



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Sirohi 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: Sirohi

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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NABARD Sirohi

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 **Sirohi** has projected a credit potential of ₹.331579.72 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 **Sirohi** district of Rajasthan.

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

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Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission

Abbreviation	Expansion
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
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
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
NRLM	National Rural Livelihood Mission
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
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute



Abbreviation	Expansion
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
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	Sirohi district is located in the southwestern part of Rajasthan, India. It shares its borders with the districts of Jalore and Pali to the north and northeast, and it is also bordered by the state of Gujarat to the south.
Type of soil	The types of soil found in Sirohi, includes Sandy Loam Soil Predominantly found in the plains and agricultural areas, Clay Soil, found in low lying areas, Red Soil found in hilly regions, particularly in the areas around Mount Abu Rocky and Gravelly Soil, Common in the Aravalli hill region.
Primary occupation	The primary occupation is agriculture and allied sector. The Gross District Domestic Product of Sirohi district is estimated at ₹12,609 crore, which is 1.69% of the total GSDP of the state at constant price. The agriculture, industry, and service sectors contribute 25%, 36%, and 39%, respectively.
Land holding structure	62% of the farmers are categorized as small and marginal, remaining 38% are other farmers, including medium and large farmers.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

In the financial year 202425, the achievement under the Annual Credit Plan reached at ₹ 222401.50 lakh which was 94.00% of the total target. In the preceding years, the achievement was 103.10% and 96.30% for 202324 and 202223 respectively.

2. Investment credit in agriculture

During the 202425, investment credit in agriculture constituted ₹ 20253.17 lakh, which was 20.26% of the total ground level credit of the agricultural sector.

3. Credit flow to MSMEs

During the financial year 202425, a total credit flow of ₹115837.76 lakh was extended to 7,138 units in the MSME sector.

4. Other significant credit flow, if any

During the financial year 202425, an amount of ₹ 6629.03 lakh was disbursed under the Other Priority Sector (OPS) within the district, which comprised lending towards housing, education, renewable energy, social infrastructure, export credit, and other related activities.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The overall Potential Linked Credit Plan (PLP) for Sirohi district is estimated at ₹ 331579.72 lakh for 202627.

2. Projection for agriculture and its components

The Projection for the agriculture sector and its components is estimated at ₹144,991.12 lakh of which ₹105,378.78 lakh is estimated for crop loans.

3. Projection for MSMEs

The Projection for the Micro, Small, and Medium Enterprises (MSME) sector is estimated at ₹ 132712.00 lakh for 202627 .

4. Projection for other purposes

The Projection for the other priority sector (OPS) sector is estimated at ₹ 53876.00 lakh for 202627 .

5. Developmental Initiatives

- 1 The Central Sector Scheme on farmer producer organization is being implemented in the district Sirohi since 202122. All the blocks have been covered under the scheme. The combined membership of all FPOs have reached 2900, whereas average membership has reached 580 farmers as of Aug 2025
- 2 One animal husbandry based FPO under PODFID is under implementation covering Pindwara and Abu road block of Sirohi. The Farmer Producer Organization (FPO) has achieved a membership base of 2,054 farmers, with a share capital of ₹15.00 lakh. During the last financial year, it recorded a turnover of
- 3 Financial literacy programs are being conducted by NABARD through Rajasthan Gramin Bank (RGB), AU Finance Bank, Sirohi Central Cooperative Bank, and other financial institutions across the district.
- 4 Two Livelihood Entrepreneurship Development Programs (LEDPs) are currently under implementation one on goat farming in Revdar block and the other on value added products of pearl millet in Abu Road block.

6. Thrust Areas

- 1 Natural Resource Management: Maintaining soil fertility and ensuring sustainable water availability.
- 2 Productivity Enhancement: Adopting advanced agricultural technologies like integrated nutrient and pest management.
- 3 Crop/Activity Diversification: Utilizing intercropping, crop rotation, and integrated farming systems.
- 4 Value chain financing of the animal husbandry and plantation and horticulture activities.
- 5 Promotion of value addition and processing of fennel, which is One District One Product of the Sirohi.

7. Major Constraints and Suggested Action Points

- 1 Many small and marginal farmers have limited awareness and expertise in value addition and processing of agricultural and allied commodities. To address this gap, it is essential to link these farmers with Farmer Producer Organizations (FPOs) and motivate them to actively utilize the services of FPO
- 2 Sirohi district, with 28% tribal population, faces challenges as many small and marginal farmers have limited land, assets, and access to institutional credit, forcing reliance on informal sources. Promoting the (KCCAH) along with training in scientific farming and linkage with FPO.



- 3 Addressing production and productivity concerns linked to input availability, equipment, extension services, etc. Additionally, focusing on crop diversification, soil health, access to quality seeds, proper irrigation, and web based advisory support is essential.
- 4 Access to markets is still a major challenge for farmers. Strengthening FPO linkages, providing market intelligence and adopting effective selling strategies are essential steps. Leveraging ecommerce platforms is also recommended as a way to improve market access and secure better prices.
- 5 Climate change poses a serious threat to farmers lives and livelihoods. A comprehensive approach involves water conservation, climate resilient crops and livestock, and afforestation with renewable energy adoption. These measures collectively promote sustainable and climate resilient rural development

8. Way Forward

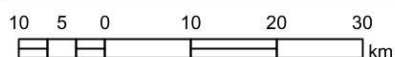
- 1 Increase investment credit in agriculture from the current 20.26% to 40% gradually. This entails financing infrastructure for agricultural storage and processing, the forestry sector, animal husbandry, and minor irrigation components.
- 2 Facilitate access to schemes through various microfinance models like Joint Liability Groups and Self-Help Groups, ensuring comprehensive coverage for eligible beneficiaries.
- 3 Achieve full adoption of digital platforms among bank customers in the district, currently at 91.90%, for activities such as mobile banking, UPI, USSD, debit/ Rupay card, and Aadhaarenabled payment systems.
- 4 Ensure comprehensive enrollment of eligible residents in schemes like Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and Atal Pension Yojana.
- 5 Implement critical infrastructure projects in agriculture, allied sectors, social sectors, and rural connectivity (roads/bridges) systematically to foster sustainable development and create a tangible impact.

Part A

District Map



Block Map - Sirohi



Legend

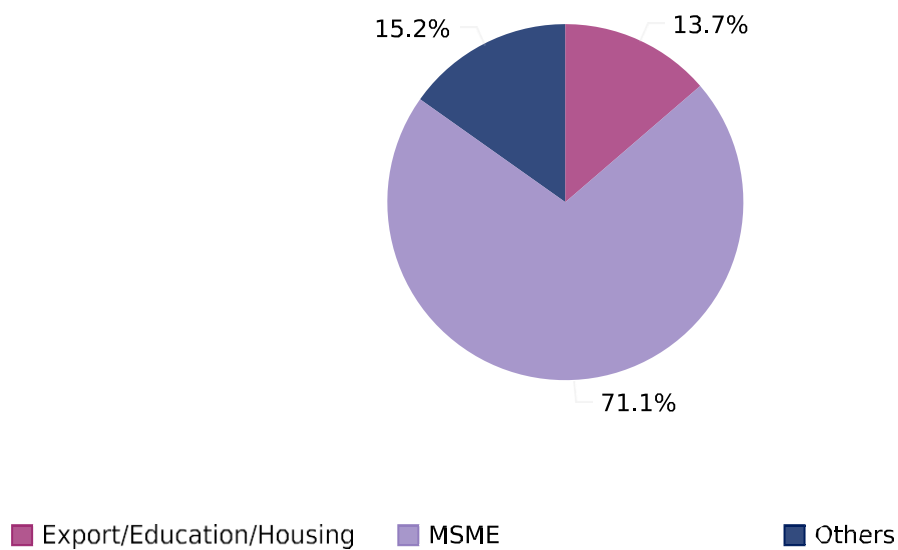
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	130714.75
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	108195.22
2	Term Loan for agriculture and allied activities	22519.53
B	Agriculture Infrastructure	3517.52
C	Ancillary activities	10758.85
I	Credit Potential for Agriculture A+B+C)	144991.12
II	Micro, Small and Medium Enterprises	132712
III	Export Credit	150
IV	Education	1350
V	Housing	24030
VI	Social Infrastructure	5560
VII	Renewable energy	5736.6
VIII	Others	17050
	Total Priority Sector	331579.72





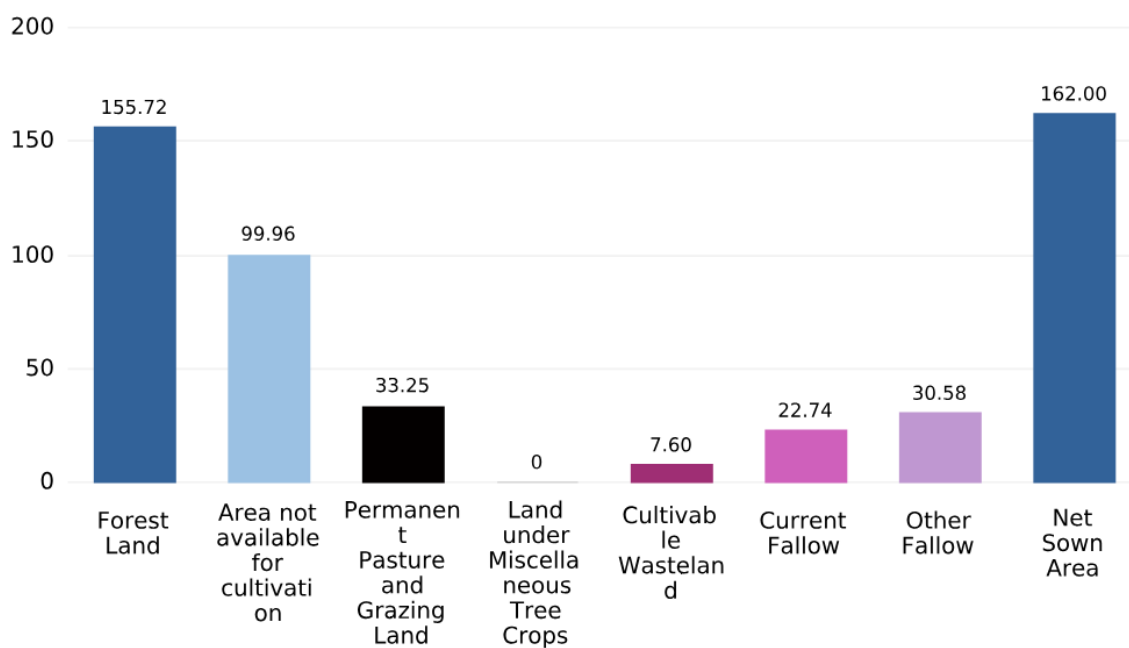
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	105378.78
2	Water Resources	2686.85
3	Farm Mechanisation	2534.65
4	Plantation & Horticulture with Sericulture	2337.05
5	Forestry & Waste Land Development	165.5
6	Animal Husbandry - Dairy	12836.38
7	Animal Husbandry - Poultry	377.79
8	Animal Husbandry - Sheep, Goat, Piggery	2265.64
9	Fisheries	0
10	Farm Credit- Others	2132.11
	Sub total	130714.75
B	Agriculture Infrastructure	
1	Construction of storage	1404.27
2	Land development, Soil conservation, Wasteland development	1776.2
3	Agriculture Infrastructure - Others	337.05
	Sub total	3517.52
C	Ancillary activities	
1	Food & Agro. Processing	6398.6
2	Ancillary activities - Others	4360.25
	Sub Total	10758.85
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	40480
II	B Service Sector - Term Loan	15792
II	C Manufacturing Sector - WC	23600
II	D Service Sector - WC	51380
II	E MSME - Others	1460
	Total MSME	132712
III	Export Credit	150
IV	Education	1350
V	Housing	24030
VI	Social Infrastructure	5560
VII	Renewable energy	5736.6
VIII	Others	17050
	Total Priority Sector	331579.72

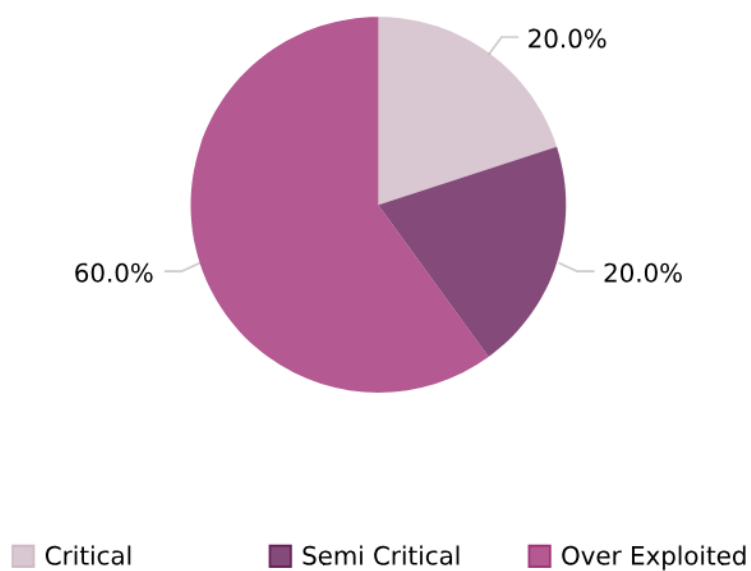
District Profile

1. Land Utilisation ('000 hectares)



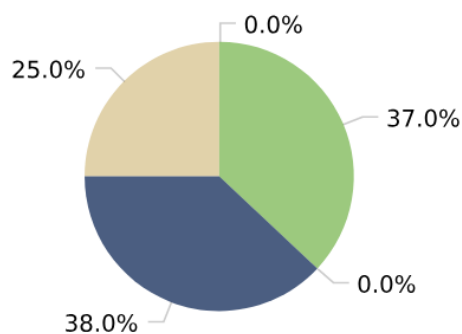
District Statistical Review 2024

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



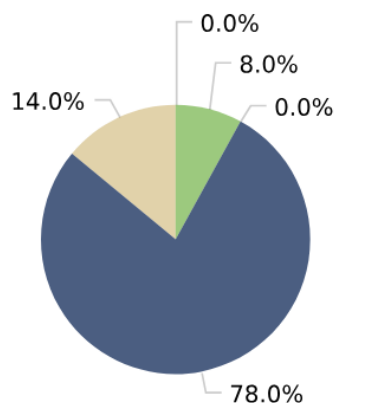
National Compilation on dynamic ground water resource of India 2024

3. Landholding - No. of Farmers (%)



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

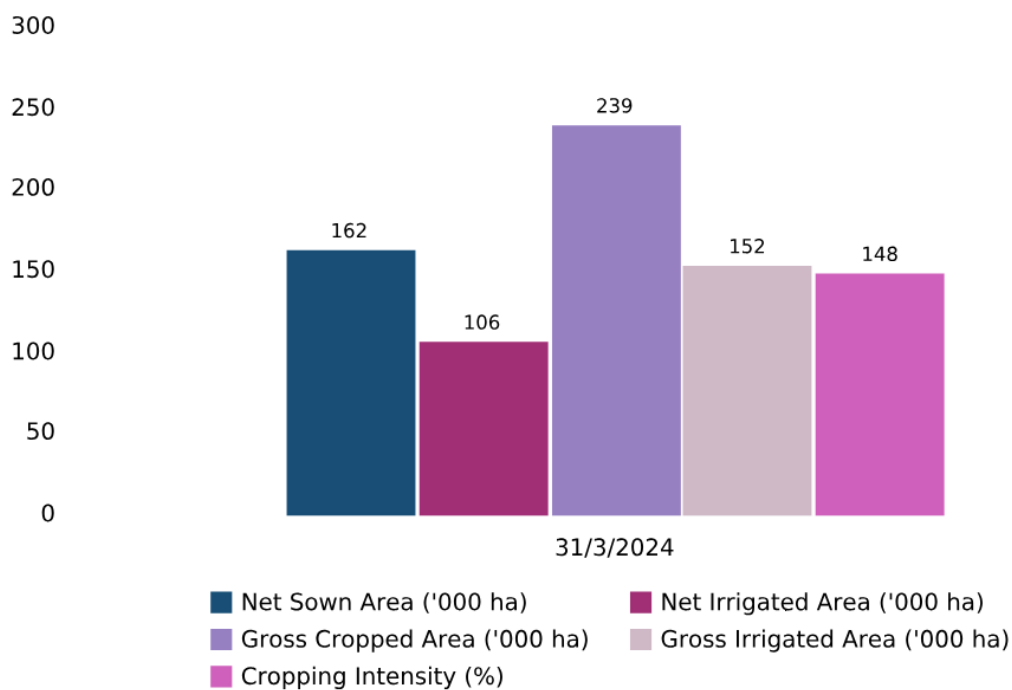
Landholding - Area (%)



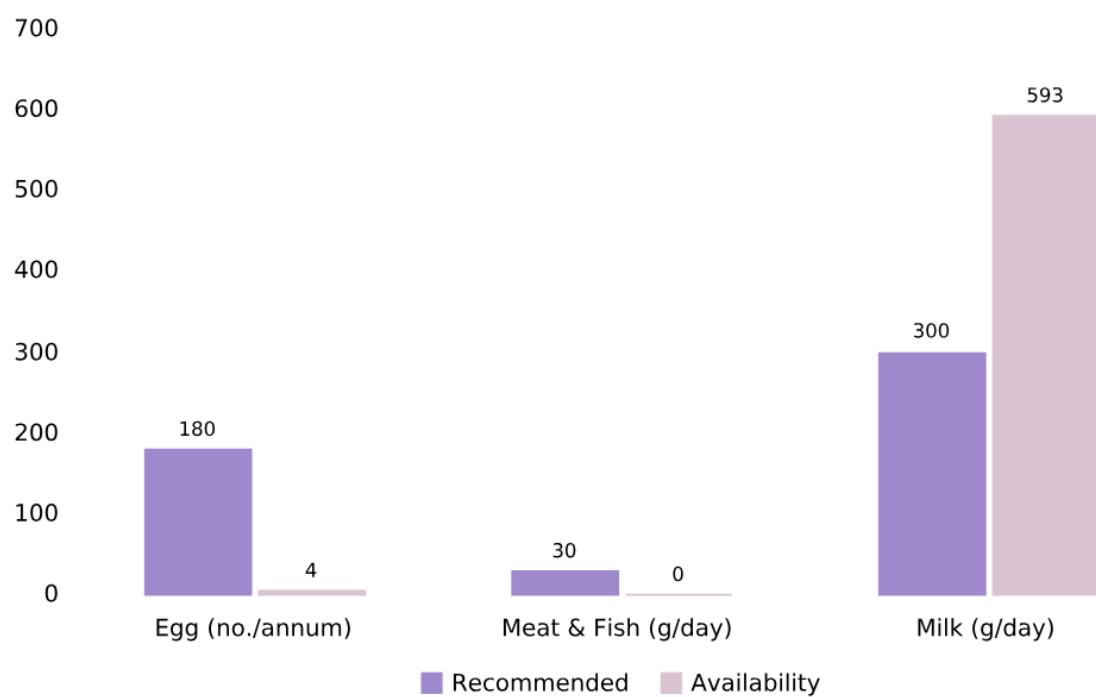
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Rajasthan Agriculture Statistics 2023-24

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



5. Per-capita availability



Annual Report, Department of Animal Husbandry 2023-24

Key Agricultural and Demographic Indicators

1. Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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%	Yes

2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	28713.00	37.00	15.17	7.58
2	>1 to <=2 ha	19632.00	25.30	28.20	14.10
3	>2 to <=4 ha	29262.00	37.71	156.67	78.32
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	77607.00	100.01	200.04	100.00

3. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1036.00	534.00	502.00	828.00	208.00
2	Scheduled Caste	202.00	105.00	97.00	161.00	41.00
3	Scheduled Tribe	292.00	149.00	143.00	273.00	19.00
4	Literate	367.00	244.00	123.00	333.00	144.00
5	BPL	0.00	0.00	0.00	0.00	0.00



Health, Sanitation, Livestock and Agricultural Infrastructure

4. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	10860.00	2190.00	8670.00
2	Cattle - Indigenous	194240.00	38920.00	155320.00
3	Buffaloes	211010.00	11580.00	199430.00
5	Sheep - Indigenous	154460.00	0.00	0.00
6	Goat	352540.00	51730.00	300810.00
8	Pig - Indigenous	740.00	0.00	0.00
9	Horse/Donkey/Camel	6420.00	0.00	0.00
10	Rabbit	737.00	0.00	0.00
11	Poultry - Improved	30.00	0.00	0.00
12	Poultry - Indigenous	52200.00	0.00	0.00

5. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity
3	Fruit (Pulp/ Juice/ Fruit drink)	1.00	15.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	1.00	30.00
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1.00	10.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	0.00		0.00	
2	Egg	42.40		4.00	
3	Milk	224237.00		593.00	
4	Meat	0.00		0.00	
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)	766.00	775
Rainfall - Actual (mm)	873.00	732

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	232.00	239.00
Net sown area ('000 ha)	173.00	162.00
Cropping intensity (%)	13410.00	147.53

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	1	1
Volume of marketing through RMCs/eNAM platforms (MT)		47

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		45716	46717
GLC through KCC (Rs. lakh)		72043.49	79681.54

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	1
Soil Health Cards Issued (No.)	6250	11171

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	51314	48268

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Maize	19.95	45.96	45.96	13.00	25.00	2303.76
Pearl Millet	0.00	0.00	0.00	4.00	3.00	0.00
Pulses	0.00	0.00	0.00	14.00	8.00	0.00



Sesame	0.00	0.00	0.00	9.00	4.00	0.00
Groundnut	20.12	49.49	49.49	30.00	57.00	2459.74
Castor	30.00	43.25	43.25	42.00	77.00	1441.67
Wheat	29.26	93.09	93.09	39.00	121.00	3181.48
Indian Mustard	25.27	35.81	35.81	30.00	52.00	1417.10

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	118	118
Net Irrigated Area (000 ha)	104	104
Gross Irrigated Area (000 ha)	139	139

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Sirohi	Abu Road	Over Exploited
2	Rajasthan	Sirohi	Reodar	Over Exploited
3	Rajasthan	Sirohi	Sheoganj	Over Exploited
4	Rajasthan	Sirohi	Sirohi	Critical
5	Rajasthan	Sirohi	Pindwara	Semi-critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		9526

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		10

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Fennel	
Area cultivated (Ha)	9000	

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Fennel			9.00	10.80
Papaya	0.10	5.50	0.24	6.90
Cumin			6.90	3.40
Tomato			2.40	90.73

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)		155
Waste Land (000 ha)		7

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery		15



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)		20181.00

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	5575
Small Units (No.)	278
Medium Units (No.)	33
Udyog Aadhar Registrations (No.)	17141

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	3

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	14.10	15.80

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	5	5
No. of SHGs formed	5657	5657
No. of SHGs credit linked (including repeat finance)	1469	1718
Bank loan disbursed (Rs. lakh)	1469.00	1865.00
Average loan per SHG (Rs. lakh)	1.85	1.08
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.)	82	94
Consumer Stores (No.)	9	9
Housing Societies (No.)	13	13
Weavers (No.)	3	3
Marketing Societies (No.)	4	4
Labour Societies (No.)	2	2
Industrial Societies (No.)	3	3
Total (No)%	116	128

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	89	95
Multi state cooperative societies (No.)%	10	10

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

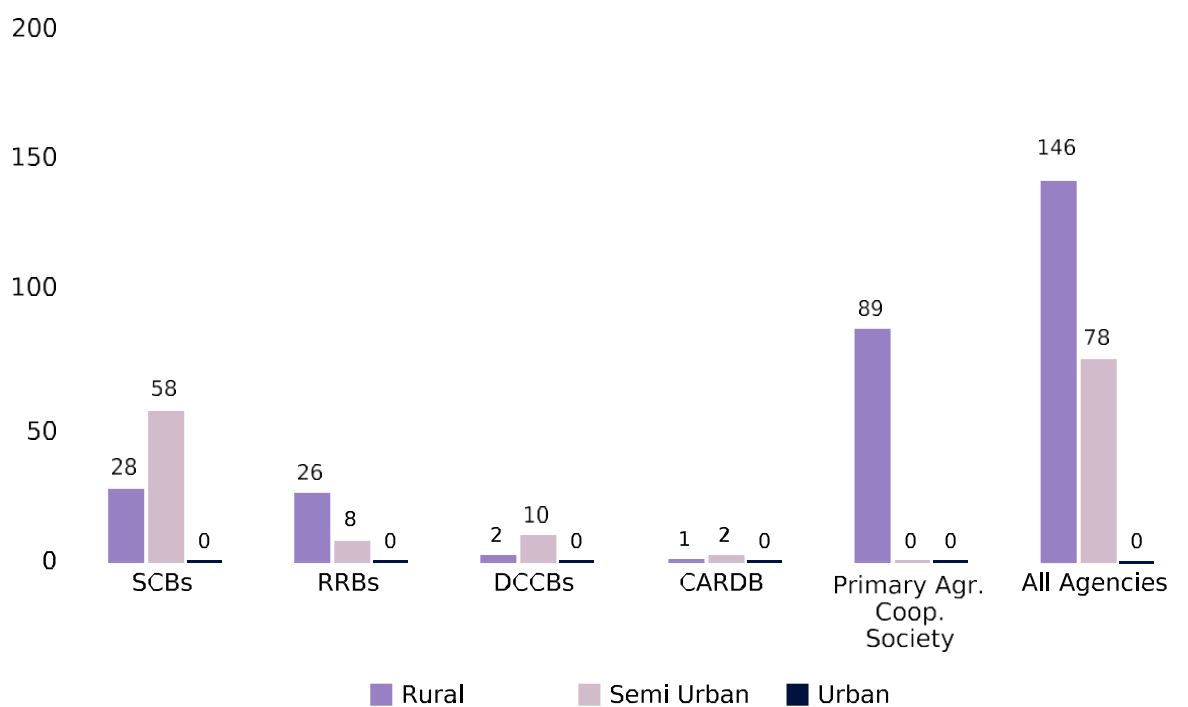
Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No.of Society	Spread	Sector	No. of Society	Spread
1	Rajasthan	Sirohi	Sirohi				Marketing Societies	1	Average
2	Rajasthan	Sirohi	Abu Road				Marketing Societies	1	Rich
3	Rajasthan	Sirohi	Pindwara				Marketing Societies	1	Rich
4	Rajasthan	Sirohi	Sheoganj				Marketing Societies	1	Rich
5	Rajasthan	Sirohi	Reodar				Marketing Societies	1	Rich

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

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	95	
2	Potential for formation of new MPACS	45	
3	PACS Computerisation	86	
4	ARDBs Computerisation	1	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	6	
a	PACS sanctioned with warehousing facility & other related infrastructure	1	
b	Capacity of the grain storage godowns sanctioned	500	0
7	PACS as Common Service Centres (CSCs)	56	0
8	PACS as Kisan Samridhi Kendras (KSKs)	69	0
9	PACS as Jan Aushadi Kendras (JAK)	5	0
10	Petrol/ Diesel distributorship/ dealership	1	0
14	Societies engaged as Bank Mitras of DCCB	89	
15	Societies/ Bank Mitras provided with micro-ATMs	89	
a	Membership in Multi State Cooperative Society on Seeds	69	
b	Membership in Multi State Cooperative Society on Organic farming & products	52	
c	Membership in Multi State Cooperative Society on Agri-exports	50	

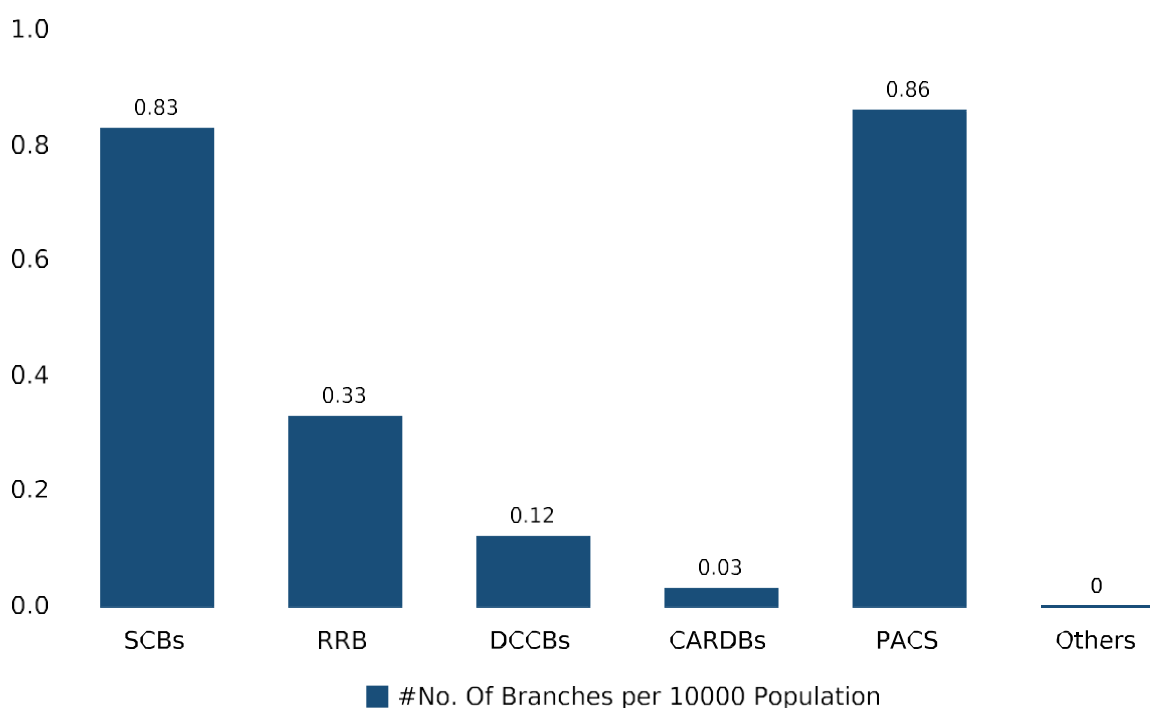
Banking Profile

1. Agency wise - Number of branches in the district



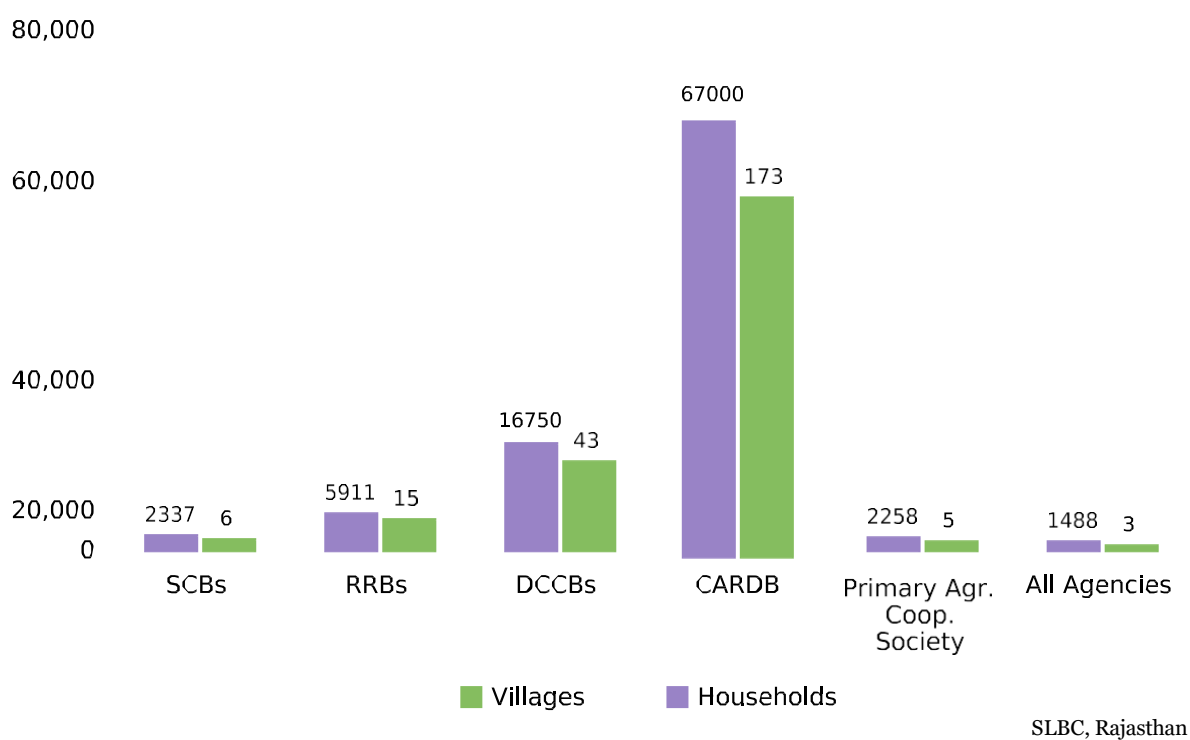
SLBC, Rajasthan

2. Branch Penetration

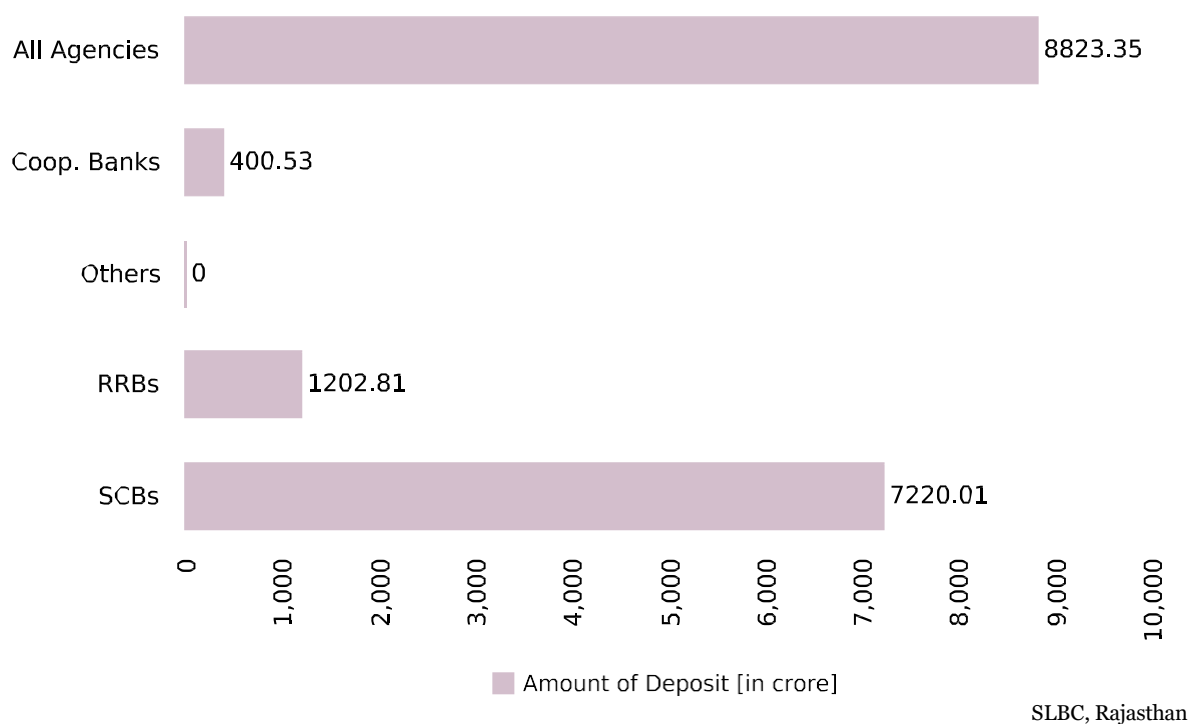


SLBC, Rajasthan

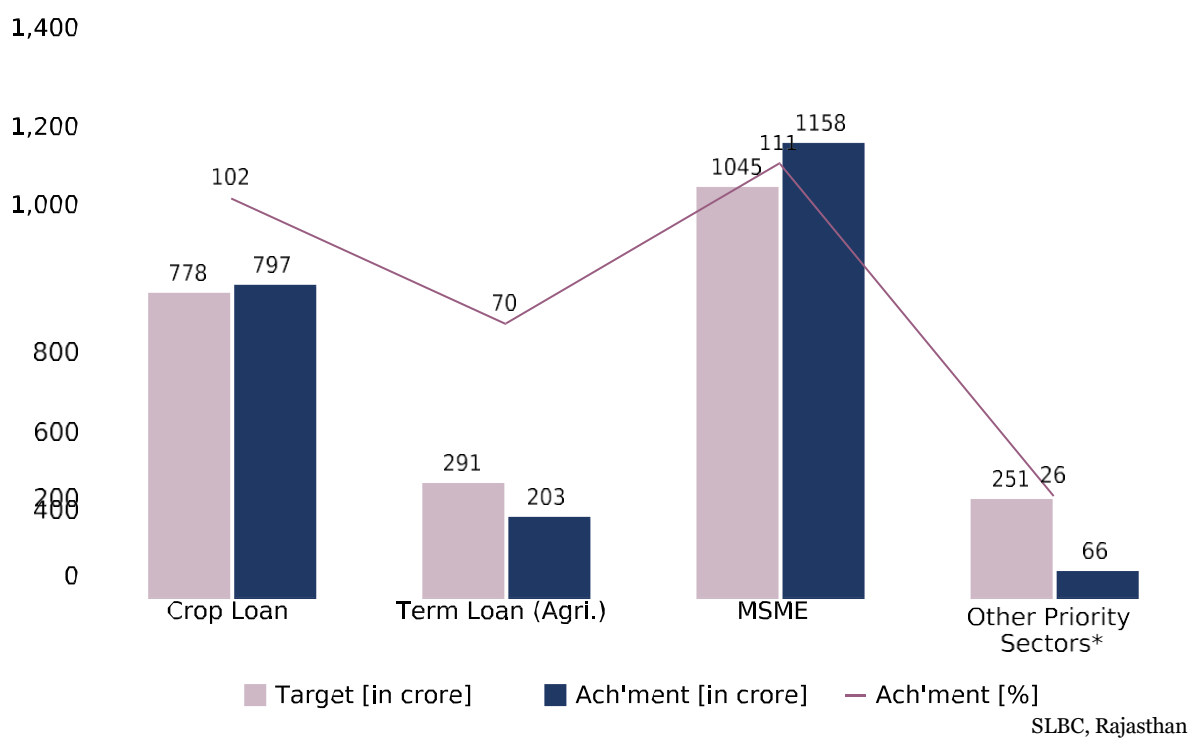
3. Agency wise - Per branch Outreach



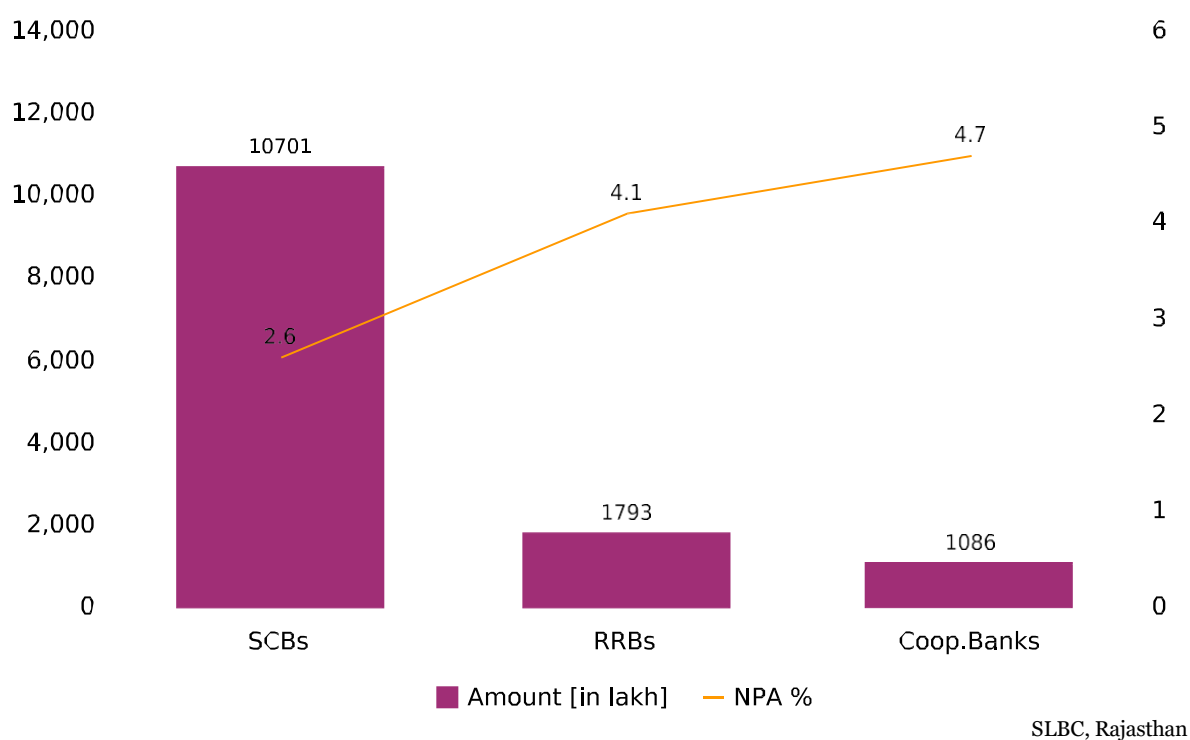
4. Agency wise - Deposit O/s



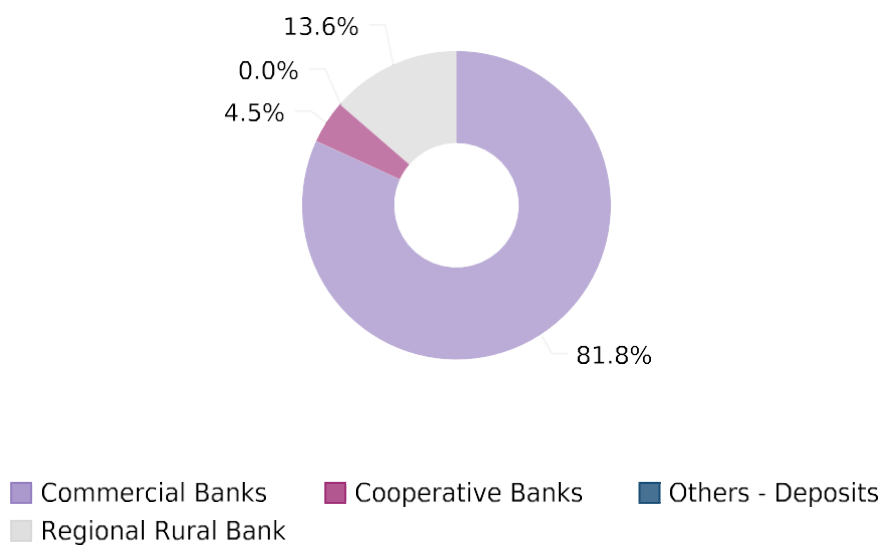
5. Sector-wise Performance under ACP



6. NPA position

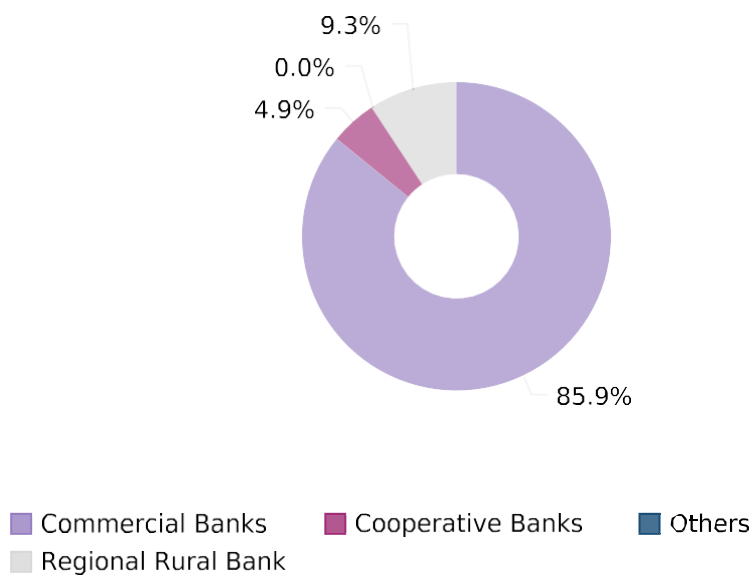


7. Agency wise - Share of Deposit O/s Year 2024-25



SLBC, Rajasthan

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

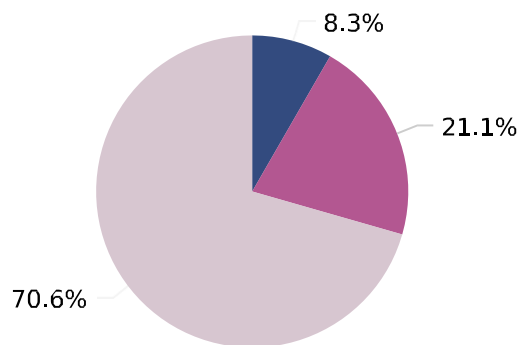


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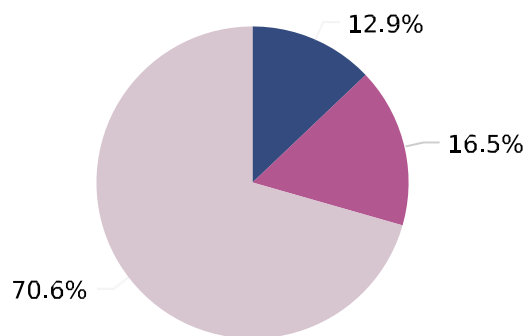


9. Agency wise - Share of NPA

Year 2022-23



Year 2023-24



■ Coop.Banks ■ RRBs ■ SCBs

SLBC, Rajasthan



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/JLG s	BCs/BFs	Villages	Households
Commercial Banks	19	86	28	58	0	0	0	170	6	2337
Regional Rural Bank	1	34	26	8	0	0	0	152	15	5911
District Central Coop. Bank	1	12	2	10	0	0	0	272	43	16750
Coop. Agr. & Rural Dev. Bank	1	3	1	2	0	0	0	0	173	67000
Primary Agr. Coop. Society	89	89	89	0	0	0	0	0	5	2258
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	111	224	146	78	0	0	0	594	3	1488

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	591233.00	661556.00	722001.00	9.1	81.83
Regional Rural Bank	0	0	0	0	0	95374.00	107405.00	120281.00	12.0	13.63
Cooperative Banks	0	0	0	0	0	35541.00	37367.00	40053.00	7.2	4.54
Others	0	0	0	0	0	0.00	0.00	0.00	0.0	0.00
All Agencies	0	0	0	0	0	722148.00	806328.00	882335.00	9.4	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 (%)
Commercial Banks	0	0	0	0.0	0	293272.39	334200.84	405946.00	21.5	85.9
Cooperative Banks	0	0	0	0.0	0	20300.32	21007.60	22955.00	9.3	4.9
Others	0	0	0	0.0	0	0.00	0.00	0.00	0.0	0.0
Regional Rural Bank	0	0	0	0.0	0	31179.80	34783.60	43758.00	25.8	9.3
All Agencies	0	0	0	0.0	0	344752.51	389992.04	472659.00	21.2	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	49.6	50.5	56.2
Regional Rural Bank	32.7	32.4	36.4
Cooperative Banks	57.1	56.2	57.3
Others	0.0	0.0	0.0
All Agencies	47.7	48.4	53.6



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	349993	317783	200622	46894
Regional Rural Bank	224330	105557	57279	8313
Cooperative Banks	0	0	0	22
Others	0	0	0	0
All Agencies	574323	423340	257901	55229

6. Performance on National Goals

Agency	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	244101.60	60.1	75880.43	18.7	61728.40	15.2	0.26	0.0	1688.46	0.4
Regional Rural Bank	29084.92	66.5	19378.67	44.3	11522.67	26.3	0.00	0.0	193.23	0.4
Cooperative Banks	19826.47	86.4	19511.78	85.0	10919.01	47.6	0.00	0.0	2007.97	8.7
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	293012.99	62.0	114770.88	24.3	84170.08	17.8	0.26	0.0	3889.66	0.8



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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	169816.90	163455.02	96.3	182089.00	187709.59	103.1	236476.00	222401.50	94.0	97.8
Commercial Banks	104822.10	118539.36	113.1	112188.00	135611.61	120.9	148419.00	164742.98	111.0	115.0
Cooperative Banks	33625.70	23452.24	69.7	29683.00	25454.23	85.8	38364.00	26297.91	68.5	74.7
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
Regional Rural Bank	31369.10	21463.42	68.4	40218.00	26643.75	66.2	49693.00	31360.61	63.1	65.9

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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	79452.00	71550.83	90.1	82615.00	72043.47	87.2	77782.00	79681.54	102.4	93.2
Term Loan (Agri.)	41185.00	16757.19	40.7	36403.00	15541.36	42.7	29057.00	20253.17	69.7	51.0
Total Agri. Credit	120637.00	88308.02	73.2	119018.00	87584.83	73.6	106839.00	99934.71	93.5	80.1
MSME	28207.90	66393.00	235.4	37161.00	91936.61	247.4	104546.00	115837.76	110.8	197.9
Other Priority Sectors*	20972.00	8754.00	41.7	25910.00	8188.15	31.6	25091.00	6629.03	26.4	33.2
Total Priority Sector	169816.90	163455.02	96.3	182089.00	187709.59	103.1	236476.00	222401.50	94.0	97.8

**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	293272.39	9085.95	3.1	334200.84	9034.13	2.7	405946.00	10700.63	2.6	2.8
Regional Rural Bank	31179.80	2719.94	8.7	34783.60	2116.40	6.1	43758.00	1793.42	4.1	6.3
Cooperative Banks	20300.32	1071.17	5.3	21007.60	1651.47	7.9	22955.00	1086.42	4.7	6.0
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies	344752.51	13695.70	4.0	389992.05	12802.00	3.3	0.00	0.00	0.0	2.4

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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



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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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



NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 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 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

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

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

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



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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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



Government of Rajasthan Schemes

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

A significant portion of Sirohi district falls within agroclimatic section IV A, characterized as a semi humid southern plains region. This district receives an average rainfall 775 mm annually. The primary Kharif crops cultivated here include maize, pulses, and barley, while wheat dominates as the main Rabi crop. The plains feature hilly soil (lithosol) and alluvial soil. Some areas of Sirohi district fall within agroclimatic section II B, situated in the transitional plains of luni basin. The major Kharif crops grown here are millet, guar, and sesame, with wheat and mustard being the predominant Rabi crops. The soil type in this area is Serozems.

The district has a gross crop area of 2.39 lakh hectares, with a net sown area of 1.62 lakh hectares and a crop intensity of 147.53 %. District has average land holding of 2.46 ha which is slightly low than the state average of 2.73 ha. District has got good irrigation intensity of 143%. District has 54761 active KCC holder as on march 2025.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

To support state government farmer welfare schemes in Sirohi district, 97 Assistant Agriculture Officers and Agricultural Supervisors are actively managing 151 sanctioned positions under the Office of the Joint Director. The Project Director of ATMA promotes agricultural expansion initiatives. One Krishi Vigyan Kendra and two soil testing labs are also supporting these efforts.

District has aburoad krishi upaj mandi, which has been catering aburoad, pindwara and revdar block of district and Sumerpur krishi upaj mandi of Pali district has been catering sheoganj and sirohi block of sirohi.

Various state and central schemes, such as the Kisan Credit Card, Pradhan Mantri Fasal Bima Yojana, and National Food Security Mission, are operational. Under the Kisan Credit Card Scheme, farmers can secure loans up to 3.00 lakh at a maximum interest rate of 7%, with a 3% rebate for prompt repayment, effectively lowering the rate to 4% for crop loans. Further, GoR is providing interest subvention of 4%. to coop. In 2024 and 25, 79681.54 lakh in crop loans were disbursed to 46717 farmers by 135 bank branches.

District has 11 Farmer Producer Organizations (FPOs) and 89 Gram Seva Cooperative Societies, working on collectivization. PMFBY is found to be useful for the farmers, 29404 got insurance during kharif 2024 and 18864 farmers got insurance coverage during rabi 202425. District has two soil health labs, of which one lab at revdar, set up under PPP mode, is not operational since feb 2019.

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

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



Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables Cauliflower / Phool Gobhi_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.80	1	1800	1431.02	1431.02
2	Annual Vegetables - Other Vegetables_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.98	1	3300	3244.99	3244.99
3	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	1.42	1	1500	2128.23	2128.23
4	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	1.47	1	2000	2936.07	2936.07
5	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.39	1	650	253.16	253.16
6	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.37	1	12000	4391.28	4391.28
7	Cereals - Pearl Millet/ Bajra/ Cumbu_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.21	1	1700	361.99	361.99
8	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.30	1	2500	749.00	749.00
9	Cereals - Wheat/ Gehu_Unirrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.53	1	20000	10635.80	10635.80
10	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.41	1	1500	621.15	621.15
11	Medicinal And Aromatic Plants - Isabgol_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Ha	0.37	1	1000	374.50	374.50

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
12	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated__Pre- Kharif Kharif Rabi	Hectare	0.65	1	35700	23186.79	23186.79
13	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.58	1	25000	14445.00	14445.00
14	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.27	1	17000	4529.31	4529.31
15	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.39	1	4400	1694.88	1694.88
16	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.33	1	4600	1540.58	1540.58
17	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.80	1	8700	6972.45	6972.45
18	Spices & Condiments - Cumin/ Jeera_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.57	1	2500	1417.75	1417.75
Sub Total					145850	80913.95	80913.95
Post Harvest							8091.39
Maintenance							16182.79
Total							105188.13
Grand Total					145850	80913.95	105188.13

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation plays a vital role in supporting agriculture due to the region's semiarid climate and limited rainfall. Sirohi, like much of Rajasthan, experiences low and irregular rainfall, making irrigation essential to ensure that crops receive the water they need. Irrigation helps mitigate the impacts of droughts and erratic rainfall patterns, which are common in this region.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Sirohi district has a robust irrigation infrastructure comprising 45 tanks, 4156 tube wells and 22032 wells. These irrigation sources collectively cover of 151500 ha of gross cropped area and 106160 ha of net irrigated area. District has irrigation intensity of 143 %. District

has 5 blocks, of these, pindwara block is under semi critical category, Sirohi block is under critical category and Revdar, aburoad and Sheoganj are under over exploited category. Stage of ground water development for the district is 117.50%. The cropping intensity of the district is 147.53 %, reflecting the efficient agricultural practices and varied cropping systems employed by local farmers. This extensive irrigation network plays a crucial role in supporting the agricultural productivity of Sirohi, ensuring that farmers can cultivate a diverse range of crops throughout the year. District receives average annual rainfall of 775 mm.

Sirohi district is benefiting from several state and central government initiatives focused on enhancing water resources. Key programs include the Pradhan Mantri Krishi Sinchai Yojana, Micro Irrigation Scheme under the Per Drop More Crop Scheme, and the Rajasthan Micro Irrigation Mission. These efforts aim to improve irrigation efficiency and promote sustainable agricultural practices.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	2500	1034.65	931.15
2	Electric Pump Sets--5.0 HP	No.	0.32	90	500	160.50	144.45
3	Solar PV Pump Sets (DC)--with USPC 5.0 HP	No.	3.01	90	350	1054.40	948.95
4	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	2500	735.90	662.30
Total					5850	2985.45	2686.85

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization plays a vital role in transforming agriculture by enhancing productivity, efficiency, and sustainability. As country faces the challenges of a growing population, labor shortages, and the need for increased food production, farm mechanization becomes crucial. Farm mechanization also significantly reduces drudgery in agriculture by replacing physically demanding and repetitive tasks with mechanical solutions. With 9,526 tractors registered and a farm power availability of 2.39 kW/ha, the district is well equipped for mechanized agriculture.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The farm power availability for the district in the year 201617 was 2.39 KW/ha. The target is to increase this to 4.0 KW/ha by 2030, therefore, it shows that district has good potential under farm mechanization sector.

Having 9,526 tractors in the district is a substantial resource, significantly aiding in both preharvest and postharvest operations. This rise indicates a growing trend toward agricultural mechanization, which helps improve efficiency and reduce manual labor in farming activities.

To support and accelerate this development, various schemes of the Central and State Governments are under implementation in the district. Sub Mission on Agricultural Mechanization (SMAM) has been providing support for custom hiring center and tractor operated implements viz. Rotavator, cultivator and harrow etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	10	69.55	62.60
2	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.49	90	50	24.60	22.15
3	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	50	77.60	69.80
4	Power Tiller--12-15 hp	No.	2.41	90	290	698.18	628.38
5	Seed Drill-Seed cum Fertilizer Drill-9 tynes-Shovel type	No.	0.59	90	80	47.09	42.37
6	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	250	1899.25	1709.35
Total					730	2816.27	2534.65

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In the Sirohi district of Rajasthan, horticulture has shown growth in 202324 with an emphasis on expanding the cultivation of fruits and vegetables. Government initiatives such as the Mission for Integrated Development of Horticulture (MIDH) have been actively promoting the sector through subsidies, training, and technology support to farmers. In 202425, India's horticultural production is estimated at 367.72 million tonnes. With a horticulture coverage of 16,017 hectares and a total output of 70,064 metric tons (MT), the district demonstrates a productive horticultural sector.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

In the district, a dedicated team, including an Assistant Directors, horticulture, Agriculture

Officers, and Supervisors, oversees the implementation of various horticultural schemes. These initiatives, funded by both the State and Central Governments, aim to promote farmer welfare and development in the horticulture sector. Key schemes being implemented include:

1. Micro Irrigation Fund
2. National Horticulture Mission
3. Rajasthan Protected Farming Mission
4. Pradhan Mantri Kisan Urja Suraksha and Utthan Mahabhiyan (PMKUSUM).

There is also an urgent need to operationalize the district's fruit and vegetable market to enhance trade and accessibility for local 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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	60	148.31	133.49
2	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	250	256.80	231.10
3	Floriculture--Marigold-0.4 ha	ha	1.05	90	25	26.20	23.60
5	High density plantation-Guava-3m*3m	ha	1.83	90	35	64.05	57.63
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
4	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	220	336.62	302.96
6	High density plantation-Mango-4m*4m	ha	2.17	90	30	65.16	58.63
7	High density plantation-Papaya-1.8m*1.8m	ha	1.55	90	500	775.75	698.18
8	Medicinal & Aromatic Crops--Isabgol plant- 25 plants per square meter	ha	0.58	90	100	57.78	52.00
9	Nursery --Nursery raising	ha	17.44	90	5	87.20	78.50
10	Other Plantation Crops--Date Palm (Tissue culture)	ha	7.62	90	24	182.84	164.56
11	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	10	146.60	131.95

12	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	10	449.40	404.45
Sub Total					1269	2596.71	2337.05
Total					1269	2596.71	2337.05

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The district's forest cover extends over 155,726 hectares, playing a vital role in maintaining ecological balance and environmental health. Key activities in forestry include:

Farm Forestry: This involves planting trees on private lands, especially those that are unused, barren, or along embankments. This practice helps improve land productivity and biodiversity.

Agroforestry: This technique combines tree cultivation with agricultural crops in the same field, optimizing land use and enhancing crop yields while providing additional environmental benefits.

Commercial Forestry: In this approach, forests are established on barren lands owned by government or private entities, supported by various stakeholders, including the Forest Department and industrial units. This not only generates economic benefits but also promotes sustainable land use.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The District forests office for the forest department in the district is located in Sirohi and Mount Abu. This office plays a critical role in overseeing forest conservation efforts and providing forestry extension services to promote sustainable practices. Additionally, the district is home to 15 nurseries managed by the Forest Department. These nurseries are responsible for producing and distributing saplings for various forestry initiatives, supporting afforestation and reforestation efforts in the region. The distribution of saplings helps enhance the green cover and contributes to the overall ecological health of the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	125	54.85	49.35
2	Plantation-Bamboo-5m*5m	ha	0.65	90	200	129.05	116.15
Total					325	183.90	165.50

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

According to the Animal Census 2019, Sirohi district is home to 205,103 cows, 211,005 buffaloes, and 352,535 goats. The predominant cattle breed in the area is the Kankrej, known for its adaptability and milk production capabilities. Additionally, the graded Murrah breed of buffaloes is prevalent, recognized for its high milk yield and quality. These livestock figures highlight the district's significant contribution to the dairy sector and underscore the importance of these breeds in supporting local agricultural practices and livelihoods. Key players in the region include prominent brands like Saras and Amul, which are actively involved in enhancing milk production and distribution.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In Sirohi district, the Joint Director for Animal Husbandry Department oversees a network of 13 first class veterinary hospitals, 37 veterinary hospitals, 3 livestock health units, and 95 sub health centers. However, these facilities are inadequate to meet the needs of the district's sizable livestock population. To enhance the animal husbandry sector, especially in dairy, several schemes from the Central and State Governments are being implemented, including:

1. National Livestock Mission (NLM)
2. Kisan Credit Card Animal Husbandry
3. Gopal Credit Card Scheme
4. Animal Husbandry Infrastructure Development fund
5. Rastriya Gokul Mission

These initiatives aim to improve infrastructure, access to credit, and insurance for livestock. Additionally, the district has 94 milk producer societies linked to Raniwara Dairy, along with 136 booths dedicated to marketing milk. Banas Dairy and Asha Milk Producer Company Limited are also involved in milk collection efforts. Establishing a dairy association through the Rajasthan Cooperative Dairy Federation (RCDF) is crucial for better coordination and support for local dairy farmer.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	760	2729.10	2456.18
2	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	500	248.25	223.40

3	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	500	1482.60	1334.35
4	Fodder Cultivation--Azolla cultivation (size of pond 10*4*2 depth)	No.	0.06	90	500	32.10	28.90
5	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	250	115.05	103.50
6	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed	1+1	2.28	90	3000	6841.15	6157.05
Sub Total					5510	11448.25	10303.38
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	9700	1754.04	1754.04
2	Cross bred Farming_Others	Per Anim	0.14	1	5600	778.96	778.96
Sub Total					15300	2533.00	2533.00
Total					20810	13981.25	12836.38

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector in Sirohi is showing growth potential but faces several challenges. The district is primarily involved in small scale poultry farming, mainly focusing on broiler chickens and eggs. Key trends indicate that the demand for poultry products is rising due to changing dietary preferences, particularly in urban areas.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

In Sirohi district, under the purview of the Joint Director for Animal Husbandry Department, there are 13 first class veterinary hospitals, 37 veterinary hospitals, 3 livestock health units, and 95 subhealth centers. However, this network is insufficient to adequately serve the district's livestock population.

To address challenges in the animal husbandry sector, including poultry, various Central and State Government schemes are being implemented. Notable initiatives include the National Livestock Mission and the Kisan Credit Card for Animal Husbandry, aimed at enhancing financial support and infrastructure for livestock farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	35	107.66	96.90
Sub Total					35	107.66	96.90
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	150	280.89	280.89
Sub Total					150	280.89	280.89
Total					185	388.55	377.79

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The sheep, goat, and piggery sector in Sirohi district is vital for local livelihoods, primarily involving small scale farmers. The district has a significant population of goats, contributing to meat and milk production. Sheep farming is also prevalent, providing wool and meat. However, challenges such as inadequate veterinary services, disease management, and fluctuating feed prices impact productivity. The government is promoting this sector through various schemes, including the National Livestock Mission, to enhance infrastructure and financial support for farmers.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

According to the Animal Census 2019, Sirohi district has 1,54,465 sheep and 3,52,535 goats, primarily featuring Sirohi breed goats and Marwari breed sheep. The district is supported by 37 first class veterinary hospitals and 95 subhealth centers under the Joint Director of Animal husbandry. To enhance the animal husbandry sector, various state and central government schemes are being implemented, including the National Livestock Mission, Kisan Credit Card for Animal Husbandry, and the Animal Husbandry Infrastructure and Development Fund.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	850	2182.80	1964.54

2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	50	331.70	298.55
Sub Total					900	2514.50	2263.09
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	170	2.55	2.55
Sub Total					170	2.55	2.55
Total					1070	2517.05	2265.64

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The potential for fish farming in the area is negligible; therefore, its credit potential could not be assessed.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Bullock carts serve as the primary mode of transportation in rural areas, playing a crucial role in transporting agricultural inputs and produce. Additionally, with improved infrastructure, such as road networks in villages, the use of two wheelers is also increasing.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Banks should disseminate information about various Gold Card (Indirect Agricultural Loan) schemes to farmers through multiple channels to ensure maximum financing. Small farmers should be encouraged to purchase two wheelers, enabling them to access markets and rural areas more conveniently. Financing good quality drought animals for cart usage can be a considered by bank branches.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	11	117.70	94.16
2	Integrated Farming--1.75 ha model	No.	9.10	90	15	136.45	122.80
3	Jewel Loans-Jewel Loans/ Gold Loans	No.	5.35	70	250	1337.50	936.25



4	Solar Energy-Solar Agriculture Pump-5 HP Power (with USPC)	No.	3.28	90	250	820.15	738.15
5	Two Wheeler Loans	No.	1.07	90	250	267.50	240.75
Total					776	2679.30	2132.11

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated farming combines two or more factors to maximize complementarity and minimize competition. Its goal is to achieve sustainable and environmentally friendly production that enhances farm income, family nutrition, and ecosystem services through modern agricultural management practices. By coordinating various enterprises, integrated farming aims to boost agricultural development, increase farmers' income, and create new employment opportunities within their families.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Krishi Vigyan Kendra Sirohi which comes under the Indian Council of Agricultural Research (ICAR), has established a 1.75 hectare model for the dry zone in Sirohi, integrating components such as crop management, agroforestry, forest pasture integration, border plantation, dairy farming, and goat rearing. This initiative promotes sustainable farming practices in the district. The Krishi Vigyan Kendra in Sirohi actively promotes sustainable agricultural practices tailored for the district's dry regions. In Sirohi, 11 farmer producer organizations operate under various schemes, benefiting numerous progressive farmers who are adopting cost effective agricultural practices.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In Sirohi district, agricultural infrastructure is developing but still faces challenges. While there are a few warehouses for storing grains, the overall capacity is limited, impacting storage efficiency. Cold storage facilities are scarce, hindering the preservation of perishable produce, particularly fruits and vegetables. Improved infrastructure such as roads is aiding transportation, but the need for more comprehensive warehousing and cold storage solutions remains crucial to support local farmers and reduce postharvest losses in the district. In Sirohi district, there is a total of 3,300 metric tons (MT) of storage capacity managed by the Rajasthan State Warehousing Corporation. Additionally, two godowns with a combined capacity of 16,016 MT are accredited by the Warehousing Development and Regulatory Authority (WDRA).

2.2.1.2 Infrastructure and linkage support available, planned and gaps

In Sirohi district, 89 village cooperative societies operate warehouses mainly for storing agricultural products, particularly chemical fertilizers, but these facilities lack the technical equipment for safe storage. The district's predominant crops include jowar, millet, pulses (moong/urad), and maize during Kharif, and wheat, mustard, and gram in Rabi. Farmers often rely on storage facilities in Gujarat or the State Warehousing Development Corporation's center in Pali for their crop produce. The Ministry of Agriculture and Farmers Welfare is implementing the Agricultural Marketing Infrastructure Sub Plan

(AMI), offering subsidies of 25% to 33.33% for capital costs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	107.00	80	10	1070.00	856.00
2	Godown	No.	3.75	80	183	685.35	548.27
Total					193	1755.35	1404.27

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In Sirohi district, land development, soil conservation, and watershed management are critical for enhancing agricultural productivity and sustainability. The district faces challenges like soil erosion, depletion of nutrients, and water scarcity due to its arid climate.

Soil Conservation: Various government initiatives promote soil conservation practices, including contour farming, terracing, and the use of cover crops to prevent erosion. Awareness programs are educating farmers about the importance of maintaining soil health.

Land Development: Programs focus on improving land productivity through better irrigation techniques and the introduction of high yielding crop varieties. Farmers are encouraged to adopt integrated farming systems that enhance land use efficiency.

Watershed Development: The district has implemented watershed management projects aimed at rainwater harvesting and improving groundwater recharge. These initiatives help in maintaining soil moisture levels and supporting sustainable agriculture. Overall, while there are efforts to address land and soil conservation issues in Sirohi, continued focus and investment are necessary to ensure long term sustainability and agricultural resilience in the region.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Farm Pond Scheme in Rajasthan aims to enhance irrigation and water conservation by encouraging farmers to construct small farm ponds on their land. These ponds help store rainwater, reduce soil erosion, and support diverse agricultural activities. The government provides financial assistance to promote this sustainable practice. The Watershed Fund of NABARD aims to promote sustainable water management and soil conservation in rural areas. It finances watershed development projects that enhance water availability, improve agricultural productivity, and support

ecosystem restoration, benefiting local communities.

The Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is a flagship initiative by the Government of India aimed at enhancing irrigation facilities for farmers. It focuses on increasing the area under irrigation through various methods, including micro irrigation, rainwater harvesting, and the construction of water storage structures. The scheme promotes efficient water usage and aims to improve crop productivity, thereby ensuring food security and enhancing farmers' incomes across the country.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 2.0ha	No.	3.63	90	25	90.70	81.60
2	Farm Ponds/ Water Harvesting Structures-- Plastic lining Diggy pump sprinkler system & fencing- 3.0ha	No.	6.39	90	25	159.70	143.75
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	100	590.65	531.60
4	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	400	1132.50	1019.25
Total					550	1973.55	1776.20

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

To enhance agricultural production and productivity, conducting soil testing is essential for farmers. Promoting vermicompost over chemical fertilizers encourages organic farming practices, allowing farmers to produce vermicompost using agricultural waste and cow dung. This method not only supports organic farming but also reduces farming costs. The excessive use of chemical fertilizers has adversely affected soil health, highlighting the need to prioritize vermicompost and organic fertilizers for sustainable agriculture.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Several schemes from the Central and State Governments are operational in the district to foster sectoral development, including the Paramparagat Krishi Vikas Yojana (PKVY), Kheti Mein Jaan to Sashakt Kisan, and the Agricultural Infrastructure Fund. These initiatives aim

to enhance agricultural practices, improve infrastructure, and empower farmers for sustainable growth in the agricultural sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	35	374.50	337.05
Total					35	374.50	337.05

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agricultural processing sector in Sirohi district is gradually evolving, focusing on enhancing value addition to local agricultural products. vegetables, which present opportunities for processing industries. Currently, there are a few small scale processing units for pulses, oilseeds, and fruits. However, the sector faces challenges such as inadequate infrastructure, lack of modern technology, and limited access to markets. To promote food processing, government initiatives like the Pradhan Mantri Kisan SAMPADA Yojana provide financial assistance and training for entrepreneurs. Improved facilities can enhance employment opportunities and boost the local economy by reducing postharvest losses and increasing farmers' incomes.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India is actively bolstering the food processing sector through various initiatives, including:

1. Liberalized Foreign Direct Investment Policy
2. National Food Processing Policy 2019
3. Agricultural Export Policy 2018
4. Agricultural Exchange (Trade Portal by APEDA)
5. Agricultural Infrastructure Fund

Key Schemes:

Pradhan Mantri Kisan Sampada Yojana: With a budget of 6,000 crore, this scheme supports mega food parks, integrated cold chain and preservation infrastructure, and the establishment of food processing capacities. It also focuses on developing agro processing clusters and ensuring food safety and quality assurance.

Prime Minister's Formalization Scheme for Micro Food Processing Enterprises

(PMFME): As part of the Atmanirbhar Bharat Abhiyan, this scheme has a budget of 10,000 crores over five years (202021 to 202425). It aims to assist approximately 2 lakh micro food processing units with credit linked subsidies.

Potential of Agro Based Industries: According to an industrial potential survey, Sirohi has significant opportunities for agro processing cluster.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	53.50	80	90	4815.00	3852.00
2	Dairy Processing Unit	No.	107.00	80	10	1070.00	856.00
3	Dal/ Pulses Mill	No.	107.00	80	10	1070.00	856.00
4	Fruit Processing	No.	26.75	80	10	267.50	214.00
5	Oil Extraction	No.	53.50	80	10	535.00	428.00
6	Spice Processing	No.	26.75	80	5	133.75	107.00
7	Vegetable Processing	No.	10.70	80	10	107.00	85.60
Total					145	7998.25	6398.60

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The district's agricultural extension services benefit greatly from the Agri Clinics and Agri Business Centre (ACABC) located in Mandar and the support of eleven Farmer Producer Organizations (FPOs). These entities are crucial in delivering tailored advice and resources to local farmers, helping them adopt modern practices and improve productivity.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The Agri Clinics and Agri Business Center Scheme (ACABC) is being implemented by the Ministry of Agriculture and Farmers Welfare in collaboration with NABARD and the National Institute of Agricultural Extension Management (MANAGE). This scheme aims to supplement public extension services, promote agricultural development, and create self-employment opportunities for unemployed agricultural graduates. In Sirohi district, Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (MFIs) are operational, providing loans through Joint Liability Groups (JLGs) in both urban and rural areas. These institutions should focus on enhancing financial literacy within rural communities to empower farmers and improve their access to financial resources.

2.3.2.3 Assessment of Potential for the Financial Year 2026-27 (in both

Physical and Financial Terms)

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	10.70	90	75	802.50	722.25
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	25	267.50	214.00
5	Loans to Agri. Start-ups	No.	10.70	80	25	267.50	214.00
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	50	2675.00	2140.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	No.	53.50	80	25	1337.50	1070.00
Total					200	5350.00	4360.25

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Sirohi district has 9,345 registered units, providing employment to 40,687 individuals. The industrial landscape includes 7 largescale industries employing 4,464 people and 4 mega scale industries that employ 6,500 individuals. A total of 135 bank branches operate in the district, offering term and working capital credit to these units. Skills training is facilitated through various organizations, including the District Industries Centre, RSETI, and ITI.

During the financial year 202425, loans totaling ₹ 115837.76 lakh were disbursed to 7138 micro, small, and medium enterprises (MSMEs). Of this amount, 78622.00 lakhs were disbursed to 6707 micro units, ₹ 32646.02 lakh to 369 small units, and ₹ 4570.19 lakh to 62 medium units.

Potentiality of Geographical Indication (GI) Tag in Vegetables Geographical Indication (GI) serves as a marker recognizing products with unique qualities attributable to their specific geographic origin. Established under the Geographical Indications of Goods (Registration and Protection) Act of 1999, this legislation aims to ensure the registration and safeguarding of such indications in India, in alignment with the Trade Related Aspects of Intellectual Property Rights (TRIPS) framework of the World Trade Organization (WTO).

Geographical Indication: Once a product receives GI status, unauthorized manufacturers are prohibited from misusing its name for similar products, ensuring authenticity for consumers. GI protection supports the export of Indian geographical indications by providing legal safeguards. It boosts product exports while assuring consumers of the genuineness of these products.

3.2 Infrastructure and linkage support available, planned and gaps

Sirohi district exhibits considerable potential for resource based industries, including:

1. Mineral grinding
2. Marble chips and powder production
3. Milk refrigeration centers
4. Tomato processing units
5. Marble tiles and slabs manufacturing
6. Cement production
7. Spice processing
8. Textile manufacturing

Demand based Industries

1. Decorative marble items
2. Wooden furniture and toys
3. Animal feed production
4. Readymade garment manufacturing
5. Sweets production
6. Roadside eateries (dhabas)
7. Stationery production

8. Nutritional products
9. Pickle and jam production
10. Oil mills
11. Mobile and computer repair services

Government Schemes

To bolster the industrial sector, various schemes from both the Central and State Governments are being implemented, including:

1. Prime Minister Employment Generation Programme and Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)
2. Development of Khadi and Village Industries
3. Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
4. A Scheme for promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)
5. MSME Champions Scheme (Erstwhile CLCSTUS)
6. MSE Scheme for promotion and investment in circular economy (MSE SPICE)
8. Stand up India Scheme
7. Formation and Promotion of Rural Enterprise Producer Organization (REPO) scheme of NABARD.
9. Rural Business Incubation Scheme of NABARD.
10. Rural Startup Catalytic fund (Catalytic Capital fund) for Supporting Rural and Agri Business startups in agriculture and identified sector scheme of NABARD.
11. Skill development and entrepreneurship among rural youth (SDERY) scheme of NABARD.
12. Mudra loan Scheme.
13. PM Vishwakarma Enabling Artisans & Craftspeople to scaleup their Enterprises.
14. Dr. Bhimrao Ambedkar Dalit Tribal Enterprise Promotion Scheme
15. Rajasthan Investment Promotion Scheme 2022 (RIPS 2022)
16. Mudra Loan Scheme
17. Chief Minister Small Industries Promotion Scheme

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	5	25000.00	20000.00
2	Manufacturing Sector - Term Loan-Micro	No.	200.00	80	53	10600.00	8480.00
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
3	Manufacturing Sector - Term Loan-Small	No.	1500.00	80	10	15000.00	12000.00
Sub Total					68	50600.00	40480.00
II. Manufacturing Sector - WC							



1	Manufacturing Sector - Working Capital-Medium	No.	1000.00	80	10	10000.00	8000.00
2	Manufacturing Sector - Working Capital-Micro	No.	50.00	80	350	17500.00	14000.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	80	20	2000.00	1600.00
Sub Total					380	29500.00	23600.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	70	700.00	560.00
2	Loans to MSME Start-ups	No.	100.00	80	5	500.00	400.00
3	Overdraft to PMJDY Account Holders	No.	0.10	100	5000	500.00	500.00
Sub Total					5075	1700.00	1460.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	5000.00	80	2	10000.00	8000.00
2	Service Sector - Term Loan-Micro	No.	20.00	80	25	500.00	400.00
3	Service Sector - Term Loan-Small	No.	300.00	80	10	3000.00	2400.00
4	Trading Units - Term Loan-Medium	No.	2500.00	80	1	2500.00	2000.00
5	Trading Units - Term Loan-Micro	No.	20.00	80	12	240.00	192.00
6	Trading Units - Term Loan-Small	No.	500.00	80	7	3500.00	2800.00
Sub Total					57	19740.00	15792.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	500.00	80	15	7500.00	6000.00
2	Service Sector - Working Capital-Micro	No.	51.00	80	75	3825.00	3060.00
3	Service Sector - Working Capital-Small	No.	400.00	80	25	10000.00	8000.00
4	Trading Units - Working Capital-Micro	No.	38.00	80	800	30400.00	24320.00
5	Trading Units - Working Capital-Small	No.	100.00	80	50	12500.00	10000.00
Sub Total					965	64225.00	51380.00
Total					6545	165765.00	132712.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The export credit landscape in Sirohi district is evolving, primarily driven by various government initiatives and support from financial institutions. Export credit plays a crucial role in facilitating the international trade of local products, ensuring that businesses can compete globally. The districts export oriented units (EOUs) are focused on a diverse range of products, including insulators, cement, polished granite, psyllium husk (khakha), handicrafts, and wooden handicrafts. These export focused industries contribute significantly to the district's economy and promote local craftsmanship and resources in global markets. Fennel has been identified as One District One Product (ODOP) for Sirohi.

4.1.2 Infrastructure and linkage support available, planned and gaps

Sirohi district has 135 bank branches, including nationalized banks and regional rural banks, providing export credit and financial services tailored for local businesses. Export promotion councils offer guidance and market intelligence, while the District Industries Centre (DIC) assists entrepreneurs in obtaining clearances and connecting with financial institutions. Government initiatives like the Interest Equalization Scheme and support from the Export Credit Guarantee Corporation (ECGC) help secure financial backing for exporters. Additionally, training programs are conducted to educate businesses on export procedures.

Planned Infrastructure Plans are underway to establish dedicated export facilitation centers to streamline processes, along with enhanced banking services offering specialized export credit products for SMEs. Awareness campaigns and training workshops are being organized to improve knowledge of export credit facilities. Development of agro processing units is also considered to add value to local agricultural products, boosting their competitiveness in international markets. Local entrepreneurs can access support through collaborations with export promotion bodies and networking with industry associations, enhancing market reach. Improving logistics networks is part of the planning phase to ensure timely delivery of goods. Despite these initiatives, there are significant shortcomings. Limited awareness about export credit facilities hinders entrepreneurs. Training programs are insufficient to cover all potential exporters. Additionally, the existing infrastructure for logistics and warehousing is inadequate. Small and medium enterprises face challenges meeting collateral requirements for loans, and local products often lack visibility in international markets, limiting export opportunities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	2	100.00	75.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	2	100.00	75.00
Total					4	200.00	150.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education loans are crucial for students in Sirohi district seeking higher education. Several banks, including nationalized and private sector banks, offer tailored education loan schemes that help cover tuition fees, accommodation, and other educational expenses.

The district has a comprehensive educational infrastructure with a total of 417 primary and middle schools, 498 secondary and higher secondary schools, and 20 colleges. This network of institutions supports educational access and development across different age groups and education levels.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district is well served by multiple banking institutions offering education loans, supported by various government initiatives aimed at promoting higher education, particularly for students from economically weaker sections. One such initiative is the Dr. Ambedkar Scholarship Scheme, which provides targeted assistance to eligible students from disadvantaged backgrounds, facilitating access to quality education.

Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25.00 lakh will be considered as eligible for priority sector as per the latest Master directions on PSL issued by RBI.

PM Vidyalaxmi, a new Central Sector scheme that seeks to provide financial support to meritorious students with loan amounts up to ₹ 7.5 lakhs will be provided a 75% credit guarantee by the Government of India, to support banks to expand coverage. Furthermore, for students with up to ₹ 8.00 lakhs annual family income, the scheme will also provide for 3% interest subvention on loans up to ₹ 10.00 lakh.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	150	1500.00	1350.00
Total					150	1500.00	1350.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Sirohi district, housing loans play a crucial role in enabling residents to acquire or improve their homes. Several nationalized and private banks offer housing loan schemes tailored to meet the diverse needs of the community, including loans for purchasing new or existing homes, constructing houses, and renovating properties. During the fiscal year 2024-25, banks in the district provided credit support to 1060 dwelling units, totaling a loan amount of ₹ 5122.00 lakh

Infrastructure and linkage support available, planned and gaps

The Pradhan Mantri Awas Yojana Gramin (PMAYG) aims to provide pucca houses with basic amenities to all eligible rural households living in kutcha or dilapidated structures by the year 2029.

Revised Guidelines on Priority Sector Lending: Housing Loans: In alignment with the objectives of PMAYG and to improve access to affordable housing finance, the recently revised Priority Sector Lending (PSL) guidelines have introduced the following provisions: Housing Loans for Purchase/Construction: Up to ₹45.00 lakh per household in metropolitan centres (population between 10 lakh and ₹ 50.00 lakh), provided the cost of the residential unit does not exceed ₹57 lakh. Up to ₹35.00 lakh per household in other centres (population below 10 lakh), provided the cost of the residential unit does not exceed ₹44 lakh. Loans for Repairs to Dwelling Units: Up to ₹12.00 lakh in metropolitan centres. Up to ₹10.00 lakh in other centres.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	No.	20.00	90	1280	25600.00	23040.00
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	220	1100.00	990.00
Total					1500	26700.00	24030.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure plays a critical role in rural development by acting as a foundation for economic growth, social wellbeing, and improved quality of life. Sector wise status of infrastructure is as under: Agriculture and irrigation: Since the inception of the RIDF, a total of 182 projects have been sanctioned with a financial outlay of ₹34,407.53 lakh, including an RIDF loan component of ₹19,388.34 lakh. Several minor and medium irrigation projects have been implemented, enhancing irrigation facilities in the region. Furthermore, 64 Kisan Seva Kendras are operational, delivering vital services to the rural community.

Social Sector: The district has a welldeveloped network of educational, health, and veterinary infrastructure. In the field of education, it is served by 417 primary schools, 207 upper primary schools, and 291 senior and senior secondary schools. Public health services are supported through 12 Community Health Centres, 32 Primary Health Centres, and 248 SubCentres. Veterinary health infrastructure in the district comprises 150 institutions, including a polyclinic, firstgrade veterinary hospitals, veterinary hospitals, and subcentres. In addition, 872 Anganwadi Kendras are operational, catering to childcare and nutrition needs at the community level. Since the inception of the RIDF, a total of 176 projects have been sanctioned in the district under social sector, with a cumulative financial outlay of ₹6,309.48 lakh, including an RIDF loan component of ₹5,061.94 lakh.

Rural Roads and bridges: The district has a total road length of 2,527 km, providing connectivity to 431 villages. To strengthen rural connectivity and promote infrastructure development, a total of 445 road and bridge projects have been sanctioned under the RIDF, since its inception. These projects represent a cumulative financial outlay of ₹20,109.04 lakh, including an RIDF loan component of ₹16,026.56 lakh, thereby contributing significantly to improved mobility, access to market.

5.1.2 Infrastructure and linkage support available, planned and gaps

In the Rajasthan budget for the fiscal year 202425, the government hasmade substantial allocations to enhance the agriculture, animal husbandry, and warehousing sectors, reflecting the urgent need for adequate storage and processing facilities for agricultural and animal products. The sector wise allocations is as under:

Modified PKCERCP), works of more than Rs. 9,300 Crore. Rajasthan Water Grid Corporation, works amounting Rs. 4,000 Crore. r Drip and Sprinkler Irrigation System, Rs. 1,250 Crore. Works of State Highways, Bypass Roads, Flyovers, ROBs/RUBs etc., more than Rs. 5,000 Crore

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

The Rural Infrastructure Development Fund (RIDF) supports a variety of projects beyond irrigation, rural roads, and bridges, providing significant benefits across sectors. These include:

1. Poverty Alleviation: By improving access to essential services like healthcare and

education, RIDF projects help alleviate poverty and enhance the quality of life for rural populations.

2. **Employment Generation:** Infrastructure development leads to job creation, offering employment opportunities in construction, maintenance, and operation of new facilities.

3. **Economic Growth:** Improved infrastructure stimulates local economies by enhancing market access for agricultural products and encouraging investment in rural areas.

4. **Social Development:** Projects focused on health, education, and sanitation contribute to overall social welfare, fostering a healthier and more educated populace.

5. **Sustainable Development:** Many RIDF initiatives promote sustainable practices, such as renewable energy projects and water conservation efforts, aligning with environmental goals.

6. **Integrated Development:** By addressing multiple sectors simultaneously, RIDF projects facilitate a more holistic approach to rural development, creating synergies among agriculture, education, health, and industry.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The status of social sector infrastructure loans in Sirohi district indicates limited financing for essential infrastructure development in sectors like healthcare, education, sanitation, and community welfare. While there are some credit facilities and schemes offered by Central and State Governments, as well as financial institutions, the availability of dedicated loans for social infrastructure remains inadequate.

5.2.2 Infrastructure and linkage support available, planned and gaps

The social infrastructure in Sirohi district is currently supported by various government initiatives, such as the Pradhan Mantri Awas Yojana (Rural), National Rural Health Mission, and Sarva Shiksha Abhiyan. The district has primary health centers, schools, and anganwadis, but their infrastructure needs enhancement. Priority Sector Loans for social infrastructure are designed to support the development and enhancement of facilities such as healthcare, education, drinking water, and sanitation. These loans aim to promote inclusive growth and improve the quality of life, especially in rural and semiurban areas. Social infrastructure loans are available to government agencies, private organizations, and nonprofits. The credit limit for social infrastructure under priority sector lending is up to 8.00 crores per borrower to 12.00 crore based upon the type of project.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	10.00	80	10	100.00	80.00
2	Education-Colleges	No.	500.00	80	10	5000.00	4000.00
3	Education-Schools	No.	50.00	80	10	500.00	400.00



4	Healthcare-Hospital	No.	500.00	80	2	1000.00	800.00
5	Healthcare-Pathological Lab	No.	20.00	80	5	100.00	80.00
6	Healthcare-Veterinary Clinic	No.	50.00	80	5	250.00	200.00
Total					42	6950.00	5560.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In Sirohi district, the promotion of renewable energy, particularly solar energy, is being facilitated through financial schemes and loans offered by public and private sector banks. These loans support the installation of solar panels, biogas plants, and other energy efficient systems to encourage sustainable energy use and reduce dependency on conventional power sources. All bank branches provide loans under various schemes, often in partnership with the Ministry of New and Renewable Energy (MNRE). During the fiscal year 202425, branches of the district had financed 91 renewable energy units with a total loan amount of 142.71 lakh.

5.3.2 Infrastructure and linkage support available, planned and gaps

The district is actively implementing various Central and State Government schemes to develop the renewable energy sector, including the 'Pradhan Mantri Kisan Urja Suraksha evam Utthan Maha Abhiyan (PMKUSUM)'. This initiative supports farmers by promoting solar energy use for irrigation and reducing dependence on traditional power sources. Additionally, the Ministry of New and Renewable Energy (MNRE) should strengthen efforts by conducting effective local media campaigns to highlight the benefits of solar energy and increase awareness, particularly in rural areas, where the adoption rate is relatively low. The PM Surya Ghar Muft Bijli Yojana is a government initiative aimed at expanding residential access to solar energy by offering significant subsidies and financial assistance for rooftop solar installations.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	23.00	90	30	690.00	621.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	500	5000.00	4500.00
3	Solar Energy-Solar Pump Sets	No.	6.00	90	114	684.00	615.60
Total					644	6374.00	5736.60

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	706	520.100000	330.0458
B	Ongoing tranches	97	88.160000	74.7200
	Total (A + B)	803	608.260000	404.7658

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	182	344.075300	193.8834
B	Rural roads & bridges	445	201.090400	160.2656
C	Social Sector	176	63.094800	50.6194
	Total (A + B + C)	803	608.260500	404.7684

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	Noofprojects	o	o	
B	Rural roads	Noofprojects	Road length	km	6585
C	Bridges	Noofprojects	Bridge Length	m	7

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self Help Group Bank Linkage Program (SHGBLP) began in 1992 with the goal of providing banking services to economically weaker sections consistently and affordably, evolving into the world's largest micro credit distribution program today. Starting as a pilot project with 500 groups, it has grown into a vast initiative promoting microcredit distribution and financial inclusion, with 144.00 lakh groups participating across India as of March 31, 2024. Approximately 17.80 crore rural families have benefitted from this program. The program has significantly reduced Non Performing Assets (NPA) from 2.79% as of March 31, 2023, to 2.05% as of March 31, 2024. Recognized for its role in enhancing financial, economic, and social capital in rural areas, the SHG Bank linkage program has become a global benchmark for microcredit distribution and financial inclusion.

Financed through Joint Liability Groups (JLG). In our country, 86 percent of land holdings are categorized as small/marginal. Additionally, a significant number of villagers earn their livelihood as tenants, sharecroppers, and oral tenants. Since these farmers lack ownership rights to the land, they face challenges in providing collateral to secure bank loans, thereby remaining excluded from formal banking channels. Consequently, small/marginal cultivators, sharecroppers, and oral tenant farmers are compelled to borrow from moneylenders at high interest rates, leading them into a cycle of debt and preventing them from adopting modern farming techniques. This situation negatively impacts agricultural production and productivity. There is an urgent need for banks to extend loan facilities to these farmers. However, banks often struggle to provide small loans due to high transaction costs, despite their interest in expanding their loan portfolios and customer base. In response to this challenge, NABARD initiated the Joint Liability Group Scheme in 2006/2007 for the farm sector.

6.2 Infrastructure and linkage support available, planned and gaps

SHGBLP program has touched the 66815 households in the Sirohi. With the concerted efforts of all stakeholders, total 6761 SHGs have been formed and of which only 1889 has been linked to institutional credit. In order to ensure affordable credit to the poor, NABARD provides interest subvention to all eligible DAY NRLM Self Help Groups (SHGs) which have availed loan from major Financial Institutions at interest rate above 7%. For outstanding credit balance upto Rs. 3.00 lakh The banks will be subvented at a uniform rate of 4.5 % per annum during FY 2024/25. In the fiscal year 2023/24, a total of three Micro Enterprise Development Programs (MEDP) and three Livelihood Enterprise Development Programs (LEDP) are under implementation in both the farm and nonfarm sectors in the district.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	2.00	100	6800	13600.00	13600.00
2	Individuals/ Individual members of SHGs	No.	2.00	100	1725	3450.00	3450.00
Total					8525	17050.00	17050.00



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Department of agriculture, department of cooperative and banks in collaboration should organize awareness programs to educate farmers so the left over beneficiaries of PM SAMAN can be brought into the fold of KCC scheme.
2. Banking system should introduce technology driven solutions for managing KCC loans, including mobile apps for loan tracking, repayment schedules, and financial advice.
3. Banking system in collaboration with centre for financial literacy should raise awareness about promote repayment incentives available on KCC loans and other financial assistance, such as the Pradhan Mantri Kisan Samman Nidhi (PMKISAN) scheme.
4. Agriculture Insurance Company, department of Agriculture and banking system should encourage farmers to enroll in crop insurance schemes to protect against losses due to natural calamities, ensuring they can meet their loan obligations even in adverse situations.

2. Water Resources

1. Krishi vigyan kendra should develop and implement integrated water resource management (IWRM) plans that integrate multiple aspects such as water quality, quantity, environment, and community needs.
2. Department of horticulture and department of agriculture need to promote water use efficiency technologies and practices to reduce wastage of water. Further, they should popularise the top up subsidy available under micro irrigation fund.
3. All the development stakeholders should promote and Implement rainwater harvesting systems and create structures for groundwater recharge so that impact of climate change can be mitigated.

3. Farm Mechanisation

2. Department of agriculture in collaboration with farmer producer organisations and Gram seva sahkari samitis (GSS) should establish Custom Hiring Centres to facilitate the availability and affordability of farm equipment for small and marginal farmers.
3. Department of agriculture and krishi vigyan kendra need to encourage the adoption of small scale, low cost, and appropriate mechanization solutions for smallholder farmers under SMAM.
4. Department of agriculture in collaboration with farmer producer organisations and Gram seva sahkari samitis (GSS) need to integrate smart technologies like GPS, drones, and IoT based solutions into farm mechanization to improve productivity and efficiency.

4. Plantation and Horticulture

1. Department of horticulture and Krishi Vigyan Kendra need to encourage farmers to set up NHB accredited nurseries and tissue culture laboratories for producing disease free and high yielding planting materials.
2. Department of horticulture , Krishi Vigyan Kendra in collaboration with banking system

need to create awareness about NHM, NHB and MIF so that investment can be brought in to set up high tech and high value horticultural crops like fruits, vegetables, flowers, medicinal plants, and spices.

3. Department of horticulture in collaboration with NABARD should promote horticulture crop wise farmer producer organization covering complete supply chain on papaya in aburoad and revdar block of Sirohi.

4. Department of horticulture , Krishi Vigyan Kendra in collaboration with banking system need to create awareness about importance of processing and marketing in horticulture crops so that fruit processing infrastructure can be created at Sheoganj. pindwara and aburoad block of sirohi.

5. Forestry/ Waste Land Development

1. Department of forestry need to promote afforestation and reforestation to restore degraded forests and increase green cover on wastelands.

2. Department of forestry need to encourage agroforestry and social forestry practices to improve livelihoods and utilize wastelands productively. Further, non timber forest product (NTFP) should be promoted for livelihood generation for tribals in pindwara and aburoad block of sirohi

6. Animal Husbandry - Dairy

1. Department of animal husbandry in collaboration with FPO and non government organisation need to enhance the productivity of livestock through selective breeding, artificial insemination (AI), and the introduction of high yielding breeds.

2. Department of animal husbandry in collaboration with FPO and non government organisation need to ensure the availability of quality feed and fodder throughout the year to improve animal nutrition and productivity.

3. Department of cooperative and SARAS need to strengthen dairy cooperatives and setting up of milk union at district levels and FPOs to improve market access and provide better returns to dairy farmers.

4. Department of animal husbandry in collaboration with FPO and non government organisation need to promote value addition of milk and dairy products to enhance income and reduce wastage.

7. Animal Husbandry - Poultry

1. Department of animal husbandry in collaboration with FPO and non government organisation need to promote the use of high yielding, disease resistant poultry breeds to enhance productivity and profitability in aburoad and pindwara block of Sirohi.

3. Need to ensure the availability of quality feed and balanced nutrition for poultry to achieve optimal growth and productivity Need to enhance the skills and knowledge of poultry farmers through training, exposure visits, and hands on demonstrations.

4. Department of animal husbandry in collaboration with FPO and non government organisation need to promote the inclusion of women and youth in poultry farming activities to enhance social and economic status.



8. Animal Husbandry - Sheep, Goat, Piggery

1. Department of animal husbandry in collaboration with FPO and non government organisations need to ensure scientific nutrition through improved feeding practices, availability of green fodder, and supplementation.
2. Department of animal husbandry in collaboration with KVK, FPO and non government organisations need to promote climate friendly housing and shelter facilities to protect animals from adverse weather conditions and diseases.
3. Department of animal husbandry in collaboration with KVK, FPO and non government organisations need to enhance the skills and knowledge of farmers, shepherds, and extension workers in modern goat and sheep farming techniques.
4. Department of animal husbandry in collaboration with KVK, FPO and non government organisations need to strengthen market linkages and promote value addition to enhance income generation from sheep and goat products.

9. Construction of Storage and Marketing Infrastructure

1. Department of agriculture, Krishi Vigyan Kendra need to enhance the technical and managerial skills of stakeholders involved in warehouse and cold storage management.
2. Department of agriculture, Krishi Vigyan Kendra and KUMS need to improve linkages between storage facilities, farmers, processors, and markets to create an efficient and profitable supply chain.
3. Department of agriculture, Krishi Vigyan Kendra and KUMS need to develop and promote mini and portable cold storage units for small scale farmers and remote areas where largescale infrastructure is not viable.
4. Department of agriculture, Krishi Vigyan Kendra . FCI and KUMS need to encourage public private partnerships and collaborative models to expand storage infrastructure and ensure sustainability.

10. Land Development, Soil Conservation and Watershed Development

1. Department of agriculture and Krishi Vigyan Kendra need to implement soil and water conservation measures to prevent land degradation, increase soil fertility, and improve water availability.
2. Department of agriculture and Krishi Vigyan Kendra need to improve land surface levelling and grading to optimize water use, facilitate mechanization, and enhance crop productivity.
3. Department of agriculture and Krishi Vigyan Kendra need to reclaim degraded, saline, alkaline, or acidic lands for productive use by adopting appropriate soil amendment and management practices.

11. Agriculture Infrastructure: Others

1. Department of agriculture, Krishi Vigyan Kendra need to train farmers, researchers, and technicians on tissue culture protocols, handling, and nursery management to enhance adoption and success rates.
2. Department of agriculture, Krishi Vigyan Kendra and banking system need to promote community level composting and biogas plants to manage waste collectively and produce

biogas and compost for agricultural use.

3. Department of agriculture, Krishi Vigyan Kendra and FPO need to implement seed village programs to empower farmers to produce quality seeds at the village level, enhancing seed replacement rates and reducing dependency on external sources.

12. Food and Agro. Processing

1. District Industries Centre in collaboration with FPO should develop food processing clusters and agribusiness zones to enable shared infrastructure facilities, ease of access to raw materials, and better market connectivity.

2. MoFPI should conduct training programs for entrepreneurs, workers, and local communities on processing techniques, food safety standards, and equipment handling.

3. Promote startup incubators and innovation centers to support small and medium sized enterprises (SMEs) in food processing. Provide technical and financial support for product innovation, packaging, and market development.

13. Agri. Ancillary Activities: Others

1. Leverage digital platforms and e learning modules to provide ongoing training and support to agripreneurs. Develop mobile applications and e learning portals for continuous learning and knowledge sharing.

2. Promoting agri entrepreneurship involves creating an ecosystem that encourages innovation, supports business development, and provides market linkages to agripreneurs.

3. NTI in collaboration with banking system need to ensure sustainable growth and profitability of ACABC ventures, market development and export promotion activities need to be emphasized.

14. Micro, Small and Medium Enterprises (MSME)

1. District Industries Centre need to develop robust frameworks for integrating alternative data sources (e.g., GST records, payment history) to enhance credit evaluation.

2. District Industries Centre, industry bodies and banking system need to develop targeted financial literacy programs for MSME owners covering topics like loan application processes, credit management, financial planning, and accounting

3. Banking system and financial institutions need to design specialized banking products tailored to the needs of MSMEs, including hybrid products that combine credit with insurance or other services.

15. Export Credit

1. To establish a dedicated Export Credit Support Desk within the District Industries Center (DIC) or local trade associations to provide guidance on export credit schemes, application processes, and documentation requirements.

2. Develop an Export Facilitation Center in collaboration with state and central government bodies like Export Credit Guarantee Corporation (ECGC) and Exim Bank. This center can provide end to end support to exporters, including market intelligence, trade logistics, export documentation, and financial advisory.



3. Need to create awareness campaigns and capacity building workshops on export credit schemes, such as the Interest Equalization Scheme (IES), Pre shipment and Post shipment Export Credit, and Export Credit Guarantee Corporation (ECGC) covers.

16. Education

1. Need to conduct awareness campaigns in high schools and colleges to inform students and parents about the availability and benefits of education loans. Focus on creating awareness about government schemes like the Central Sector Interest Subsidy Scheme (CSIS) for economically weaker sections.

2. Need to encourage local banks to adopt risk mitigation strategies, such as credit guarantee schemes and insurance covers, to reduce their exposure to defaults in education loans. This will motivate banks to lend more to students without fear of loss.

17. Housing

1. Need to organize awareness programs across rural and urban areas of Sirohi to educate people about the benefits of housing loans, eligibility criteria, and government support schemes such as the Pradhan Mantri Awas Yojana (PMAY).

2. Need to develop a digital platform or mobile application dedicated to housing loans in Sirohi. The platform can offer a simplified application process, document submission, and realtime status tracking for loan applications

18. Social Infrastructure

1. Need to create targeted awareness campaigns to educate social entrepreneurs, nongovernmental organizations (NGOs), and community based organizations (CBOs) about the availability and benefits of loans for social infrastructure. Highlight how these loans can support projects related to health, education, and sanitation.

2. Required to work with banks and financial institutions to design specialized loan products that cater to the unique requirements of social infrastructure projects. Include features such as longer tenures, lower interest rates, and flexible repayment schedules.

19. Renewable Energy

1. Need to organize awareness programs to educate local businesses, farmers, and residential communities on the benefits of adopting renewable energy solutions like solar power, wind energy, and biogas plants.

2. Need to create awareness about existing central and state government schemes that offer subsidies and incentives for renewable energy adoption, such as the Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM) scheme for solar pumps and the Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) for electrification.

3. Encourage community-based solar projects where members can pool resources

20. Informal Credit Delivery System

1. NRLM in collaboration with banks need to develop customized training modules in local languages focusing on the importance of credit linkage, types of loan products available, and strategies for effectively managing loans. Include case studies of successful SHG/JLG enterprises to motivate members.

2. NRLM and collaboration with RSETI and Banks need to identify clusters of SHGs and JLGs engaged in similar economic activities such as dairy farming, handicrafts, or food processing. Develop cluster based loan products and support infrastructure development to improve economies of scale.



Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. Under the newly launched Chief Minister Kisan Samman Nidhi Yojana, an additional annual financial assistance of 2,000 has been introduced for farmers already benefiting from the Prime Minister Kisan Samman Nidhi Yojana.

2. The state government has also provided financial aid of 3 lakh each to 51 womenrun village service cooperative societies. This initiative aims to empower women by enhancing their leadership skills and enabling them to make significant contributions to their communities.

3. Department has been providing support as grant to identified primary agriculture cooperative societies.

5. Status of Cooperatives in the District

1. Cooperatives play a vital role in the rural socioeconomic landscape of Sirohi district. Given the predominantly rural and semiurban profile of the region, they serve as an important mechanism for bridging gaps in access to credit, banking, and allied services. Functioning within the broader cooperative movement of Rajasthan, these institutions contribute significantly to financial inclusion, credit facilitation, memberbased services, and community welfare.

A variety of cooperative societies are active in the district, including credit cooperatives, cooperative banks, and thrift & credit societies. The details of these institutions are outlined below.

1. PACS: 95
2. LAMPS: 15
3. Primary Dairy Societies: 94
4. Primary Handloom: 03
5. Housing Cooperatives: 13
6. Primary Store: 18
7. Women Cooperatives: 45
8. Credit & Thrift Societies: 56
9. Agricultural Marketing Cooperative Society: 4
10. Wholesale Bhandar: 1
11. Total : 344

6. Potential for formation of cooperatives

1. There is considerable potential for cooperative activities within village service cooperative societies, as outlined in the preceding chapter. However, the distribution of these societies is uneven; the district has a total of 171 village panchayats, yet there are only 95 PACS/ LAMPS. This gap highlights the need for further development. Additionally, there is a requirement to establish a district milk producers Union in the district.

National Cooperative Policy 2025 "Sahkar se Samriddhi"



The National Cooperative Policy 2025, launched by the Ministry of Cooperation, aims to revitalize India's cooperative sector and align it with the national development goals under the vision of Sahkar se Samriddhi (Prosperity through Cooperation). With over 8.44 lakh cooperatives and 30 crore members, India holds the largest cooperative network globally.

Key Objectives are:

- Triple the cooperative sectors contribution to GDP by 2034
- Establish one cooperative in every village and five model cooperative villages per tehsil Create two lakh new Primary Agricultural Credit Societies (PACS) by February 2026 Ensure inclusive participation of 50 crore citizens by 2047

The policy envisions cooperatives as a key pillar of India's socioeconomic transformation, fostering self reliance, employment, and inclusive growth. It lays the foundation for a modern, tech enabled, and community driven cooperative ecosystem aligned with the goals of Viksit Bharat @2047."

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	Collectivization	Central Sector Scheme on Farmer Producer Organization	Aburoad, Pindwara, Revdar , Sheoganj and Sirohi block of Sirohi	Under the project NABARD provides grant support of Rs18.00 lakh to farmer producer organization for 3 years, Rs 25.00 lakh to Cluster Based Business Organization (CBBO) for 5 years and matching equity grant assistance of Rs 15.00 lakh		2900	Small and marginal farmers are a vital part of the agricultural landscape in Sirohi, and ensuring their access to quality seeds, fertilizers, and technology is crucial for enhancing productivity and sustainability. The FPO Project will ensure better access these inputs. Further it will ensure remunerative prices to produce of farmer by forward aggregation.



2	Collectivisation	Promotion of FPO under Producer Organization Development Fund ID	Aburoad and Pindwara	Under the project NABARD provides grant support of Rs 11.44 lakh to farmer producer organization for 3 years and business development assistance of Rs 15.00 lakh.		2055	Small and marginal farmers are a vital part of the agricultural landscape in Sirohi, and ensuring their access to quality seeds, fertilizers, and technology is crucial for enhancing productivity and sustainability. The FPO Project will ensure better access these inputs. Further it will ensure remunerative prices to produce of farmer by forward aggregation.
3	Financial Inclusion	Financial literacy Programs	Sirohi District	NABARD provides support of Rs 6000/ for conduct of the financial literacy program and Rs 25000/ for micro ATM at branch and BC locations.		827692	To enhance financial literacy goals, NABARD provides grants to various banks in the district for conducting financial literacy programs and street plays. These banks include Sirohi Central Cooperative Bank, Rajasthan Gramin Bank, India Post Payment Bank and AU Small Finance Bank.



4	Infrastructure Development	RIDF Projects	Sirohi District	NABARD provides 95 %, 85% and 80 % of eligible project cost to Agriculture, Social and Rural connectivity respectively.		827692	The Rural Infrastructure Development Fund (RIDF) played a significant role in enhancing rural infrastructure and supporting agricultural development in Sirohi.
5	Women Empowerment	Livelihood Enterprise Development Program on Scientific rearing of goat and value added products of pearl millets	Aburoad and Revdar	NABARD provides grant support of Rs 10.80 lakh for intensive training, exposure visit, demonstration unit and refresher training.		210	210 member of self help groups will get know scientific rearing of the goat including housing, feeding and breed management and value added products of pearl millet. Further they will start their micro unit with support of credit.
6	Institution Development	Central Sector Scheme on PACS computerization	Sirohi	The total budget outlay for the PACS Computerization Programme is Rs 2,516 crore, which is allocated as follows: Government of India (GoI): Rs.1,528 crore (approximately 60.73%) State Governments: Rs.736 crore (around 29.25%) National Bank for Agriculture and Rural Development (NABARD): Rs.252 crore (approximately 10.02%)		87	This initiative is expected to significantly improve the outreach of PACS, especially benefiting small and marginal farmers by providing them with easier access to financial services and agricultural inputs.



7	Skill Training	Micro Enterprise Development Programme	Aburoad block of Sirohi	NABARD provides grant support of Rs 1.50 lakh for training, exposure visit and follow up.		60	This initiative is expected to bring about micro unit managed by members of Self help groups.
8	Skill Training	Support for Training/Capacity Building for marketing of E-Commerce, Social Media platforms and ONDC SHGs/ JLGs members/ Supporting NGO for on-boarding on to e-commerce/social media platform	Aburoad block of Sirohi	Financial support of Rs 2.12 lakh is available for Capacity Building for marketing of ECommerce, Social Media platforms and ONDC SHGs/ JLGs members/ Supporting NGO for onboarding on to ecommerce/social media platform		25	This initiative is expected to introduce new and emerging marketing channels for traditional products to members of SHGs.

Success Stories

Success Story 1



Scheme	Support for setting up of Center for Financial Literacy (CFL)
Project Implementing Agency	CRISIL Foundation
Duration of the project	3 Year
Beneficiary	Meera Devi
1. No. of beneficiaries	1
2. Community	Vulnerable
3. State	Rajasthan
4. District	Sirohi
5. Block	Sheoganj
6. Village	Vaan
Title	NABARD Supported Center for Financial Literacy (CFL): A Lifeline in Challenging Times

1.1 Support provided

Recognizing the pressing need for financial literacy in Aspirational Districts, NABARDs Rajasthan Regional Office sanctioned the establishment of a Centre for Financial Literacy (CFL) at Sheoganj, Sirohi. As part of its outreach efforts, the CFL organizes financial literacy literacy programme.

1.2 Pre-implementation status

The status of financial literacy was very as prevailing low level of education and low penetration of banking network.



1.3 Challenges faced

Limited awareness of banking services, digital payment systems, and formal credit facilities often hinders residents from making informed financial decisions.

1.4 Impact

Due to financial literacy the claim was settled under the social security schemes linked to his husband bank account. This timely financial support provided her much needed relief and stability during one of the most challenging periods of her life.

Success Story 2



Title	Abuswaroop mahila Pashupalak Producer Company
Scheme	Producer Organization Development Fund(PODF)ID
Project Implementing Agency	PRADAN
Duration of the project	3 Years
Beneficiary	Savita Bai
1. No. of beneficiaries	2055.00
2. Community	Schedule tribe
3. State	Rajasthan
4. District	Sirohi
5. Block	Abu Road
6. Village	Moongthala

2.1 Support provided

Support was extended for the promotion and nurturing of an Animal Husbandry based Farmer Producer Organization (FPO) with the objective of enhancing income opportunities for small and marginal livestock farmers.

collective platform, enabling members to access services, markets, and technical guidance that are otherwise difficult to obtain individually.

The FPO has been instrumental in providing end to end solutions across the dairy and small ruminant value chains, including: Input supply, technical services, Capacity building, Aggregation and marketing & Financial linkage

2.2 Pre-implementation status

Before the implementation of the project, the stakeholder were not aware about commercial aspect of animal husbandry, scientific balance feeding, climate friendly housing and organized marketing channels.



2.3 Challenges faced

Tribal communities have strong traditional practices and beliefs regarding livestock rearing (e.g., feeding, housing, breeding). Scientific interventions sometimes clashed with these customs, leading to hesitation or resistance.

Lack of structured training and extension services in remote tribal areas.

Remote tribal belts often lack veterinary hospitals, AI centers, cold chains for vaccines, feed supply chains, and market linkages.

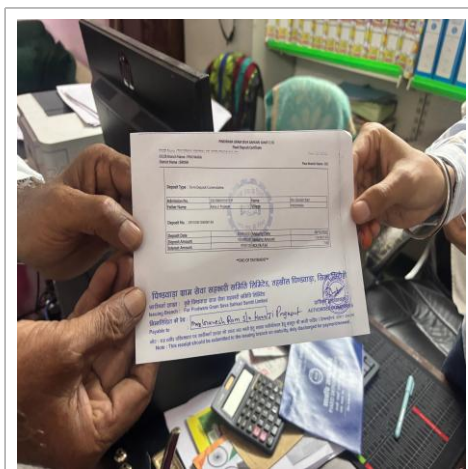
2.4 Impact

After becoming the member of FPO she underwent training , Savita bai emerged as a trailblazer in her village. She did not remain a passive beneficiary; instead, she established the villages first 100% digital milk collection center, becoming the first woman entrepreneurs.

With an initial investment of just ₹22,000, Savita now dedicates about 4 hours daily to the centre, facilitating milk collection, maintaining records, and ensuring safe and hygienic storage until delivery.

By efficiently managing the centre, Savita earns an additional income of ₹300350 per day, thereby contributing significantly to her family's livelihood while inspiring other women in the community to explore entrepreneurial opportunities.

Success Story 3



Duration of the project	2022-23 to 2026-27
Beneficiary	Multipurpose Gram Sewa Sahkari Samiti, Pindwara
1. No. of beneficiaries	359.00
2. Community	Tribal and other farmers
3. State	Rajasthan
4. District	Sirohi
5. Block	Pindwara
6. Village	Pindwara
Project Implementing Agency	Multipurpose Gram Sewa Sahkari Samiti, Pindwara
Title	Empowering Farmers through Trust and Transformation
Scheme	Central Sector Scheme on PACS Computerisation programme

3.1 Support provided

NABARD has played a pivotal role in implementation of the programme since it is the national level implementing agency for the Government of India's PACS Computerisation Project, launched under the Ministry of Cooperation.

PACS have been provided comprehensive support under the computerisation initiative. This includes the supply of necessary hardware and software infrastructure, along with training and handholding assistance during both the pre implementation and post implementation phase.

3.2 Pre-implementation status

Earlier, PACS were maintaining their records manually, which often resulted in data entry errors, inconsistencies, and delays in financial reporting and audit processes.



The manual system also lacked proper inventory and stock management mechanisms, making it difficult to track transactions, monitor loan accounts, or assess the financial position accurately.

3.3 Challenges faced

During the initial phase of implementation, poor internet connectivity emerged as a major challenge, as stable and high-speed internet is crucial for the successful execution of the PACS computerisation project.

Since the project was unique in itself, the PACS initially faced difficulties in receiving adequate support from the system integrator team. However, the society successfully turned these challenges into opportunities. By proactively adopting and efficiently executing all stages of programme.

3.4 Impact

During the financial year 2022-23, Pindwara Gram Seva Sahakari Samiti had a modest deposit base of only ₹7.45 lakh. However, with the introduction of computerisation under the ERP system, members began to regain confidence in the society's functioning. Members now receive electronic FDR.

As a result, the deposit base witnessed a remarkable increase of 1,946.71%, reaching ₹152.49 lakh in 2023-24.

Building on this renewed trust and improved transparency, the society continued its upward trajectory. In the year 2024-25, deposits further grew by 73.09%, rising to ₹263.94 lakh.

The positive momentum sustained in the following months, and as on 30 September 2025, the society achieved a total deposit of ₹283.53 lakh.

This exceptional growth story demonstrates how digital transformation, improved governance, and enhanced member confidence can together revitalise cooperative institutions and strengthen their financial base.

With renewed confidence and stronger financial resources, the Samiti expanded its outreach. During 2023-24, it served 336 farmers with a total loan disbursement of ₹126.00 lakh. In the following year, both membership and credit support grew further, reaching 359 farmers with a disbursement of ₹138.la

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the State

- a. Bhadla solar power plant in Rajasthan was established under the National Solar Mission. It was initiated by the Rajasthan Renewable Energy Corporation Limited (RRECL) a joint venture between the Government of Rajasthan and the Ministry of New and Renewable Energy (MNRE).
- b. With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26
- c. 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'
- d. State Government aims to plant 10 crore trees under the Tree Outside Forest (TOFR) and



Agroforestry policies

- e. 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 Sirohi district in Rajasthan is increasingly aware of the challenges posed by climate change and is actively working towards implementing various measures to mitigate its effects and enhance resilience. The Rajasthan State Action Plan on Climate Change (RSAPCC) outlines several strategies and initiatives that are particularly relevant to Sirohi.

b As per the State Action Plan on Climate Change (SAPCC) 2022 for Rajasthan, Sirohi district has an Agricultural Vulnerability Index (AVI) of 25.72, which places it in 7th rank among the districts in terms of agricultural vulnerability. This ranking indicates a relatively high level of vulnerability within the agricultural sector, driven by factors such as low productivity during both kharif and rabi seasons, and very limited irrigation facilities only about 9.6% of the total area is irrigated in the rabi season. In terms of the Hazard Index (HI), Sirohi has a score of 98.12, which ranks it 31st among the districts. This suggests that while Sirohi is moderately vulnerable agriculturally, it has a significant exposure to climate hazards.

3.2 Any specific Climate Change initiative in the District by

a The National Innovations in Climate Resilient Agriculture (NICRA) program is a flagship initiative by the Indian Council of Agricultural Research (ICAR) aimed at enhancing the resilience of Indian agriculture to climate change. The program focuses on developing and promoting climate resilient agricultural practices and technologies in various regions, including Sirohi district in Rajasthan.

a The state government promotes the use of renewable energy sources, particularly solar power, to reduce dependence on fossil fuels and enhance energy security. To combat climate change and enhance carbon sequestration, the government is implementing afforestation and reforestation programs.

Potential for Geographical Indication (GI) in the district

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.

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.

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There is indeed significant potential for obtaining a Geographical Indication (GI) tag for both Abu Fennel and Abu Rabdi, particularly due to their unique characteristics.

3. Abu Fennel is known for its distinctive aroma, color, and texture, which set it apart from other varieties. The unique sensory profile is attributed to the specific agro climatic conditions of the Abu region, enhancing its marketability and demand.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistical Review 2024
Soil & Climate	Rajasthan Agriculture Statistics 2023-24
Land Utilisation [Ha]	District Statistical Review 2024
Ground Water Scenario (No. of blocks)	National Compilation on dynamic ground water resource of India 2024
Distribution of Land Holding	Rajasthan Agriculture Statistics 2023-24
Workers Profile [In 000]	District Census handbook 2011
Demographic Profile [In 000]	District Census handbook 2011
Households [In 000]	District Census handbook 2011
Household Amenities [Nos. in 000 Households]	District Census handbook 2011
Village-Level Infrastructure [Nos.]	District Census handbook 2011
Additional Information	District Statistical Review 2024
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Department Booklet 2024
Infrastructure & Support Services For Agriculture[Nos.]	District Agriculture department, Sirohi
Irrigation Coverage [000 Ha]	Rajasthan Agriculture Statistics 2023-24
Infrastructure For Storage, Transport & Marketing	District Statistical Department Booklet 2024
Processing Units	District Industries department, Sirohi
Animal Population as per Census [Nos.]	Annual Report, Department of Animal Husbandry 2023-24
Infrastructure for Development of Allied Activities [Nos.]	Annual Report, Department of Animal Husbandry 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Annual Report, Department of Animal Husbandry 2023-24
Status	Department of Agriculture, Sirohi
Major Crops, Area, Production, Productivity	Department of Agriculture, Sirohi
Irrigated Area, Cropping Intensity	Rajasthan Agriculture Statistics 2023-24
Input Use Pattern	Rajasthan Agriculture Statistics 2023-24
Trend in procurement/ marketing	APMC, Aburoad
KCC Coverage	Lead Bank office Sirohi- 2022-23, 2023-24 & 2024-25
Soil testing facilities	Department of Agriculture, Sirohi
Crop Insurance	Department of Agriculture, Sirohi
Irrigated Area & Potential	RAJASTHAN AGRICULTURAL STATISTICS
Block level water exploitation status	DYNAMIC GROUND WATER RESOURCES OF INDIA, 2024
Mechanisation in District	District Statistical Book 2024
Service Centers	District Statistical Book 2024
Area under Forest Cover & Waste Land	Rajasthan Agricultural Statistics
Nurseries (No.)	Rajasthan Agricultural Statistics

Fertilizer Consumption	RAJASTHAN AGRICULTURAL STATISTICS AT A GLANCE 2023-24
MSME units - Cumulative	District Industrial Survey
Crop Identified for One District-One Product	District Industrial Survey
Status of SHGs	https://nrlm.gov.in
Details of non-credit cooperative societies	Office of Deputy Registrar, Department of Cooperative, Sirohi
Details of credit cooperative societies	Office of Deputy Registrar, Department of Cooperative, Sirohi
Block wise, sector wise distribution of cooperative societies in the district	Office of Deputy Registrar, Department of Cooperative, Sirohi
Status/ progress under various schemes of MoC in the district	National Cooperative Database



Name and address of DDM

Name	Dinesh Prajapat
Designation	DDM, NABARD
Address 1	31,32 Vaidyanath Colony
Address 2	Near mali samaj Road
Post Office	Sirohi H.O
District	SIROHI
State	Rajasthan
Pincode	307001
Telephone No.	02972221330
Mobile No.	8824288330
Email ID	sirohi@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

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

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

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

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

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

☎: 080-26970500

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



N A B FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT