump sets and lights of all the big companies in the district are available for sale.

**Solar Energy:** India receives solar energy of 5000 trillion Kwh/percent and its daily average is 4-7 Kwh/m<sup>2</sup> which is much more than the total energy consumption of the country. Additionally, the state has a high number of sunny days, making solar power a viable option in such areas. Increasing People's interest in the use of solar energy has increased due to the cost, rapidly depleting fossil fuels and people's increasing awareness of environmental friendliness. The Government of India in February 2019 approved the Kisan Urja Suraksha Utthan Maha Abhiyan (PM-KUSUM) with central assistance of Rs. 34,422 crore to provide financial and water security to farmers by tapping solar energy potential of 25,750 MW. The scheme comprises three components 10,000 megawatts (MW) of decentralized ground-mounted grid-connected renewable power plants (Component-A), installation of 17.50 lakh standalone solar-powered agricultural pumps (Component-B) and Solarization of grid-connected 10 lakh agricultural pumps (Component-C).

**Wind energy:** Rajasthan state is the major producer of wind energy in India. Wind power generation capacity in Rajasthan is 900 MW (50 percent of India). This is only 17 percent of the potential available in Rajasthan. To promote non-conventional energy sources, the Government of India has set a target of 50,000 MW from wind energy resources.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System without Battery	No.	3.00	90	1400	4200.00	3780.00
<b>Total</b>					<b>1400</b>	<b>4200.00</b>	<b>3780.00</b>



## RIDF

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

( Rs. crore )				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	1466	911.520000	756.6342
B	Ongoing tranches	738	430.480000	308.0500
	Total (A + B)	2204	1342.000000	1064.6842

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

( Rs. crore )				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	326	93.939500	77.2693
B	Rural roads & bridges	1156	523.148300	414.9577
C	Social Sector	722	724.959000	613.9738
	Total (A + B + C)	2204	1342.046800	1106.2008

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Construction of Govt. Schools and KGVB Hostels And Strengthening of Existing Govt. Schools	328	Improvement in Education Infrastructure in District with special focus on Girls and ST/SCs.	1084	11591

## Chapter 6

### Informal Credit Delivery System

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

The role of banks, NGOs, Government Departments, Volunteer Agency, Rajeevika (SRLM) and other stakeholders has been important in Self Help Group Bank Linkages Programs in Sikar District. There is a possibility of forming a total of 14500 SHGs in the district and linking them with banks, out of which as on 31 March 2025, about 9854 Self Help Groups have been credit linked and loans worth Rs. 45708 lakh have been given. In Sikar district, most of the private banks and micro finance institutions are providing loans to economically weaker persons only through Joint Liability Group. But this has been shown by the banks under other activities hence the data in this regard is not available with the lead bank. Instructions have now been issued to banks to display the figures in the correct columns while transmitting the data.

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

Apart from the Self Help Group Bank Linkage Programme, Joint Liability Group Programme, LEDP and MEDP are being implemented by NABARD the details of the available grant funds are as follows

**Livelihood and Enterprise Development Programme:** LEDP (agriculture sector) 30 to 120 participants; Maximum 4 batches of 30 women each and LEDP (non agriculture sector) 30 to 90 percent; Maximum 3 batch of 30 members. Grant in Cluster Based Livelihood Training Program is available on project basis.

**Micro Enterprise Development Programme:** MEDP is an entrepreneurship program for mature selfhelp groups in which the maximum grant amount is Rs.1,50,000/ per training and the training duration is up to 15 days and there should be 30 participants.

All eligible poor rural households in the district are to be covered under the SelfHelp Group Bank Linkage Program within the next two to three years. Credit linked groups need to be linked to income generating activities through bank credit. Most of the private banks and micro finance institutions in Sikar district are providing loans to economically weaker persons only through Joint Liability Group. But this has been shown by the banks under other activities, hence the data in this regard is not available with the leading bank office. Banks should display the data in the correct columns while communicating the data. Banks in the district, especially commercial banks, hesitate in giving loans to selfhelp groups and joint liability groups. The Prime Minister's Jan Dhan Yojana issued by the Reserve Bank of India, guidelines for giving loans to SHGS and JLGs should be followed and an action plan should be made for branch

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Differential Rate of Interest Scheme	No.	0.15	100	120	18.00	18.00
2	Individuals/ Individual members of JLGs	No.	2.00	100	3600	4320.00	4320.00
3	Individuals/ Individual members of SHGs	No.	0.60	100	3600	4320.00	4320.00
4	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	300	300.00	300.00
5	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	1000.00	100	12	12000.00	12000.00
6	SHGs/ JLGs-Others	No.	2.00	100	2	4.00	4.00
7	SHGs/ JLGs-Social Needs	No.	2.00	100	2	4.00	4.00
8	Start-ups-Other than Agri. & MSME	No.	100.00	90	4	2200.00	1980.00
<b>Total</b>					<b>7640</b>	<b>23166.00</b>	<b>22946.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### **1. Farm Credit**

1. Pradhan Mantri Fasal Bima Yojana is being implemented by the Agriculture Insurance Company of India from the financial year 2023-24 to 2025-26. Due to the climate of the district, there is a lot of frost here in winters, but the state government has not considered the damage caused by frost as eligible under crop insurance, due to which the farmers have to bear the loss of the crop. Accordingly, the frost may be included as eligible item under PMFBY for Sikar district.
2. The Agriculture Department and the KVKs are expected to extend their agricultural extension services even to the remote areas of the district.
3. Land Revenue Department of State Govt. is expected to implement the online system for the creation of charge over agricultural land in lieu of bank credit.
4. The seed replacement rate between different crops in the district is also low, which needs to be increased so that both crop production and productivity can be increased.
5. Small/marginal/landless farmers have an important role in crop production. But many small/marginal/landless farmers are deprived of crop loan facilities. There is a need to increase production and productivity by providing crop loans to such farmers through joint liability groups.
6. Efforts are being made by NABARD to develop all the farmer clubs into federations and producer organizations with the help of all stakeholders. Banks are expected to provide timely appropriate loans to all 18 farmer producer organizations operating in the district.
7. As per the instructions of the Reserve Bank of India, all rural branches of banks and financial literacy centres are expected to organize special financial literacy camps at the village level keeping the farmers in mind, in which Special attention should be paid to the awareness of farmers on digital banking, Rupay Kisan Card and social security schemes.

#### **2. Water Resources**

1. Farmers of the district are producing crops through sprinkler irrigation. Also, the useful and scientific technique of micro irrigation scheme- drip irrigation system, which helps in water saving and higher production and despite having many advantages of this system, this has not yet achieved the desired pace in Sikar district. There is a need to increase the area under drip irrigation extensively.
2. Special encouragement is also being given to rain water harvesting through construction of ponds, farm ponds, polythene lined water ponds. However, research programs for integrated water management (water harvesting, water recharge, treatment of bad water) should be strengthened.
3. Regular maintenance and cleaning of old traditional water storage structures like WSHGs

#### **3. Farm Mechanisation**

1. In the district, loan assistance for financing tractors and other agricultural equipment is being provided by non-banking financial institutions in greater numbers than banks. Therefore, there is a need for more proactivity by banks, especially government banks, in providing loans to farmers for agricultural mechanization.
2. Although bank loan is available on old tractors but loan on purchase of old tractors is not given by any bank in the district. Therefore, easy finance should be made available on old tractors.
3. Banks should enter into mutual agreements with good companies manufacturing agricultural equipment, so that loans can be easily available to the farmers for agricultural equipment and should organize agricultural fairs in collaboration with the concerned

companies so that the farmers can get the latest equipment. Farmers can get information about agricultural machines and can use the said machines in their fields through bank loan.

4. There is a need to establish agricultural clinics and agribusiness centres for repairing agricultural equipment.

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

1. Farmers are not taking special interest in fragrant flowers and medicinal plants in the district. For this, awareness programs should be organized by Rajasthan State Medicinal Plants Board.

2. The Horticulture Department should pay attention to timely availability of planting material of right quality and adequate nurseries should be developed keeping in view the demand in the district. Also, there is a need to provide proper training from time to time by the Horticulture Department to maintain the quality of the nursery, so that the farmers can get high quality plants.

3. Before selling their crops in the market, all the farmers must do primary grading and processing of their crops so that they can get fair prices for the crops. There is a need for banks in the district to distribute as many term loans as possible.

4. Emphasis should be laid on adopting value added technology along with post harvest management and medicinal plants should be planted under contract farming so that marketing facilities become available to the farmers at the farm itself and they can get fair prices.

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

1. Agricultural landless and marginal farmers should be encouraged to plant saplings under social forestry plantation program by renting out government land, so that when the saplings grow, the concerned farmers can take loan from the bank for other needs also.

2. The pasture land of the village can be used for greenery and water conservation. The concerned departments can give the benefits of their respective schemes to the Gram Panchayats under a framework.

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

1. There is immense potential for forming dairy-centric farmer producer organizations in the district which can work in promoting dairy entrepreneurship. Banks are expected to assist such farmer producer organizations in expanding their business by providing loans easily and at the right time. Also, self-help groups can be provided bank loans for dairy work.

2. Reduction in annual milk production of 98.65, 40.55 and 29.74 liters per animal per year has been found in cows, local cows and buffaloes respectively because of the increased temperature due to climate change. Therefore, to reduce the related losses in milk production, cattle, goats and indigenous cow breeds having temperature resistance can be encouraged for milk production. Under nutritional policy, formulation of such feed, which can reduce heat stress and does not adversely affect the milk production capacity of the animal, can also be encouraged.

3. The Sikar Jhunjhunu Dairy Plant, Palsana may be upgraded along with its capacity enhancement, for which concessional financial assistance may be obtained from NABARD under AHIDF.

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

1. Availability of chicken feed in the district is less and there is no poultry training institute.

There is also a need for a training centre at Sikar division level to promote poultry farming. There is also a great need to encourage entrepreneurs to set up meat processing and packing units in this area.

2. Poultry farmers face difficulty in getting insurance from insurance companies in poultry farming. Some initiative can be taken by the government for this.

3. To promote poultry farming business, initiative should be taken by adopting cluster approach so that all the basic facilities can be made available at one place to the farmers/entrepreneurs associated with this business. For this, there is a need for better coordination between the Animal Husbandry Department and banks.

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

1. Under the National Livelihood Mission, goat market can be developed from marketing linkage and big markets like Mumbai, Surat, Delhi etc., so that goat farmers can get good prices

2. For the availability of good quality goats, sheep and pigs in the district, it is necessary to provide bank loans for setting up their breeding centres.

3. Generally, loans for sheep and goats are given under government sponsored programs but there is a lot of scope for this activity at the commercial level also.

### **9. Fisheries**

1. There is a need to provide backward and forward linkage regarding pisciculture business, the main ones being the absence of fish seed farms and lack of extension services. There is a need to establish centres of fish seed production with the co-operation of public under which fish seed production is desired. After providing land, the construction of the centre will have to be done as per the prescribed standards.

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

1. Banks should provide financing to individual entrepreneurs and farmers against warehouse receipts, so that they can sell their produce in the market at appropriate prices at the right time.

2. In the absence of cold storage in the market, horticulture products have to be sold to traders, due to which farmers do not get the benefit. Therefore, small entrepreneurs in the district should be encouraged in this direction and financed by banks.

3. A directory of all the warehouses available in the district should be made and this directory should be made available to banks and farmers so that farmers can take loan against their agricultural produce through banks, this will help them for not selling their agricultural produce immediately after harvesting at lower prices.

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

1. Good work has been done by the state government for integrated water catchment development and self-help groups should also be included in this campaign. Areas for land levelling, farm ponds etc. should be identified in the district by the Agriculture Department and Soil Conservation and Watershed Development Department. Efforts should be made to provide bank loans to farmers by publicizing the above activities.

2. Soil, seed, fertilizer and pesticide testing laboratories are not available at block level in the district. Therefore, efforts should be made to establish soil, seed, fertilizer and pesticide testing laboratories at every block level in Sikar district.

3. Many land development works are done by farmers on regular basis with their own resources and they are not aware that banks also give loans for such works. Therefore, such financing schemes should be publicized at the village level from time to time.

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

1. At present there has been a lot of enthusiasm among the farmers and farmers now seem willing to use organic fertilizers on a large scale. The production and use of vermicompost is gradually increasing. Some farmers have also set up vermicompost units on a small scale. Banks also need to provide loans for the expansion of this activity.

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

1. Financial institutions need to be more market oriented and banks should provide financial assistance for investment capital to industrial units. Banks should provide loans on priority basis to the agricultural and food processing units set up in the industrial parks developed by RIICO so that the processing activities can develop at a rapid pace.
2. Self-help groups can prove to be an effective help in setting up processing and packing units for ker, sangri, kumat etc., which are found naturally in abundance in the district.

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

1. Agricultural extension services in Sikar district are being provided only through government departments and government institutions. With the establishment of Agri Clinic and Agri Business Centre Scheme, government schemes will get wide publicity and expert services will be easily available to the farmers at the local level.

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

1. Financial institutions need to be more market oriented and ensure to appoint at least one industry friend in their industrial branches, so that all the bank related problems of MSMEs can be resolved in a time bound manner.
2. Under the Credit Guarantee Fund Trust for Micro and Small Industries (CGTMSE), there is a provision to give bank loan up to Rs. 1000 lakhs without collateral security. Banks should encourage entrepreneurs to avail the benefits of Credit Guarantee Scheme and other government schemes. All industries should be sanctioned adequate working capital, so that they can run their industries smoothly.
3. Similarly, the Bank should encourage the Eligible Entities to avail the Credit Guarantee Schemes of NCGTC and NABSanrakshan, etc.

## **16. Export Credit**

1. Many organizations of traders in the district like ASSOCHAM, FICCI, CII and DCCI etc. should open full-time branches so that they can establish coordination with the traders, government and banks from time to time and make their effective contribution in solving the problems of the traders.
2. Exporters should be encouraged to avail export credit insurance facilities provided by the Export Credit Guarantee Corporation.
3. The State Government should encourage the agricultural product exporters of the district through the Rajasthan State Agricultural Marketing Board under the "Rajasthan Agro Processing, Agro Business and Agro Export Promotion Policy 2019" and increase the agro based exports. There is a need to encourage large food processing units.
4. District Industries Centre in collaboration with banks, Laghu Udyog Bharti, Agriculture Department, Horticulture Department and various trade organizations like ASSOCHAM, FICCI, CII and DCCI etc. should organize publicity cum credit seminar for exporters at least once every year. Micro, small and medium exporters should be given appropriate training from time to time by MSMEs/export organizations so that they can fill the forms correctly.

## **17. Education**

1. The bank should organize financial literacy camps in all the schools and colleges of the district to inform the students about education loan, which may also be availed through an online portal (<https://www.vidyalakshmi.co.in>). Also, information should be given about this financial facility provided by the State Education Department to the students through banks.

## **18. Housing**

1. The government should develop the system of online application for getting the house plan approved and there is also a need to reduce the time period for providing it. Also, government departments should simplify the process of getting land use conditions approved and develop a system for online application for getting the house plans approved.
2. Banks should simplify the process of taking home loan and provide loan to needy persons as per requirement and in adequate quantity.
3. Gram Panchayats and urban bodies should make their citizens aware about the Pradhan Mantri Awas Yojana and provide housing loans to the needy persons through banks.
4. The list of all the affordable housing projects in the district should be made available on the district website and the district administration in collaboration with the banks should organize district level or block level housing loan fairs on half yearly basis.

## **19. Social Infrastructure**

1. Social basic Loan obligations need to be met on priority basis by banks to finance the structures. Women's participation should be especially ensured in drinking water, sanitation and rehabilitation schemes.

## **20. Renewable Energy**

1. As energy options, bio gas and solar energy are prevalent in the area due to renewable sources and waste management. Solar powered pump sets and lights of all the big companies in the district are available for sale.
2. The farmers in the district under PM KUSUM, having convergence with AIF, have established more than 40 solar energy power plants, which is not only ensuring income to farmers but also helping in mitigating the adverse impact of climate change. The amount of credit guarantee under AIF may also be increased suitably so as to attract more private investment by farmers in renewable energy sector.

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

1. Most of the private banks and micro finance institutions in Sikar district are providing loans to economically weaker persons only through Joint Liability Group. But this has been shown by the banks under other activities, hence the data in this regard is not available with the leading bank office. Banks should display the data in the correct columns while communicating the data.
2. Banks in the district, especially commercial banks, hesitate in giving loans to self-help groups and joint liability groups. The Prime Minister's Jan Dhan Yojana guidelines issued by the Reserve Bank of India, for giving loans to self-help groups and joint liability groups should be followed and an action plan should be made for branch-wise loan distribution.
3. The self-help groups formed by Rajivika in the district should be linked to income generation activities as soon as possible on the basis of One Block One Product. Also, Rajivika should organize at least one credit camp every month in collaboration with all the banks and district administration.
4. Banks are required to provide training on Self Help Group/Joint Liability Group for

Branch Managers and Field Staff. All the banks in the district should come forward and cooperate in SHG & JLG credit linkage.

5. The latest data of landless farmers, share cropping farmers and joint liability groups is not available in the district, hence the concerned department/regional bank should collect such data from development block/bank wise.

## 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**

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. To provide facilities at par with FPOs to existing PACS.
- f. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- g. World's largest food grain storage scheme for cooperatives.
- h. Revival and computerization of PCARDBs/SCARDBs.
- i. Establishment of National Cooperative Database.
- j. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- k. 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.
- l. All these initiatives will create immense business potential from grassroots upward in

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

1. Non Credit Cooperative Societies increased from 1,016 in March 2024 to 1,072 in March 2025, mainly due to the rise in AH sector societies, consumer stores, and the emergence of housing, weavers, labour, and industrial societies. The others category declined, reflecting better classification of cooperatives.
2. Primary Agriculture Credit Cooperatives (PACS) rose from 274 in March 2024 to 295 in March 2025 indicating expansion and progress by the Cooperatives in the district.

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

1. Cooperatives hold strong potential for diversification into housing, weavers, and service sectors. Strengthening PACS through digitization, governance reforms, and NABARD support will be crucial for enhancing rural credit delivery and livelihood promotion.
2. As per the Ministry of Cooperation, Govt. of India's 2 Lakh New PACS by 2029, 36 GPs have been identified for formation of new PACS in the district during the next two years.
3. Out of the above 36 PACS, 18 PACS have already been formed and remaining 18 PACS shall be promoted during FY 2026, thereby, covering all Gram Panchayats with PACS in the 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	Navjagriti Krishak Producer Company Limited	Piprali	Grant assistance under PODF-ID Fund for the promotion and nurturing of the FPO	Bajaj Foundation	562	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to increase, thereby, leading to increase in the farmers income through collectivisation.
2	Collectivisation	Navprerena Krishak Producer Company Limited	Laxmangarh	Grant assistance under PODF-ID Fund for the promotion and nurturing of the FPO	Bajaj Foundation	528	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to

							increase, thereby, leading to increase in the farmers income through collectivisation.
3	Collectivisation	Navvikash Krishak Producer Company Limited	Dhod	Grant assistance under PODF-ID Fund for the promotion and nurturing of the FPO	Bajaj Foundation	532	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to increase, thereby, leading to increase in the farmers income through collectivisation.
4	Collectivisation	Ringus Kisan Agro Producer Company Limited	Khandela	Grant assistance under PODF-ID Fund for the promotion and nurturing of the FPO	DS Group	750	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to increase, thereby, leading to increase in the farmers income through collectivisation.

5	Collectivisation	Bagaria Hitech Agro Producer Company Limited	Laxmangarh	Grant assistance under PODF- ID Fund for the promotion and nurturing of the FPO		609	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to increase, thereby, leading to increase in the farmers income through collectivisation.
6	Collectivisation	Sakshamsakhi Women Producer Company Limited	Piprali	Grant assistance under PODF- ID Fund for the promotion and nurturing of the FPO	Jankidevi Bajaj Gram Vikas Sanstha	1021	by leveraging economies of scale, the cost of cultivation is expected to be reduced and the return on produce is expected to increase, thereby, leading to increase in the farmers income through collectivisation.
7	Infrastructure Development	Kotri Minor Irrigation Project	Khandela	Financial assistance to the Govt. of Rajasthan under RIDF		75000	Irrigation facilities along with rural drinking facilities.

8	Infrastructure Development	Construction of New Govt. School Buildings, KGVB Hostels and Strengthening of Existing Govt. Schools	Entire district	Financial assistance to the Govt. of Rajasthan under RIDF		500000	Better public education infrastructure.
9	Infrastructure Development	Construction of New Primary Health Centres and Community Health Centres	Entire district	Financial assistance to the Govt. of Rajasthan under RIDF		650000	Better public health infrastructure.
10	Watershed Development	Disnua Watershed Development Project	Laxmangarh	Grant assistance under WDF for the natural resources management		15000	Conservation of natural resources along with improvement in the ground water table.
11	Skill Training	Unarmed Security Guard	Entire Sikar	Grant assistance under GVN for the skill development of the rural youth		30	increase in employment opportunities.
12	Micro Finance	Joint Liability Groups	Entire Sikar	Grant assistance under FIF for the promotion and nurturing of the JLGs		4000	Collateral free loans to the landless, tenants and sharecroppers as well others in an hassle free manner.
13	Women Empowerment	MEDPs and LEDPs	Entire Sikar	Grant assistance under FIF for the skill development of the SHGs		900	Development of micro-enterprises as well as self employment among rural women.

## Success Stories

### Success Story 1



Scheme	LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP)
Project Implementing Agency	GREEN WORLD FOUNDATION
Duration of the project	2023-2025
Beneficiary	
1. No. of beneficiaries	90
2. Community	OBC SC
3. State	Rajasthan
4. District	Sikar
5. Block	Palsana
6. Village	Baidh Ki Dhani
Title	Training and Technology Transfer to the Socially and Economically Underprivileged Families on Value Addition of Bajra (Pearl Millet) for Food Security and Livelihood Promotion

#### **2.1 Support provided**

Inspired by the Hon'ble Prime Minister of India's Vision on Shri Ann (Millets), NABARD started a LEDP for 90 Women SHG Members through training and technology transfer on the value added products of Bajra (Pearl Millet) thereby creating sustainable livelihoods for the rural women.

15 days intensive training exposure visit and subsequent 02 days refresher training on the processing and value addition of bajra viz. Biscuits (Sugar and Sugar Free) Chocolate Biscuits Roasted Namkeen (Pure and Mixed) Cookies Ladoos Matthari Kheer Cake and Muthiya etc.

#### **2.2 Pre-implementation status**

The women from the underprivileged families cultivating Bajra (Pearl Millet) in their farm fields remained under-employed due to the lack of sustainable livelihood activities.

### **2.3 Challenges faced**

Bajra was mainly cultivated for the animal feed purpose. Similarly the household consumption was also very low among the families including the rural women which remained under-employed due to the lack of sustainable livelihood activities.

### **2.4 Impact**

90 socio-economically poor women were trained.

Out of 90 trainees 79 women provided credit linkage through RRBs and Cooperative Banks involving convergence with the State Govt. scheme for an interest free loans of Rs. 12.50 lakh.

79 women started the above livelihood activities and one centralised common production unit started having all the machinery for the bajra value added products.

Daily Sales ranges between Rs. 2000/- to 5000/- per day.

Besides local demand these women have also supplied their products to various national and international events recently organised by USAID SKNAU Rajasthan Legislative Assembly.

The income of the women increased significantly upto Rs. 8000/- per month which was earlier NIL.

## 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

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 Rajasthans arid to semiarid climate effective water conservation is paramount in mitigating adverse effects of climate change. Implementing participatory groundwater recharge and rainwater harvesting in overexploited regions particularly in the northeastern and central parts of the state is essential

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

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

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

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

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

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

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

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

Under NAFCC two projects are :

1. Mukhyamantri Jal Swavlamban Abhiyaan in Banswara (completed) created 1840 water harvesting structures with 2644 TCM storage enabling horticulture and vegetable cultivation while promoting water conservation and plantation.

2. Restoration of Degraded Landscapes in Barmer (ongoing) focuses on soil and water

conservation wetland creation ecological restoration nursery development plantation micro-irrigation with solar pumps and capacity building for climate resilience and livelihood improvement.

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

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

##### **a 1. Agriculture**

- (a) Promotion of Climate-Resilient Crops
- (b) Sustainable Water Management

##### **(c) Watershed Development**

##### **2. Renewable Energy Development**

- (a) Solar Energy Initiatives
- (b) Wind Energy Potential

##### **3. Forest and Biodiversity Conservation**

- (a) Afforestation and Reforestation
- (b) Combatting Desertification

##### **4. Water Conservation and Rainwater Harvesting**

- (a) Revival of Traditional Water Harvesting Systems
- (b) Urban Water Management

##### **(c) Drip Irrigation and Micro-Irrigation**

##### **5. Health Sector and Heat Stress Management**

- (a) Heat Action Plans
- (b) Public Health Infrastructure

##### **6. Disaster Risk Reduction**

- (a) Early Warning Systems
- (b) Drought Management Programs

##### **7. Livelihood Security and Climate-Resilient Livelihoods**

- (a) Diversification of Livelihoods
- (b) Skill Development and Capacity Building

b The Sikar district as part of Rajasthan's semi-arid landscape faces significant climate challenges including water scarcity extreme heat and land degradation. The Rajasthan State Action Plan on Climate Change outlines a comprehensive roadmap for addressing these issues through targeted interventions in agriculture water management renewable energy health and disaster risk reduction. The success of these climate actions in Sikar will depend on community participation inter-departmental coordination.

## 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. Sikar district in Rajasthan has the potential to secure Geographical Indication (GI) tags for several unique products that reflect its rich cultural, agricultural, and artisanal heritage.
4. Some notable areas where GI recognition could be pursued include:
  - (a) Sikar Mojari: The traditional leather footwear, known as Mojari or Jutti, is handcrafted with intricate designs and embroidery. The craftsmanship has been passed down through generations and holds cultural significance in Rajasthan.
  - (b) Khatu Shyamji Prasad: The sweet offering (Prasad) from the famous Khatu Shyamji temple in Sikar is revered by devotees. Its unique preparation and religious importance could make it a candidate for GI recognition.
  - (c) Traditional Tie Dye (Bandhani): Sikar is known for its Bandhani or tiedye fabric, a traditional technique that involves intricate knotting and dyeing of fabrics. This vibrant textile craft is deeply rooted in the regions culture and artistry.
  - (d) Drought Resistant Crops: Millets and pulses, widely cultivated in the semiarid regions of Sikar, are climateresilient and could gain GI status for their unique qualities and adaptation to the local environment.
  - (e) Raseedpura Pyaj: "Raseedpura pyaj" refers to the onions grown in the village of Rashidpura, located in Sikar district, Rajasthan, India. This village is renowned for its onion cultivation, particularly a specific variety known for its sweetness and suitability for various northern Indian states.
5. These products not only represent the district's rich traditions and sustainable practices but also have the potential to boost local economies by gaining recognition on a national and global level through GI status.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Book Govt. of Rajasthan
Soil & Climate	District Statistical Book Govt. of Rajasthan
Land Utilisation [Ha]	District Statistical Book Govt. of Rajasthan
Ground Water Scenario (No. of blocks)	District Statistical Book Govt. of Rajasthan
Distribution of Land Holding	District Statistical Book Govt. of Rajasthan
Workers Profile [In 000]	District Statistical Book Govt. of Rajasthan
Demographic Profile [In 000]	District Statistical Book Govt. of Rajasthan
Households [In 000]	District Statistical Book Govt. of Rajasthan
Household Amenities [Nos. in 000 Households]	District Statistical Book Govt. of Rajasthan
Village-Level Infrastructure [Nos.]	District Statistical Book Govt. of Rajasthan
Additional Information	District Statistical Book Govt. of Rajasthan
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book Govt. of Rajasthan
Infrastructure & Support Services For Agriculture[Nos.]	Department of Agriculture and District Statistical Book Govt. of Rajasthan
Irrigation Coverage [000 Ha]	District Statistical Book Govt. of Rajasthan
Infrastructure For Storage, Transport & Marketing	District Statistical Book Govt. of Rajasthan
Processing Units	District Industries Centre and District Statistical Book Govt. of Rajasthan
Animal Population as per Census [Nos.]	Animal Census 2019 Govt. of India
Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book Govt. of Rajasthan
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Book Govt. of Rajasthan
Status	District Statistical Book Govt. of Rajasthan
Major Crops, Area, Production, Productivity	Department of Agriculture and District Statistical Book Govt. of Rajasthan
Irrigated Area, Cropping Intensity	District Statistical Book Govt. of Rajasthan
Input Use Pattern	Department of Agriculture and District Statistical Book Govt. of Rajasthan
Trend in procurement/ marketing	District Statistical Book Govt. of Rajasthan
KCC Coverage	Lead Bank (Punjab National Bank)
Soil testing facilities	District Statistical Book Govt. of Rajasthan
Crop Insurance	Department of Agriculture and District Statistical Book Govt. of Rajasthan
Irrigated Area & Potential	District Statistical Book Govt. of Rajasthan
Block level water exploitation status	Central Ground Water Board Govt. of India
Mechanisation in District	District Statistical Book Govt. of Rajasthan
Service Centers	District Statistical Book Govt. of Rajasthan
Production Clusters	Department of Horticulture Govt. of Rajasthan

Sericulture	Department of Horticulture Govt. of Rajasthan
Weavers Clusters	Department of Industries Govt. of Rajasthan
High Tech Orchards	Department of Horticulture Govt. of Rajasthan
Production and Productivity	Department of Horticulture Govt. of Rajasthan
Area under Forest Cover & Waste Land	District Statistical Book Govt. of Rajasthan
Nurseries (No.)	District Statistical Book Govt. of Rajasthan
Processing Infrastructure	District Statistical Book Govt. of Rajasthan
Poultry	Animal Husbandry Department, Govt. of Rajasthan
Agri Storage Infrastructure	District Statistical Book Govt. of Rajasthan
NABARDs interventions	NABARD Govt. of India
Fertilizer Consumption	Department of Agriculture Govt. of Rajasthan
Facilities Available	Govt. of Rajasthan
MSME units - Cumulative	Industries Department Govt. of Rajasthan
Traditional activities	Industries Department Govt. of Rajasthan
Skill Development Trainings	Industries Department Govt. of Rajasthan
Crop Identified for One District-One Product	Industries Department Govt. of Rajasthan
Status of SHGs	Lead Bank (Punjab National Bank) and RGAVP Govt. of Rajasthan
Details of non-credit cooperative societies	National Cooperative Database Govt. of India
Details of credit cooperative societies	National Cooperative Database Govt. of India
Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database Govt. of India
Status/ progress under various schemes of MoC in the district	National Cooperative Database Govt. of India

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

Sources	
1	Lead Bank Sikar (Punjab National Bank)
2	State Level Bankers' Committee Rajasthan (Bank of Baroda)
3	

**Name and Address of DDM**

Name	M L Meena
Designation	DDM, NABARD
Address 1	45 Devnagar
Address 2	Sanwali Road
Post Office	Sikar HO
District	SIKAR
State	Rajasthan
Pincode	332001
Telephone No.	1572295246
Mobile No.	9587242221
Email ID	sikar@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