



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Ganganagar 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: Sriganganagar**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

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NABARD Sriganganagar

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 Sriganganagar has projected a credit potential of **₹2492759.32 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 Sriganganagar 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
CFL	Centre for Financial Literacy
CWC	Central Warehousing Corporation
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
e-KUN	e-Kisan Upaj Nidhi
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
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
JLG	Joint Liability Group
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra



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

Abbreviation	Expansion
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SDP	Skill Development Program
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
TFO	Total Financial Outlay
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	Sriganganagar district is the northernmost district of Rajasthan. To its north-west lies Pakistan's Bahawalpur district to the north-east lies Fazilka district of Punjab and Hanumangarh district of Rajasthan and to the south lies Bikaner district.
Type of soil	The soil here is alluvial and sandy conducive to growing various crops. Wheat, cotton, gram, mustard, bajra, guar and groundnut are the main crops of the district. The only river flowing through the district is the Ghaggar River. Irrigation in the district is largely dependent on canals.
Primary occupation	Agriculture is the main occupation of the district. The geographical area of the district is 10933.44 square kilometers. There are 9 blocks and 11 tehsils. In the rural areas there are 9 panchayat samitis and 344 gram panchayats.
Land holding structure	89% landholdings are owned by medium and large farmers covering 98% area.



### Sectoral trends in credit flow

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

As of 31 March 2025 the total ground level credit flow in the district amounted to Rs. 17,59,815.58 lakhs. Of this 66.31% was allocated to the agriculture sector.

#### 2. Investment credit in agriculture

Investment credit in the agriculture was Rs.324161.58 lakh in 2024-25.

#### 3. Credit flow to MSMEs

Credit flow in MSME was Rs. 570657.00 lakh in 2024.25

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

Credit flow in other sectors was Rs. 22177.00 lakh in 2024-25

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

#### 1. Projection for the year

Districts total credit potential for the year 2026-27 is estimated at Rs. 24927.59 crore

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

This includes Rs. 14688.92 crore for the agriculture sector (encompassing crop loans and agricultural term loans).

#### 3. Projection for MSMEs

Projection for MSME sector is Rs. 8696.30 crore

#### 4. Projection for other purposes

Projection for other priority sector is Rs. 1542.37 crore.

### Developmental Initiatives

- 1 NABARD, in collaboration with the State Government has played a pivotal role in advancing infrastructure development in the district.
- 2 This includes initiatives such as building rural roads, bridges, schools, primary/community health centers, veterinary centres, drinking water systems, irrigation facilities, electrification and marketing infrastructure.
- 3 Furthermore, NABARD provides essential grant assistance to skill development of self-help groups, FPOs, financial literacy and inclusion, livelihood development, assistance for marketing of SHG products, fairs & melas etc.

### 4. Thrust Areas

- 1 Considering the ample agricultural production in the district and the need for more storage facilities those cooperative societies that have warehouses with capacities exceeding 500 MT should register them with the Warehouse Development and Regulatory Authority.
- 2 Banks should approve sufficient working capital for micro-industries, start-ups and other small units.
- 3 Providing marketing loans to farmers can help them avoid distress sales. There are good prospects for processing agricultural produce in the district. Financing FPOs with coverage under CGSFPO should be prioritised for business development of FPOS.
- 4 From an energy perspective in irrigation Solar Photovoltaic (SPV) pump sets present a good option for ensuring irrigation availability. Water use efficiency needs to be enhanced by employing micro-irrigation systems.
- 5 Efforts should be made to finance and establish Agri-Clinics and Agri-Business Centers.
- 6 Diversification is needed in dairy activities under which breeding units, fodder units, milk coolers, processing units, animal medical centers etc. can be established. There is abundant potential for integrated farming in the district.
- 7 There is ample scope for development of high-tech agriculture. Farmers are required to be trained in agriculture through Poly Houses Shade Net Houses Hydroponics and Tissue Culture.
- 8 Over the past 03 years there has been a significant increase in farmers inclination towards Poly Houses and Shade Net Houses in the district.

### 5. Major Constraints and Suggested Action Points

- 1 The agriculture is majorly dependent of canal irrigation water. The timely availability of water through canals is a major constraint and impact sowing.

- 2 There is a critical need in the district for fundamental facilities such as cleaning, maintenance, expansion, renovation and modernization of three canals. Additionally, the construction of RCC canals is extremely necessary for the judicious use of irrigation water.
- 3 There are only 05 soil testing laboratory in the district. Testing of soil is essential to maintain soil fertility and nutrient management. More labs should be created to saturate soil health cards in the district.
- 5 There is also good potential in the district for establishing barley processing, rice processing, jaggery units, Guar Gum plants and Wheat processing. Sufficient crop residues are available in the district to operate another biomass power plant.
- 6 Following the implementation of MNREGA, there has been a shortage of agricultural labor availability and an increase in labor costs. Given the shortage of human labor availability, there is an immediate need to promote agricultural mechanization.
- 7 Private investment can support essential facilities such as cold storage units, rural warehouses, agricultural input testing laboratories, food processing facilities etc.
- 8 Lack of awareness of population regarding Social Security Schemes and prevalent financial frauds. Financial awareness needs to be created for proper financial planning.
- 9 Lack of processing and mechanisation in innovative crops like Dates, Jojoba, pomegranate sugarcane hindering crop diversification.

## 6. Way Forward

- 1 To accelerate capital formation in agriculture and allied sectors coordinated efforts among all stakeholders such as farmers entrepreneurs NGOs training institutions line departments banks NABARD RBI and administration are critically necessary.
- 2 Effective implementation of financial inclusion programs in this regard is of utmost importance. Partner and oral leaseholder farmers can be financially supported through joint liability groups.
- 3 It is essential to establish and support farmer producer organizations so that more and more farmers can join these organizations and benefit from them. CBBOs should focus on increasing FPO membership and value chain development activities of FPOs.
- 4 It is necessary for all stakeholders such as line departments, banks, NABARD, RBI, KVK, administration and training institutions to provide their support so that farmer organizations can be strengthened and contribute to the economic strength of the district.
- 5 Additionally, there is a need for better implementation of Government sponsored schemes and review through of BLBC and DCC meetings.
- 6 FLC, RRB, DCCB and CFLs should work toward financial inclusion of population and promote SHG/JLG mode of financing to create a robust rural credit culture.

- 7 The deposit mobilisation is very low in private Banks. Private Banks needs to popularise FD/ RD and small saving schemes for mobilising savings.
- 8 KVK, PVK, ARS and line departments should work toward popularising plantation crops like Date Palm, Jojoba, Dragonfruit, Guava & sugarcane etc. Proper guidance on planting material, nutrient and pest management, post harvest management should be provided to farmers

# Part A



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1208748.56
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	1029345.16
2	Term Loan for agriculture and allied activities	179403.4
B	Agriculture Infrastructure	75241.34
C	Ancillary activities	184902.42
I	Credit Potential for Agriculture (A+B+C)	1468892.32
II	Micro, Small and Medium Enterprises	869630.00
III	Export Credit	4800.00
IV	Education	1755.00
V	Housing	16704.00
VI	Social Infrastructure	114160.00
VII	Renewable energy	135.00
VIII	Others	16683.00
	<b>Total Priority Sector</b>	<b>2492759.32</b>

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

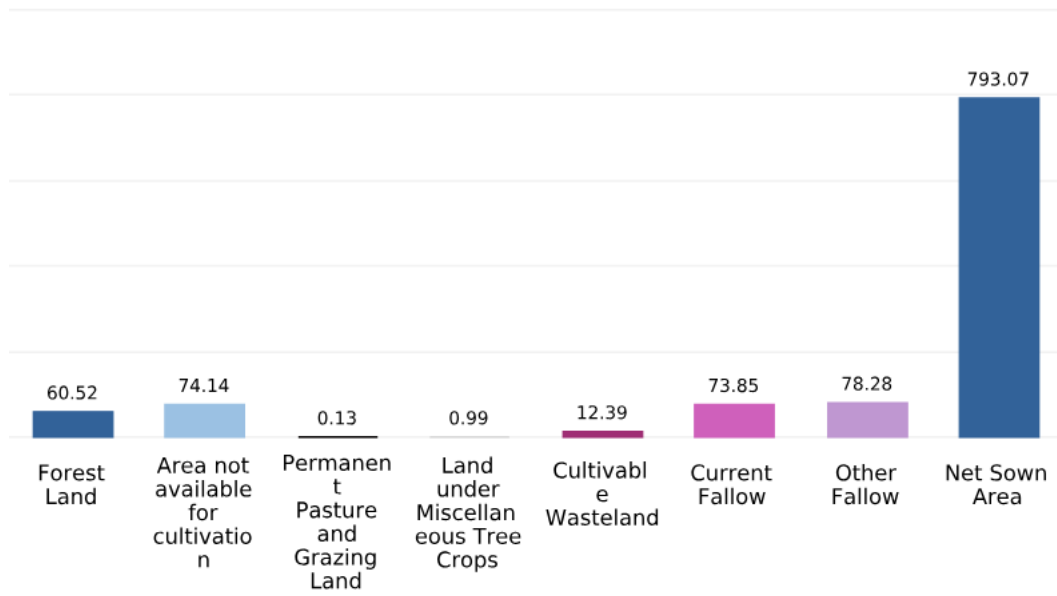
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	954941.08
2	Water Resources	12079.22
3	Farm Mechanisation	16390.35
4	Plantation & Horticulture with Sericulture	10135.91
5	Forestry & Waste Land Development	200.78
6	Animal Husbandry - Dairy	83156.1
7	Animal Husbandry - Poultry	94.39
8	Animal Husbandry - Sheep, Goat, Piggery	66005.04
9	Fisheries	8297.86
10	Farm Credit- Others	57447.83
	Sub total	1208748.56
B	Agriculture Infrastructure	
1	Construction of storage	52768.12
2	Land development, Soil conservation, Wasteland development	22044.66
3	Agriculture Infrastructure - Others	428.56
	Sub total	75241.34
C	Ancillary activities	
1	Food & Agro. Processing	141856.32
2	Ancillary activities - Others	43046.10
	Sub Total	184902.42
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	679720.00
II	B Service Sector - Term Loan	106000.00
II	C Manufacturing Sector - WC	49720.00
II	D Service Sector - WC	21240.00
II	E MSME - Others	12950.00
	Total MSME	869630.00
III	Export Credit	4800.00
IV	Education	1755.00
V	Housing	16704.00
VI	Social Infrastructure	114160.00
VII	Renewable energy	135.00
VIII	Others	16683.00
	<b>Total Priority Sector</b>	<b>2492759.32</b>



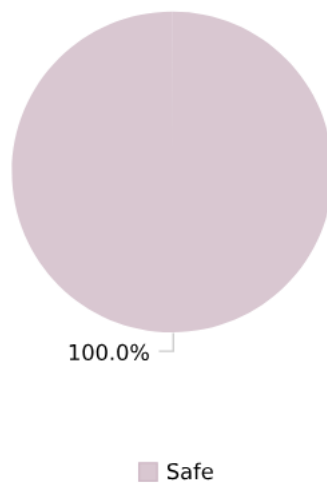
# **District Profile**

### 1. Land Utilisation ('000 hectares)

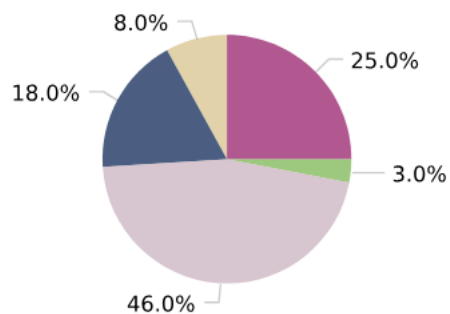


District Census Handbook 2011

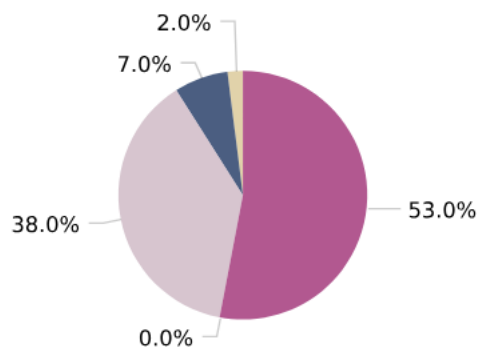
### 2. Status of Extraction of Ground Water - No. of blocks



Dynamic Ground water Resource Of Rajasthan 2023

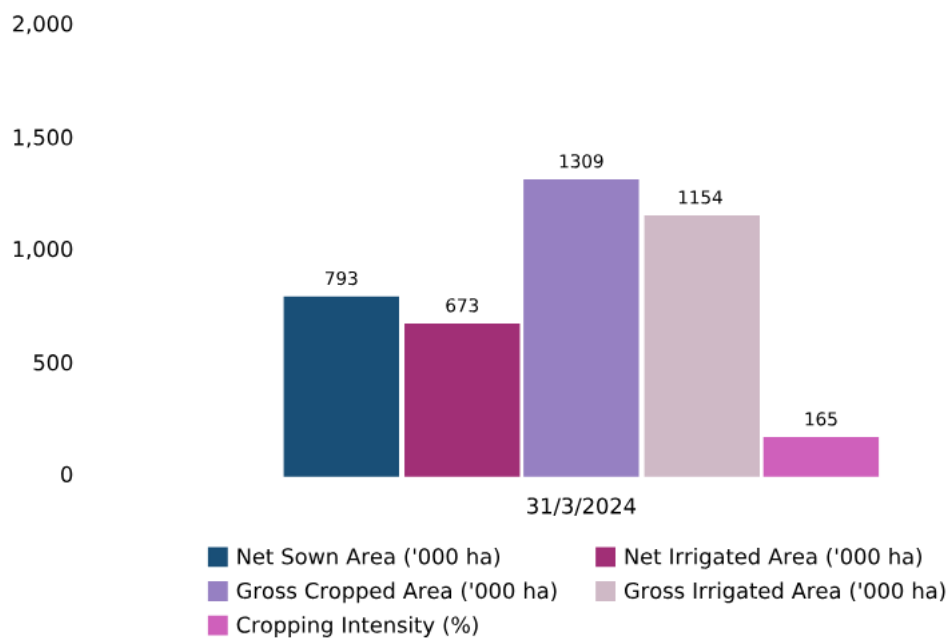
**3. Landholding - No. of Farmers (%)**

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

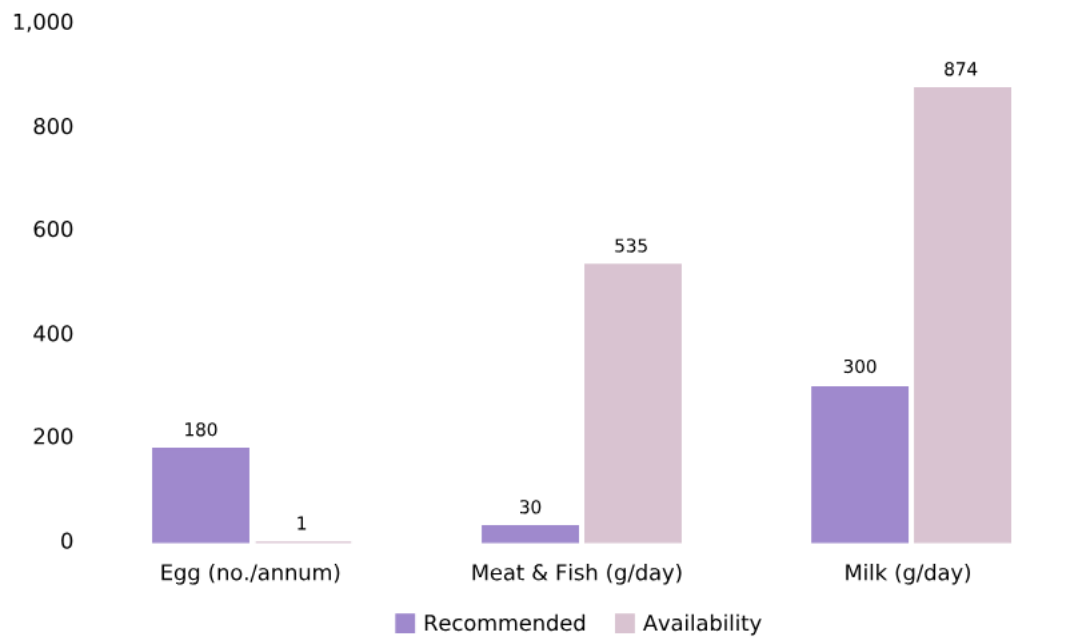
**Landholding - Area (%)**

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

Agri Census 2015-16

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

### 5. Per-capita availability



Zila Sankhiyaki Ruprekha 2022

## Key Agricultural and Demographic Indicators

### 1.a Additional Information

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	3278.00	2.90	2.02	0.24
2	>1 to <=2 ha	9172.00	8.12	13.52	1.57
3	>2 to <=4 ha	20557.00	18.20	60.48	7.04
4	>4 to <=10 ha	52014.00	46.05	330.33	38.45
5	>10 ha	27934.00	24.73	452.74	52.70
6	Total	112955.00	100.00	859.09	100.00

### 7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1969.00	1043.00	926.00	1434.00	535.00
2	Scheduled Caste	720.00	377.00	343.00	599.00	121.00
3	Scheduled Tribe	13.00	7.00	6.00	3.00	10.00
4	Literate	1193.00	711.00	482.00	821.00	372.00
5	BPL	69.00				

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	33.00	
2	Sugarcane (Gur/ Khandsari/ Sugar)	1.00	
3	Fruit (Pulp/ Juice/ Fruit drink)	32.00	24000.00
6	Cotton (Ginning/ Spinning/ Weaving)	76.00	
7	Milk (Chilling/ Cooling/ Processing, etc.)	3.00	30000.00
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1.00	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	173000.00	25000.00	148000.00
2	Cattle - Indigenous	464000.00	4000.00	379000.00
3	Buffaloes	270000.00	31000.00	239000.00
4	Sheep - Cross bred	10000.00	4000.00	6000.00
5	Sheep - Indigenous	273000.00	76000.00	197000.00
6	Goat	384000.00	79000.00	305000.00
7	Pig - Cross bred	2000.00	1000.00	1000.00
8	Pig - Indigenous	2000.00	1000.00	1000.00
9	Horse/Donkey/Camel	18000.00	6000.00	12000.00
11	Poultry - Improved	58000.00	20000.00	38000.00
12	Poultry - Indigenous	3000.00	1000.00	2000.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	984.00		1.00	
2	Egg	18.00		1.00	
3	Milk	628.00		874.00	
4	Meat	2045.00		534.00	
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)	341	258
Rainfall - Actual (mm)	604	317

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1220.00	1309.36
Net sown area ('000 ha)	749.00	793.07
Cropping intensity (%)	162.88	165.10

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	125.12	169.69
Fertilizer consumption - Rabi (kg/ha)	127.91	109.99

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	9	15

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		328329	331507
GLC through KCC (Rs. lakh)		729530.00	997702.68

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	5
Soil Health Cards Issued (No.)	11323	12406

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	1864486	3154656

**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)
Indian Mustard	167.55	275.79	275.79	275.41	412.66	1646.02
Horse Gram	36.23	38.95	38.95	43.57	34.01	1075.08
Wheat	131.16	566.62	566.62	269.68	1252.05	4320.07
Barley	60.25	249.93	249.93	81.01	360.03	4148.22
Cotton	2290.00	905.00	905.00	138.55	609.95	395.20
Pearl Millet	76.07	101.83	101.83	13.00	28.60	1338.64
Rice	53.43	243.87	243.87	19.49	105.65	4564.29
Mungbean	912.95	592.79	592.79	0.00	0.00	649.31
Moth Beans	21.46	13.62	13.62	0.00	0.00	634.67
Maize	2381.52	1974.12	1974.12	0.00	0.00	828.93
Groundnut	24.86	58.52	58.52	0.00	0.00	2353.98
Sesame	6.20	3.58	3.58	0.00	0.00	577.42
Castor	0.87	4.34	4.34	0.00	0.00	4988.51
Sugarcane/ Ganna	20.60	2084.78	2084.78	0.00	0.00	101202.91
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	0.00	0.00	0.00	0.00	0.00	0.00
Urdbean	0.00	0.00	0.00	0.00	0.00	0.00
Sorghum	170.00	5957.96	5957.96	0.00	0.00	35046.82
Taramira	0.81	0.06	0.06	0.00	0.00	74.07
Sorghum	9.65	405.66	405.66	0.00	0.00	42037.31

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	645	575
Net Irrigated Area (000 ha)	387	390
Gross Irrigated Area (000 ha)	677	723

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Sriganganagar	Sriganganagar	Safe
2	Rajasthan	Sriganganagar	Anupgarh	Safe
3	Rajasthan	Sriganganagar	Gharsana	Safe
4	Rajasthan	Sriganganagar	Karanpur	Safe
5	Rajasthan	Sriganganagar	Padampur	Safe
6	Rajasthan	Sriganganagar	Raisinghnagar	Safe
7	Rajasthan	Sriganganagar	Sadulshahar	Safe
8	Rajasthan	Sriganganagar	Suratgarh	Safe
9	Rajasthan	Sriganganagar	Vijainagar	Safe





## Farm Mechanisation

### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	57034	57034

## Plantation & Horticulture including Sericulture Production

### Clusters

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

## Forestry & Waste Land Development Area

### under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	60	60
Waste Land (000 ha)	18	12
Degraded Land (000 ha)		2

### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	2	

**District Profile****Key Insights into Livestock, Fisheries and Land Development****Animal Husbandry ' Dairy****Processing Infrastructure**

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	2.00	3.00

**Animal Husbandry - Poultry**

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

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

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

**Agri. Infrastructure****Agri Storage Infrastructure**

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	1.00
Storage Godowns (No.)	341.00
Storage Godowns ( Capacity - 000 MT)	805.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	
Market Yards [Nos] / Wholesale Market (No.)	15.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	44.00

**Land Development, Soil Conservation & Watershed Development****NABARD's interventions**

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

## 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)	165933.00	173222.00
Pesticides Consumption (000 kg)		0.00

##### Facilities Available

Particulars	Status
Seed Processing Units (No.)	77
Food Parks (No.)	1
Food Quality Testing Labs	1
Agri-Economic Zones (No.)	36

#### MSME

Particulars	Status
MSME Clusters (No.)	15
Micro Units (No.)	100851
Small Units (No.)	825
Medium Units (No.)	64

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	5	9
No. of SHGs formed	9585	11114
No. of SHGs credit linked (including repeat finance)	4716	3128
Bank loan disbursed (Rs. lakh)	8257.00	6253.00
Average loan per SHG (Rs. lakh)	1.75	1.75
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.)	370	370
Consumer Stores (No.)	47	47
Housing Societies (No.)	6	6
Weavers (No.)	1	1
Marketing Societies (No.)	15	15
Labour Societies (No.)	3	3
Industrial Societies (No.)	35	35
Agro Processing Societies (No.)	20	20
Others (No.)	32	32
Total (No.)%	529	529

### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	202	349

### 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 Societ	Spread	Sector	No. of Societ	Spread
2	Rajasthan	Sriganganagar	Sriganganagar				Agro Processing Societies	6	Rich
3	Rajasthan	Sriganganagar	Gharsana				Agro Processing Societies	3	Rich
4	Rajasthan	Sriganganagar	Karanpur				Agro Processing Societies	2	Rich
5	Rajasthan	Sriganganagar	Padampur				Agro Processing Societies	5	Rich



6	Rajasthan	Sriganganagar	Raisinghnagar				Agro Processing Societies	2	Rich
7	Rajasthan	Sriganganagar	Sadulshahar				Agro Processing Societies	3	Rich
8	Rajasthan	Sriganganagar	Suratgarh				Agro Processing Societies	1	Rich
9	Rajasthan	Sriganganagar	Vijainagar				Agro Processing Societies	1	Rich
10	Rajasthan	Sriganganagar	Anupgarh				Industrial Societies	20	Rich
11	Rajasthan	Sriganganagar	Sriganganagar				Industrial Societies	13	Rich
12	Rajasthan	Sriganganagar	Gharsana				Industrial Societies	17	Rich
14	Rajasthan	Sriganganagar	Padampur				Industrial Societies	4	Rich
15	Rajasthan	Sriganganagar	Raisinghnagar				Industrial Societies	7	Rich
16	Rajasthan	Sriganganagar	Sadulshahar				Industrial Societies	6	Rich
18	Rajasthan	Sriganganagar	Vijainagar				Industrial Societies	15	Rich



21	Rajasthan	Sriganganagar	Gharsana				Consumer Stores		
23	Rajasthan	Sriganganagar	Padampur				Consumer Stores	1	Rich
24	Rajasthan	Sriganganagar	Raisinghnagar				Consumer Stores	1	Rich
26	Rajasthan	Sriganganagar	Suratgarh				Consumer Stores	1	Rich
28	Rajasthan	Sriganganagar	Anupgarh				Salary Earnings Societies	30	Rich
29	Rajasthan	Sriganganagar	Sriganganagar				Salary Earnings Societies	2	Rich
30	Rajasthan	Sriganganagar	Gharsana				Salary Earnings Societies	34	Rich
31	Rajasthan	Sriganganagar	Karanpur				Salary Earnings Societies	10	Rich
32	Rajasthan	Sriganganagar	Padampur				Salary Earnings Societies	5	Rich
33	Rajasthan	Sriganganagar	Raisinghnagar				Salary Earnings Societies	9	Rich



34	Rajasthan	Sriganganagar	Sadulshahar				Salary Earnings Societies	3	Rich
35	Rajasthan	Sriganganagar	Suratgarh				Salary Earnings Societies	4	Rich
36	Rajasthan	Sriganganagar	Vijainagar				Salary Earnings Societies	31	Rich
37	Rajasthan	Sriganganagar	Anupgarh				Milk Societies	72	Rich
38	Rajasthan	Sriganganagar	Sriganganagar				Milk Societies	13	Rich
39	Rajasthan	Sriganganagar	Gharsana				Milk Societies	79	Rich
40	Rajasthan	Sriganganagar	Karanpur				Milk Societies	51	Rich
41	Rajasthan	Sriganganagar	Padampur				Milk Societies	83	Rich
42	Rajasthan	Sriganganagar	Raisinghnagar				Milk Societies	116	Rich
43	Rajasthan	Sriganganagar	Sadulshahar				Milk Societies	49	Rich
44	Rajasthan	Sriganganagar	Suratgarh				Milk Societies	226	Rich
45	Rajasthan	Sriganganagar	Vijainagar				Milk Societies	56	Rich
47	Rajasthan	Sriganganagar	Sriganganagar				Weavers Societies	1	Rich



48	Rajasthan	Sriganganagar	Gharsana				Weavers Societies	2	Rich
50	Rajasthan	Sriganganagar	Padampur				Weavers Societies		
51	Rajasthan	Sriganganagar	Raisinghnagar				Weavers Societies		
52	Rajasthan	Sriganganagar	Sadulshahar				Weavers Societies		
53	Rajasthan	Sriganganagar	Suratgarh				Weavers Societies		
56	Rajasthan	Sriganganagar	Sriganganagar				Spinning Societies		
57	Rajasthan	Sriganganagar	Gharsana				Spinning Societies	1	Rich
58	Rajasthan	Sriganganagar	Karanpur				Spinning Societies	1	Rich
60	Rajasthan	Sriganganagar	Raisinghnagar				Spinning Societies		
61	Rajasthan	Sriganganagar	Sadulshahar				Spinning Societies		
62	Rajasthan	Sriganganagar	Suratgarh				Spinning Societies		
64	Rajasthan	Sriganganagar	Anupgarh				Housing Societies		



65	Rajasthan	Sriganganagar	Sriganganagar				Housing Societies	2	Rich
68	Rajasthan	Sriganganagar	Padampur				Housing Societies		
69	Rajasthan	Sriganganagar	Raisinghnagar				Housing Societies		
70	Rajasthan	Sriganganagar	Sadulshahar				Housing Societies		
73	Rajasthan	Sriganganagar	Anupgarh				Labour Societies	1	Rich
75	Rajasthan	Sriganganagar	Gharsana				Labour Societies	1	Rich
78	Rajasthan	Sriganganagar	Raisinghnagar				Labour Societies		
79	Rajasthan	Sriganganagar	Sadulshahar				Labour Societies		
80	Rajasthan	Sriganganagar	Suratgarh				Labour Societies		
81	Rajasthan	Sriganganagar	Vijainagar				Labour Societies	1	Rich
82	Rajasthan	Sriganganagar	Anupgarh				Marketing Societies	1	Rich
84	Rajasthan	Sriganganagar	Gharsana				Marketing Societies	3	Rich

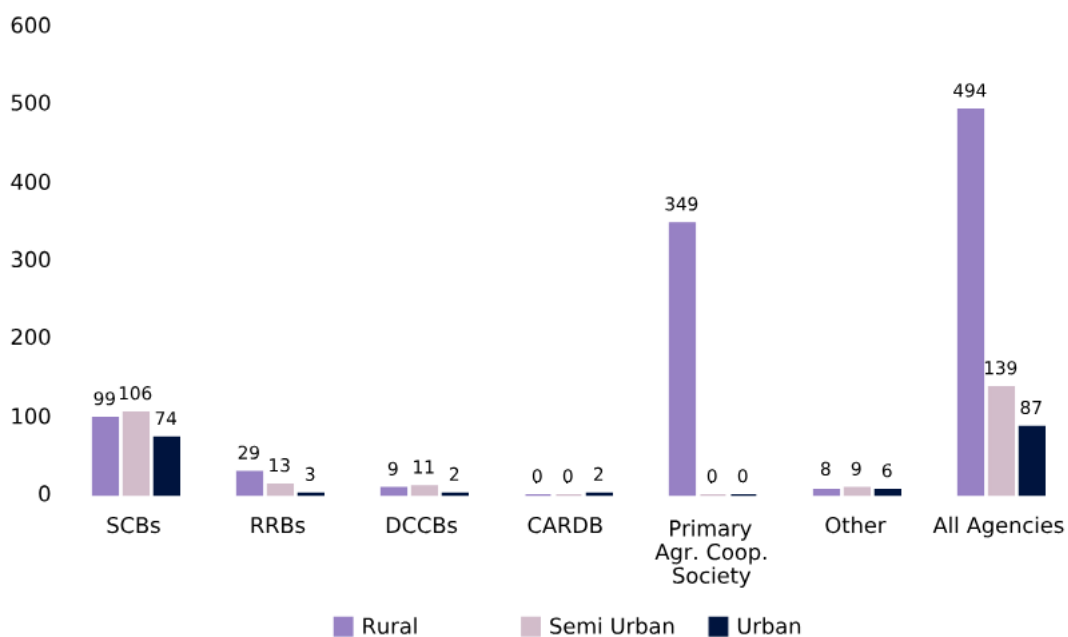


86	Rajasthan	Sriganganagar	Padampur				Marketing Societies	1	Rich
89	Rajasthan	Sriganganagar	Suratgarh				Marketing Societies		
90	Rajasthan	Sriganganagar	Vijainagar				Marketing Societies	1	Rich
92	Rajasthan	Sriganganagar	Sriganganagar				Sugar Societies	46	Rich
93	Rajasthan	Sriganganagar	Gharsana				Sugar Societies	32	Rich
94	Rajasthan	Sriganganagar	Karanpur				Sugar Societies	36	Rich
95	Rajasthan	Sriganganagar	Padampur				Sugar Societies	37	Rich
96	Rajasthan	Sriganganagar	Raisinghnagar				Sugar Societies	47	Rich
97	Rajasthan	Sriganganagar	Sadulshahar				Sugar Societies	31	Rich

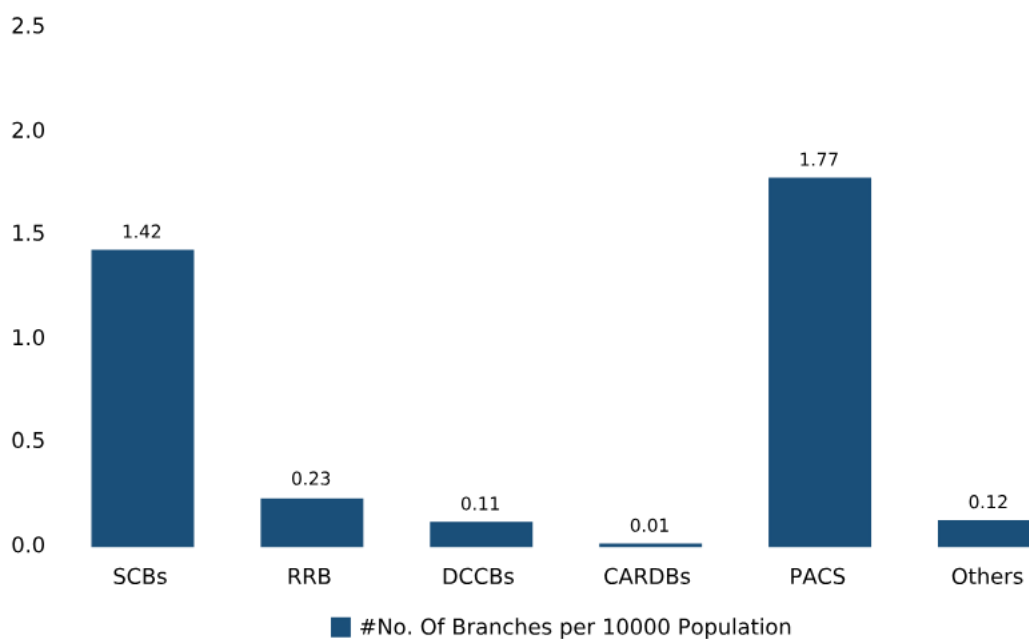


# Banking Profile

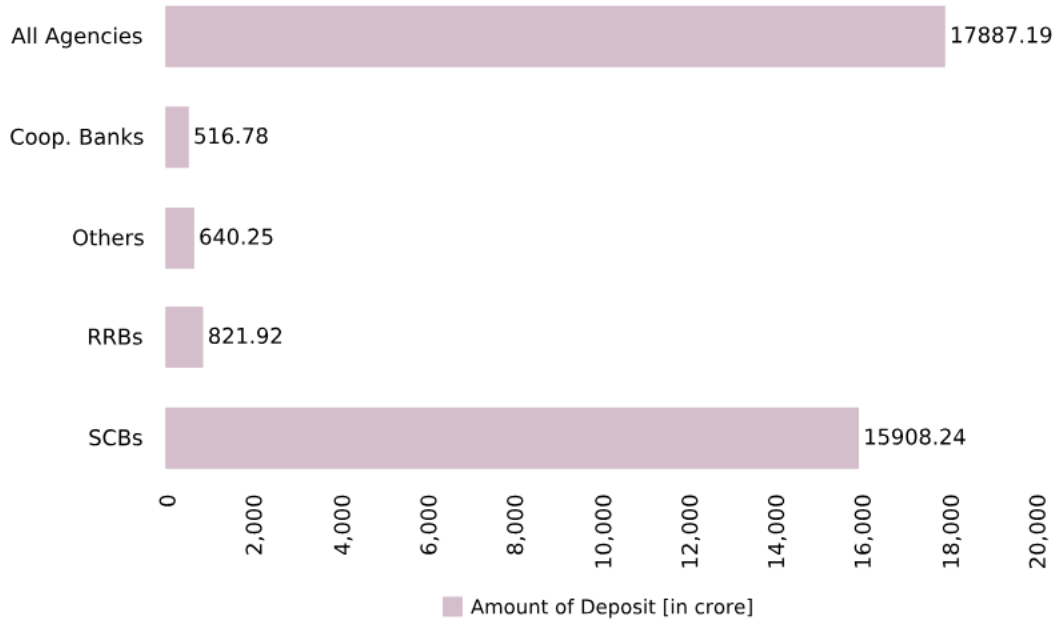
### 1. Agency wise - Number of branches in the district



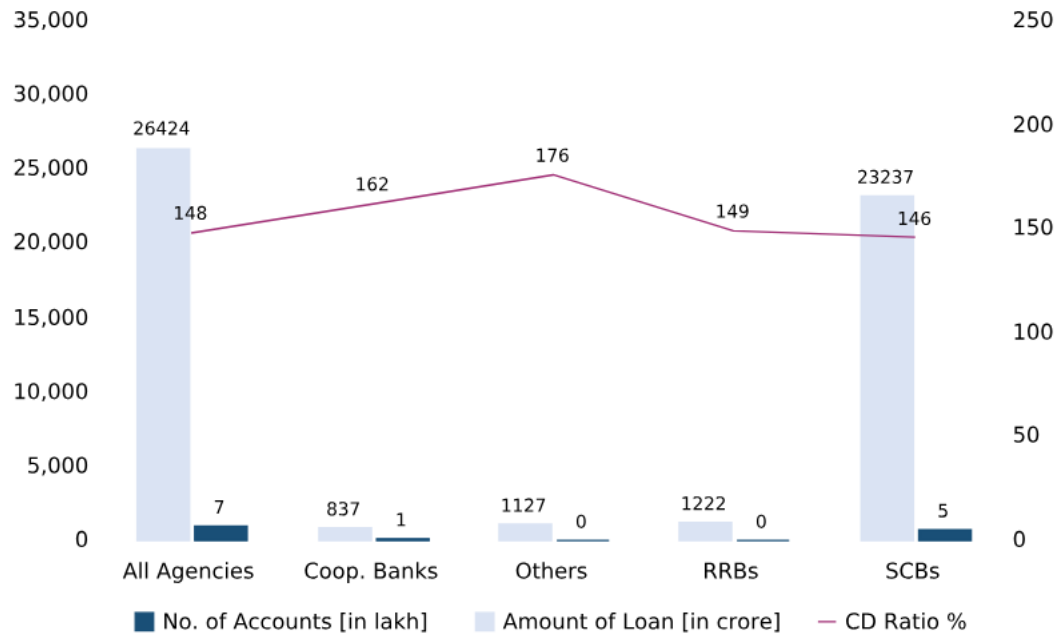
### 2. Branch Penetration



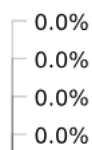
### 3. Agency wise - Deposit O/s



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

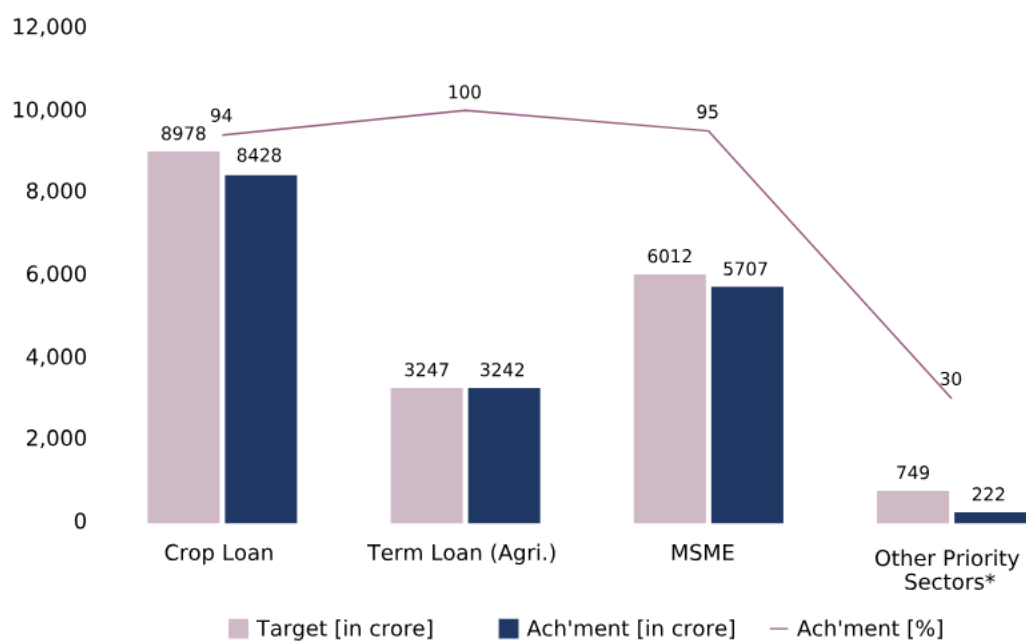


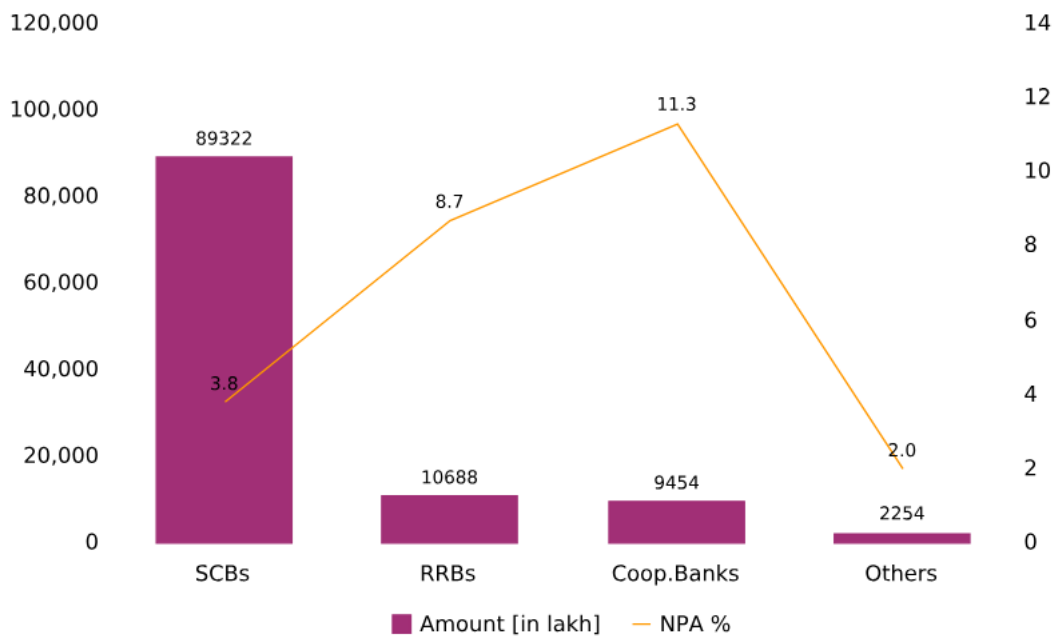
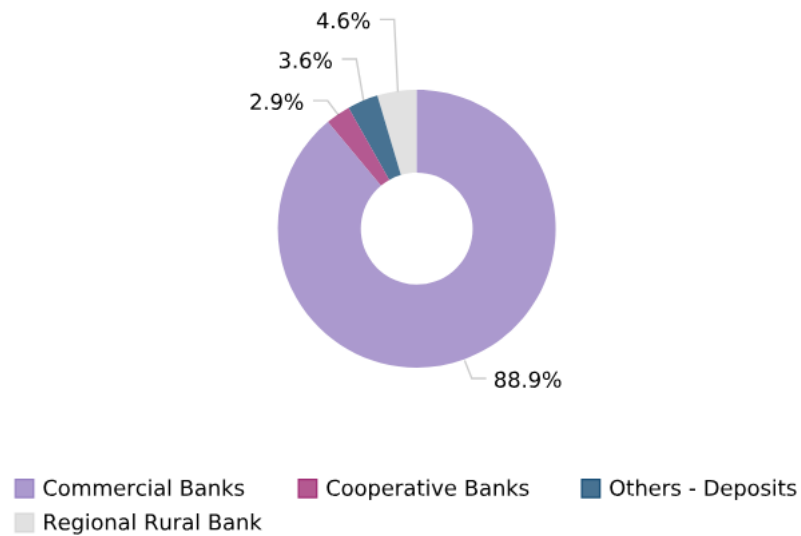
### 5. Performance under Financial Inclusion (No. of A/c)



APY PMJDY PMJJBY PMSBY

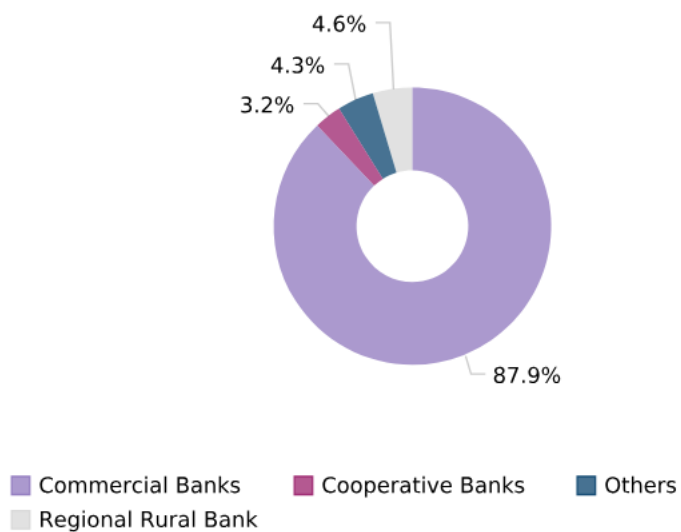
### 6. Sector-wise Performance under ACP



**7. NPA position****8. Agency wise - Share of Deposit O/s  
Year 2024-25**

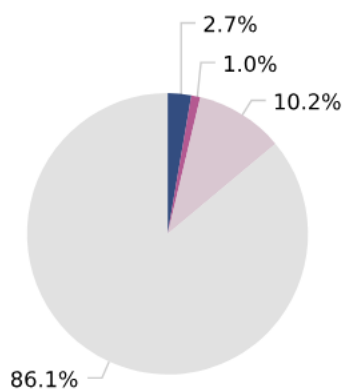


### 9. Agency wise - Share of Loan O/s Year 2024-25

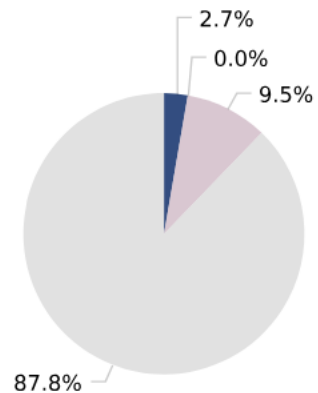


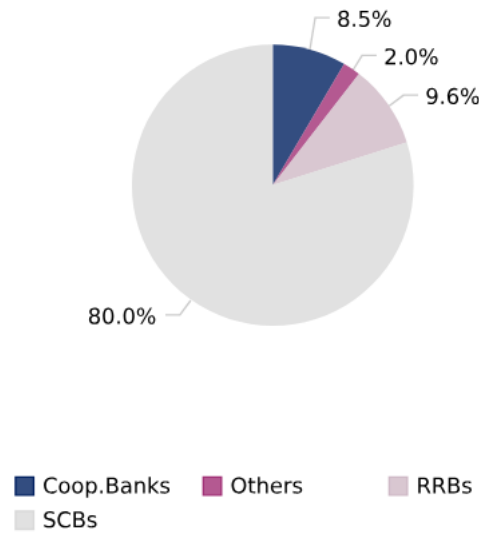
### 10. Agency wise - Share of NPA

Year 2022-23



Year 2023-24



**Year 2024-25**



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	279	279	99	106	74			2612		
Regional Rural Bank	45	45	29	13	3			110		
District Central Coop. Bank	22	22	9	11	2			819		
Coop. Agr. & Rural Dev. Bank	2	2	0	0	2			0		
Primary Agr. Coop. Society	349	349	349	0	0			0		
Others	23	23	8	9	6			5		
All Agencies	720	720	494	139	87	0	0	3546		

### 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	2477605		2335725	0	85.2	1397321.00	1244965.00	1590824.00	27.8	88.94
Regional Rural Bank	264120		241925	0	8.8	74612.00	61720.00	82192.00	33.2	4.60



Cooperative Banks	109380		99410	0	3.6	50679.00	35446.00	51678.00	45.8	2.89
Others			64130	0	2.3			64025.00	0.0	3.58
All Agencies	2851105	0	2741190	0	100.0	1522612.00	1342131.00	1788719.00	33.3	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	623047	0	724580	0.0	100.0	1994407.00	1733583.00	2642425.00	52.4	100.0
Commercial Banks	451216		517428	0.0	71.4	1809725.00	1603608.00	2323725.00	44.9	87.9
Cooperative Banks	102895		132943	0.0	18.3	75833.00	47590.00	83733.00	75.9	3.2
Others			37964	0.0	5.2			112747.00	0.0	4.3
Regional Rural Bank	68936		36245	0.0	5.0	108849.00	82385.00	122220.00	48.4	4.6

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	129.5	128.8	146.1
Regional Rural Bank	145.9	133.5	148.7
Cooperative Banks	149.6	134.3	162.0
Others	0.0	0.0	176.1
All Agencies	131.0	129.2	147.7



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	772569	651444	202179	99371
Regional Rural Bank	127674	20715	14535	3951
Cooperative Banks	0	0	0	1058
Others	10079	4694	2906	3214
All Agencies	910322	676853	219620	107594

### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	1518492.58	65.3	974434.58	41.9	777745.00	33.5	625.00	0.0	356123.00	15.3
Regional Rural Bank	98299.00	80.4	75497.00	61.8	68015.00	55.6	18.00	0.0	25795.00	21.1
Cooperative Banks	108518.00	129.6	108515.00	129.6	28676.00	34.2	0.00	0.0	24547.00	29.3
Others	34510.00	30.6	8539.00	7.6	14930.00	13.2	0.00	0.0	11025.00	9.8
All Agencies	1759819.58	66.6	1166985.58	44.2	889366.00	33.7	643.00	0.0	417490.00	15.8

**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	1400200.00	1468568.00	104.9	1258164.00	1094030.98	87.0	1898719.00	1759819.58	92.7	94.9
Commercial Banks	1152400.00	1272667.00	110.4	1072483.00	957611.61	89.3	1623990.00	1518492.58	93.5	97.7
Cooperative Banks	108700.00	103012.00	94.8	72857.00	66091.82	90.7	99670.00	108518.00	108.9	98.1
Others			0			0	48250.00	34510.00	71.5	23.8
Regional Rural Bank	139100.00	92889.00	66.8	112824.00	70327.55	62.3	126809.00	98299.00	77.5	68.9

**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	827500.00	800255.00	96.7	606633.00	472911.78	78.0	897824.00	842824.00	93.9	89.5
Term Loan (Agri.)	185000.00	287534.00	155.4	198901.00	213723.23	107.5	324735.00	324161.58	99.8	120.9
Total Agri. Credit	1012500.00	1087789.00	107.4	805534.00	686635.01	85.2	1222559.00	1166985.58	95.5	96.0
MSME	289200.00	358099.00	123.8	344684.00	387093.74	112.3	601250.00	570657.00	94.9	110.3
Other Priority Sectors*	98500.00	22681.00	23.0	107946.00	20302.23	18.8	74910.00	22177.00	29.6	23.8
Total Priority Sector	1400200.00	1468569.00	104.9	1258164.00	1094030.98	87.0	1898719.00	1759819.58	92.7	94.9



### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1809725.00	87871.00	4.9	1603608.00	57226.29	3.6	2323725.00	89322.00	3.8	4.1
Regional Rural Bank	108849.00	10391.00	9.5	82385.00	6209.78	7.5	122220.00	10688.00	8.7	8.6
Cooperative Banks	73653.00	2756.00	3.7	47590.00	1765.46	3.7	83733.00	9454.00	11.3	6.2
Others	2180.00	1063.00	48.8			0.0	112747.00	2254.00	2.0	16.9
All Agencies	1994407.00	102082.00	5.1	1733583.00	65201.53	3.8	2642425.00	111719.00	4.2	4.4



# 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, LW, 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 202526 for State share. Ministry of Jal Shakti is the nodal agency.

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

### **Climate Change:**

- Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.
- NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen 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 Kusum Yojana (Component B) receives ₹400.16 crore, while ₹124.76 crore is allocated for the National Horticulture Mission. Agricultural universities are supported with ₹403.95 crore, and ₹415.76 crore is provided for agricultural marketing, including ₹365.00 crore from the state fund. Furthermore, ₹45.96 crore is allocated for the Prime Minister's Micro Food Enterprises Upgradation Scheme.

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.



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

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment. Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component). Further allocations include ₹385.00 crore for the Swachh Bharat Mission (Rural), ₹296.84 crore for assistance to District Councils, and ₹200.00 crore for the Shyama Prasad Mukherjee District Upliftment Scheme. Social welfare initiatives such as the Shri Annapurna Rasoi Yojana (Rural) receive ₹107.00 crore, while ₹61.00 crore is provided for the Chief Minister's Rural Employment Guarantee Scheme. Additionally, ₹50.00 crore is allocated for the Magra Area Development Programme.

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

### **Government of India Schemes**

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

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

### **Government of Rajasthan Schemes**

Gopal Credit Card Loan Scheme: Launched in August 2024, this flagship initiative provides interest-free loans up to ₹1 lakh without collateral to livestock and dairy farmers in Rajasthan. The scheme supports investments in cattle, fodder, equipment, and veterinary

care. Applicants must be Rajasthan residents engaged in animal husbandry and registered on the SSO portal. Loans are repayable within one year and require two guarantors. Applications can be made online via the SSO portal, E-Mitra centers, or cooperative banks.

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

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

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

Cotton, guar, bajra, moong etc. are the major Kharif crops of the district and wheat, barley, mustard gram etc. are the major Rabi crops. Other crops sown include Rice, Moth, Castor, Barley, Maize, Taramira & Potato. Cotton, Barley, mustard, sugarcane and guar are the major cash crops of the district. The soil in the district is low in N(Organic Carbon), medium in Phosphorus and has high Potassium content. The rainfall in district is generally below 300mm per annum and agriculture is mostly dependent on Canal irrigation. About 67% of the population of the district is rural and engaged in agricultural activities. The number of farmers in the district is above 2.5 lakh and so are the agricultural laborers. Irrigated alluvial Sierozem soil of flood area of Ghaggar, aeolian sandy soil and pond land are found in the district. Mostly irrigated alluvial Sierozem soil is present in the Canal Command area of the district. The cropping intensity of the district is 167.6%. The district has 4.27% marginal farmers and 11% small farmers. The gross irrigated area is 723584 Ha and gross cropped area is 840853 Ha.

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

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

- i. The desirable seed replacement rate to achieve high productivity is 25 for selfpollinated crops 35 for crosspollinated crops and 100 for hybrids.
- ii. Fertilizers/Pesticides/Other Agricultural Inputs: The district has a good network of PACS, marketing societies and private dealers who sell fertilizers seeds and pesticides. However, timely availability of inputs is important for agricultural operations.
- iii. Due to excessive use of fertilizers there is deficiency of organic matter and nitrogen in the soil.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Carrot/ Gajar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.86	1	11217	9661.77	9661.77
2	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.45	1	46924	21338.69	21338.69

3	Cereals - Millets_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.33	1	186072	56479.55	56479.55
4	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.83	1	27812	23211.90	23211.90
5	Cereals - Sorghum/ Jowar_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.20	1	25877	5172.30	5172.30
6	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.75	1	239753	179575.01	179575.01
7	Fibre Crops - Cotton/ Kapaas_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.86	1	179036	153254.81	153254.81
8	Fruits - Guava/ Amrood_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.59	1	565	332.52	332.52
9	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.27	1	12850	16265.66	16265.66
10	Oil Seeds - Groundnut/ Moongfali_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.68	1	9866	6756.24	6756.24
11	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.43	1	306863	132979.08	132979.08
12	Oil Seeds - Sesame/ Til/ Seesamum/ Gingelly_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.32	1	2862	918.70	918.70
13	Oil Seeds - Taramira_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.28	1	16557	4694.73	4694.73
14	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.24	1	31568	7431.09	7431.09
15	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.48	1	30614	14740.65	14740.65
16	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.36	1	51807	18847.40	18847.40
17	Pulses - Moth Beans/ Moth Ki Dal/ Mataka_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.32	1	7644	2453.73	2453.73
18	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.35	1	94380	33325.59	33325.59

19	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.30	1	71877	21380.54	21380.54
20	Sugar Crops - Sugarcane/ Ganna_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.53	1	8646	13229.25	13229.25
<b>Sub Total</b>					<b>1362790</b>	<b>722049.21</b>	<b>722049.21</b>
<b>Post Harvest</b>							<b>72204.92</b>
<b>Maintenance</b>							<b>144409.84</b>
<b>Total</b>							<b>938663.97</b>
<b>Grand Total</b>					<b>1362790</b>	<b>722049.21</b>	<b>938663.97</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Canals are the main source of irrigation in the district. Irrigation in the district is mainly done with the water of Gang Canal, Indira Gandhi Canal Project and Bhakra Canal.

Ghaggar is the only river in the district and that too is not perennial. The underground water available in the district is saline except in the flood plains of the Ghaggar River and the areas along the canals. During the rainy season the water collected in it is used for irrigation only for some time. This is known locally as Nali. It enters the district from the northeast and enters through Suratgarh.

Rainfall in the district is very less (226.40 mm).

According to the groundwater assessment report prepared by the State Ground Water Department all the blocks of the district fall in the safe category but in most parts of the district the ground water is saline and not suitable for crops.

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

Majority of Irrigation is done in the district with the water of Gang Canal, Indira Gandhi Canal Project and Bhakra Canal. The gross irrigated area covered by these canals is 11.27 lakh Ha out of which 5.21 lakh hectares is irrigated by the Gang Canal, 4.59 lakh Ha by Rajasthan feeder and 1.47 lakh Ha by the Bhakra Canal. The gross area irrigated from wells is only 27188 hectares.

- The net irrigated area covered by canals is 6.72 lakh hectares
- The number of tube wells in Sriganganagar are 23821 out of which 1125 are electrified and the remaining tube wells are served by diesel pump sets.
- The total length of various canals/distributaries in district was 1595 kilometers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	95	46.75	42.04
2	Drip Irrigation--3m*3mlateral size12mm-1ha model	ha	0.54	90	21690	11746.00	10571.43
3	Dug-cum-Bore Well--Sriganganagar-Alluvial-Dia2mDepth20m	No.	1.70	90	175	297.15	267.45
4	Electric Pump Sets--10.0 HP	No.	0.45	90	1750	788.32	709.50
5	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	1230	543.10	488.80
<b>Total</b>					<b>24940</b>	<b>13421.32</b>	<b>12079.22</b>

### 2.1.3 Farm Mechanization

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

Tractors for agricultural purposes are a cornerstone of modern farming with more than 50,000 units being utilized. Tractors are versatile machines that support a wide range of agricultural activities from plowing to transportation. Apart from tractor, a variety of machinery has been deployed to enhance productivity and efficiency.

Human operated seed sowing and fertilizer equipment are widely used with a total of 28612 units in operation. These tools are essential for small & marginal farmers and those working in areas where mechanized equipment may not be feasible. Tractor operated seed sowing and fertilizer equipment are gaining popularity with 26215 units in use. These machines help in largescale farming operations ensuring timely and efficient sowing and fertilization. Plant protection equipment which includes sprayers and other devices used to apply pesticides and herbicides are critical for maintaining crop health. There are 39095 units of such equipment in use helping farmers protect their crops from pests and diseases.

Lastly combined harvesters which are used for harvesting crops efficiently are in use with a total of 796 units. These machines combine the tasks of reaping threshing and winnowing into a single process significantly reducing the time and labor required for harvesting

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

In the past years the use of machines and equipment for farming like combine harvester tractor zero till machine seed drill machine multicrop planter rotavator power weeder knapsack sprayer has increased significantly in the district. Custom Hiring Center (CHC) has been established by PACS under SMAM in the district. These CHCs are proving helpful to the farmers in agriculture. With this agricultural work can be completed on time and at less cost. Also it has emerged as a source of income for PACS.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	37.45	90	282	10560.90	9504.82
2	Drones--12 hp	No.	6.96	90	290	2016.96	1815.29
3	Other machinery-Other Machinery & Equipments- Rotavator- 8 feet	No.	1.71	90	450	770.40	693.36
4	Others--Zero Till Seed cum 9-13 tynes35-40HP	No.	0.80	90	450	361.17	324.99
5	Power Tiller--12-15 hp	No.	2.41	90	450	1083.42	975.06
6	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	450	3418.65	3076.83
<b>Total</b>					<b>2372</b>	<b>18211.50</b>	<b>16390.35</b>

#### 2.1.4 Plantation & Horticulture, including Sericulture

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

The district is covered under National Horticulture Mission (NHM). The crops identified for the district are Kinnow, Mousambi, Malta, Plum. The area of Kinnow plantation is 10,635 Ha and production is estimated at 4 lakh tonne per annum

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

- Under the Government of India Mission for Integrated Development of Horticulture, the main strategy is to adopt a holistic approach by providing all facilities under one roof including pre-production production and post-harvest management processing and marketing facilities to ensure adequate returns to the growers.
- Under the National Horticulture Mission financial assistance is available for establishment of new gardens renovation of old gardens protected cultivation, integrated nutrient management, integrated pesticide management, organic farming, beekeeping, horticulture mechanization, post-harvest management etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	641	1495.23	1345.68
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	4150	4662.53	4196.31



3	Floriculture--Marigold-0.4 ha	ha	1.05	90	370	387.98	349.19
4	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	1230	1882.04	1693.81
5	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	1230	1513.54	1362.17
6	Nursery --Nursery raising	ha	17.44	90	23	401.15	361.02
7	Protection Structure--Low-cost onion storage structure-25MT	sq.m.	2.04	90	450	919.71	827.73
<b>Sub Total</b>					<b>8094</b>	<b>11262.18</b>	<b>10135.91</b>
<b>Total</b>					<b>8094</b>	<b>11262.18</b>	<b>10135.91</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

The total forest area of the district was 165.40 square km while the total forest area of the state is 32869.69 square km. Due to adverse climatic conditions like lack of groundwater instability of soil etc. the forest wealth in the district is negligible; however efforts are being made to maintain the available forest wealth and to plant new trees.

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

Trees like Sheesham, Babool, Khaejri and Eucalyptus have been planted on 300 hectares of land along the canals. Shisham and Kikar trees are spread in several hectares of protected forest area. Acacia, Shisham and Khejra trees are found in abundance in the Indira Gandhi Canal area. Other major trees found in the district are Rohira and Ker. Vegetation like Megha, Baghuwa, Laavi, Lana etc. are found in the foothills of Ghaggar.

Forest Department is located in the district with available infrastructure which is providing plantation and extension services.

The main obstacle to the development of forestry in Rajasthan is the lack of information about forestry education.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation--Neem-5m*5m	ha	0.45	90	250	111.52	100.39
2	Plantation--Shisham-6m*6m	ha	0.45	90	250	111.52	100.39
<b>Total</b>					<b>500</b>	<b>223.04</b>	<b>200.78</b>



### 2.1.6 Animal Husbandry - Dairy

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

Sahiwal, Rathi and Tharparkar are the indigenous breed of cattle found in abundance in the district.

According to Livestock Census 2019 the number of cattle in the district was 636702 and the number of buffaloes was 200125. The estimated milk production is 18 lakh liters per day and the total purchase and marketing is 1.3 lakh liters per day.

With rise in farm mechanization, large land holding size and assured irrigation, agriculture has become efficient. But this also leads to rise in hidden unemployment. Animal husbandry provides additional employment and source of income to the farmers in the district. Dairy, poultry sheep and goat are such supplementary businesses which can be easily adopted by small and marginal farmers as their supplementary business to increase their income. Out of this milk production (dairy) is also being taken up in a big way under the poverty alleviation programme.

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

1 polyclinic, 26 First Grade Veterinary Hospital, 41 Veterinary Hospital, 82 Sub Centre, 1 District Disease Diagnostic Lab are located in the district.

Sriganganagar Milk Production Union is working in Sriganganagar and Hanumangarh districts. The union has 642 milk collection centres 792 milk distribution centers and 2 chilling centres.

There is adequate availability of green fodder, dry fodder and animal feed in the district. The milk producers lack knowledge of scientific maintenance of the dairy.

GoI is implementing Rashtriya Gokul Mission, AHIDF, etc. for promotion of Dairy sector. GoR has come up with Gopalan Credit Card scheme for Cooperative sector to benefit dairy farmers.

State Govt. is providing subsidy of Rs 5 per liter to milk producers under Mukhya Mantri Dugdh Utpadak Sambal Yojana.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	6100	21904.61	19714.17
2	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	20000	59303.60	53373.22

3	Mobile Milk Vending Machine- -Mobile private milk collection unit	No.	10.70	90	215	2300.50	2070.45
<b>Sub Total</b>					<b>26315</b>	<b>83508.71</b>	<b>75157.84</b>
<b>A.o8 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	25000	4520.76	4520.76
2	Cross bred Farming_Others	Per Anim	0.14	1	25000	3477.50	3477.50
<b>Sub Total</b>					<b>50000</b>	<b>7998.26</b>	<b>7998.26</b>
<b>Total</b>					<b>76315</b>	<b>91506.97</b>	<b>83156.10</b>

### 2.1.7 Animal Husbandry - Poultry

#### 2.1.7.1 Status of the Sector in the District

According to Livestock Census 2019 there are 0.58 lakh poultry (backyard and farm) in the district. Due to extreme temperature in the district, the scope of poultry is very limited. The demand for poultry products is mainly in military cantonment areas in Sriganganagar, Lalgah Jatan and Suratgarh. Local production is not able to meet the demand this demand is met by importing from nearby district/state. Training facilities are being provided by the Animal Husbandry Department to the farmers to develop the activity in the district. Vaccination etc. is also done by the department.

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

Poultry farming is being promoted by the Animal Husbandry Department in the district. The temperature of the district remains very hot in summer and very cold in winter due to which farmers have to face many difficulties in poultry farming and due to this there is no possibility of much poultry farming in the district.

Although, some Banks are providing finance for Backyard poultry to SHGs but no big-ticket finance has been done. Nonavailability of loan and insurance from banks is also a hindrance in setting up poultry farming units.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	36	67.39	67.39
2	Layer Farming_Others	1000	0.75	1	36	27.00	27.00
<b>Sub Total</b>					<b>72</b>	<b>94.39</b>	<b>94.39</b>
<b>Total</b>					<b>72</b>	<b>94.39</b>	<b>94.39</b>

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

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

Sheep, goat and pig rearing is the business of mostly small and marginal farmers agricultural laborers etc. Goat is called the cow of poor people. These feed requirement and preference of these animals is very versatile.

According to Livestock Census 2019 there are 233917 sheep 303487 goats and 1502 pigs in the district.

To develop this activity in the district training facilities are being provided to the farmers by the Animal Husbandry Department Animal Science Center and RSETI. Vaccination feather removal etc. are done by the department.

There are 150 veterinary hospitals in the district.

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

There is lack of number of breeding centers for the availability of good breed goats sheep and pigs in the district.

Apart from providing promotional facilities there is a need to select some good cattle herders and motivate them to set up units in the district.

There is a need to encourage and finance suitable businessmen at the commercial level by banks.

There is a need to develop Rams, Lamb, Kid fattening scheme for goat scheme in the district.

There is a demand for meat in the market due to which sheep and goat farmers are able to get fair prices.

The formation of farmer producer organizations based on goat and sheep rearing has ample potential to connect farmers to the market for fair prices of their products increase income and create employment opportunities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	210	370.77	333.67
2	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	210	1393.14	1253.84
<b>Sub Total</b>					<b>420</b>	<b>1763.91</b>	<b>1587.51</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	2150000	32207.00	32207.00
2	Pig Farming_Others	10+1	0.10	1	36	3.53	3.53

3	Sheep Farming_Others	Per Anim	0.01	1	2150000	32207.00	32207.00
<b>Sub Total</b>					<b>4300036</b>	<b>64417.53</b>	<b>64417.53</b>
<b>Total</b>					<b>4300456</b>	<b>66181.44</b>	<b>66005.04</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Fishing is based on productive use of water bodies low lands marshy areas and emphasizes on maximum utilization of such water areas. Viable fisheries activities in the district are fish farming in ponds water tanks small reservoirs johads and diggis. The production of fish has remained stagnant varying from 495 MT to 1520 MT per annum across the years. Here mainly Katla Rohu and Mrigal types of fish are found. Fishing is a profitable activity to double the income of farmers. This increases the income of farmers increases fish production and promotes diversification in the agricultural sector. Water in the Ghaggar River flows from Himachal Punjab only during heavy rainfall. Due to leakage from Indira Gandhi Canal a situation of canal swamp has arisen which can be used by farmers for fish farming in an area of about 112 hectares by making a fish culture pond. Considering the current situation of this sector not many small entrepreneurs come forward to take loans from banks. Therefore the flow of credit has been almost negligible.

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

- There are more than 7000 diggi in the district where fish farming can be done. There is no reservoir or tank in the district and the district falls in the dry region of Rajasthan where rainfall is also less than normal.
- There is no hatchery unit in the district. The hatchery of nearby Hanumangarh district is supplying fish seeds to the farmers of Sriganganagar district.
- Training programs should be organized for fisheries development and people should be motivated for this.
- Apart from providing promotional facilities there is a need to select some good fish producers and motivate them to set up larger units.
- There is a need to encourage and finance farmers by banks.
- Small farmers in the district need to be motivated to take up fish farming in farms of 0.25 ha to 1 ha.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture0.5ha	ha	3.75	90	1900	7115.50	6403.96

<b>Sub Total</b>					<b>1900</b>	<b>7115.50</b>	<b>6403.96</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Farm Pond_FISHRIES	Acre	4.28	1	240	1027.20	10.26
2	Prawn Culture - Scampi_JHINGA FISH	Acre	6.42	1	135	866.70	8.66
<b>Sub Total</b>					<b>375</b>	<b>1893.90</b>	<b>18.92</b>
<b>Total</b>					<b>2275</b>	<b>9009.40</b>	<b>6422.88</b>

#### 2.1.10 Farm Credit - Others

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

For the bullock cart used in agricultural work good breed of bulls buffaloes and camels are required which can pull the cart with wooden and rubber tires and can be used to carry fodder and transport other essential goods for the animals of small farmers. Many areas in the district are flat where use of bullock carts can be better.

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

- Bullock/bull cart is being used by many small and marginal farmers in agricultural activities to transfer cheapest farming and agricultural inputs.
- Under the government sponsored programs in the district small and marginal farmers should select the applicants willing to own bulls/bull carts/camels and camel carts and sponsor them so that the activity can be promoted.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	1900	16264.00	13011.20
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	1.07	80	11	11.77	9.44
3	Integrated Farming--1.75 ha model	No.	9.10	90	190	1728.06	1555.28
4	Jewel Loans-Jewel Loans/ Gold Loans	No.	10.70	70	1900	20330.00	14231.00
5	Soil Testing Lab	No.	5.35	80	200	1070.00	856.00
6	Solar Energy-Farm Level Solar Power Plant- >10KW upto 25 KW	No.	0.00	90	190	0.12	0.12
7	Solar Energy-Solar Agriculture Pump-10 HP Power (with USPC)	No.	5.47	90	1900	10384.58	9346.10

8	Solar Energy-Solar Agriculture Pump-5 HP Power (without USPC)	No.	2.73	90	1900	5194.34	4674.90
9	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.80	90	1900	7219.19	6497.25
10	Solar Energy-Solarisation of Grid Connected Agri. Pump->10 KW upto 15 KW-Individual	No.	0.44	90	1900	833.54	750.18
11	Solar Energy-Solarisation of Grid Connected Agri. Pump->6 KW upto 10 KW-Individual	No.	0.47	90	1900	900.61	810.54
12	Two Wheeler Loans	No.	2.14	90	4250	6339.75	5705.82
<b>Total</b>					<b>18141</b>	<b>70275.96</b>	<b>57447.83</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

At present farmers mainly focus only on crop production due to which there remains uncertainty in their income and their employment. In this context coordination of various agriculture related enterprises will not only increase the income of farmers but will also create new employment opportunities for their families. Estimating the income from agriculture indicates that under diversified agriculture the income from more than two enterprises is twice as much as that from less enterprises.

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

A Krishi Vigyan Kendra Padampur is functioning in the district and here the model of integrated farming system according to the area has been displayed. The centre also provides training for Natural farming, organic input production and extension services. There is also an Agricultural Research Center in the district which conducts research in various fields of agriculture keeping in mind the conditions of the district and the center has developed various varieties of mustard gram and kinnow which are very beneficial for the farmers of the district and the same has been proved.

There are two Central State Farms in the district which are in Suratgarh and Jaitsar where farming is done in modern way and both these farms are also available for demonstration to the farmers and good quality seeds are also available to the farmers from here.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Sriganganagar district is the food bowl of Rajasthan. The district has immense potential for setting up rural warehouse and agricultural marketing infrastructure.

Due to lack of storage facilities, a large quantity of fruits vegetables and grains are destroyed. Therefore, it is very important to create additional storage capacity to get fair prices for the products and prevent their wastage.

In district various institutions provide significant storage capacities for agricultural produce. The Rajasthan State Warehousing Corporation offers 216080 MT while the Central Warehousing Corporation provides 60200 MT. The Food Corporation of India contributes 13160 MT and cooperative institutions add 40000 MT. Private warehouses have the largest capacity at 350000 MT. Altogether these facilities offer a total storage

capacity of 679440 MT.

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

The total agricultural production of the district is about 25 lakh metric tons. In view of this the existing storage capacity is inadequate.

There are 15 agricultural produce market committees 02 private market yards and 05 cold storages in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	428.00	80	55	23540.00	18832.00
2	Godown	No.	187.25	80	225	42131.25	33705.00
3	Market Yard	No.	10.70	80	27	288.90	231.12
<b>Total</b>					<b>307</b>	<b>65960.15</b>	<b>52768.12</b>

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

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

The main land development activities undertaken to increase the productivity of land in the district are land reclamation, land levelling, ditch construction, embankment/soil conservation, diggi construction, integrated farm development and fencing. Land development is very important to maintain soil fertility and land productivity. Despite knowing that agricultural development is possible only when land development activities take place still land development is not given the desired importance.

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

Diggi is a very useful canal water storage structure. Subsidy of 50 up to a maximum of Rs. 2.00 lakh is available from the State government on construction of diggi. So far construction of about 7000 diggis has been completed on grant in the district.

Organic farming is becoming popular in the district. The Horticulture Department is also providing subsidy for setting up vermi compost units to increase the production of horticulture crops.

There is an increased inclination among big farmers for integrated development of their farms. Integrated farm development includes land development, mechanization, irrigation water management, horticulture development, fencing roads and other related activities. At present little effort has been made for financing the integrated farming. Since more than 90% of the land holdings in the district are of medium and large category, this activity can be carried out on a large scale.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures--Plastic lining Diggy pump sprinkler system & fencing-2.0ha	No.	3.63	90	1135	4117.01	3705.29
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	3450	20377.08	18339.37
<b>Total</b>					<b>4585</b>	<b>24494.09</b>	<b>22044.66</b>

### 2.2.3 Agri. Infrastructure - Others

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

Farmers in the district use DAP fertilizer extensively. To maintain the quality of the soil it is necessary to promote the use of vermicompost biofertilizers and biopesticides in place of chemical and DAP fertilizers. By taking advantage of tissue culture technology the quality of the planting material can be ensured. There are a total of 15 mandis in the district which are connected to eNAM but at present these mandis are in the very initial stage hence there is a great need to make farmers and traders aware about being connected through it through workshops or training so that Proper advantage can be taken from it.

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

Under the National Program on Organic Farming grants are available for making compost from fruit and vegetable waste investing in bio-fertilizers and bio-pesticides and soil testing labs.

Agriculture Department and Krishi Vigyan Kendra are organizing training camps for farmers from time to time to make vermicompost.

Subsidy is also being provided on this by the state government. 50 percent subsidy on vermi compost maximum Rs. 30000 is available.

FPOs are being developed in the district under CSS-10000 FPO project.

### 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>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.70	90	31	331.70	298.53
2	Tissue Culture	No.	16.05	90	9	144.45	130.03
<b>Total</b>					<b>40</b>	<b>476.15</b>	<b>428.56</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

The role of post-harvest management is very important in value addition of agricultural products. Processing of agricultural products not only provides good prices to the farmers but also creates new employment opportunities and also provides good quality products to the consumers.

ii. Being an agricultural district there is immense potential for setting up units of oil mill guar gum roller flour mill cotton ginning rice mill food processing distillery etc.

iii. Cereals Horticultural Products (Fried Products Dried Fruits & Vegetables Juices Squashes & Cordials Jams Jellies & Marmalades) Milk & Milk Products Meat & Poultry Products Consumer Food Products (RTE Packaged Foods Canned Drinking Water Alcoholic and non-alcoholic beverages) etc. require processing..

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

Under the Pradhan Mantri Kisan Sampada Yojana an Agro Food Park has been established by RIICO in Sriganganagar district. It has brought significant investment in the sector and created storage for agricultural produce for the benefit of farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	10.70	80	3300	35310.00	28248.00
2	Cotton processing	No.	5.35	80	190	1016.50	813.20
3	Dairy Processing Unit	No.	107.00	80	1918	12091.00	9672.80
4	Dal/ Pulses Mill	No.	26.75	80	400	10700.00	8560.00
5	Fruit Processing	No.	53.50	80	400	21400.00	17120.00
6	Oil Extraction	No.	10.70	80	197	2107.90	1686.32

7	Spice Processing	No.	535.00	80	160	85600.00	68480.00
8	Vegetable Processing	No.	26.75	80	340	9095.00	7276.00
<b>Total</b>					<b>6905</b>	<b>177320.40</b>	<b>141856.32</b>

### 2.3.2 Agri Ancillary Activities - Others

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

Ministry of Agriculture and Farmers Welfare Government of India in collaboration with NABARD has launched a unique program for adoption of better farming methods by every farmer across the country. The objective of the program is to tap the expertise available in the large pool of agricultural graduates who can set up their own agricultural clinics or agribusiness centers and provide professional extension services to innumerable farmers. Committed to this programme the government is now providing training to graduates in agriculture or related subjects like horticulture sericulture veterinary science forestry dairy poultry farming and fisheries etc. Those who have undergone training for enterprise can apply for start-up loan.

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

There are 04 small finance banks operating in the district which were basically micro finance institutions, and they are providing loans to small farmers and people of the district who are still outside the banking scenario.

Detailed guidelines of Agrilclinic or Agribusiness Center Scheme are available on NABARD website ([www.nabard.org](http://www.nabard.org)). Therefore the bank should make an important contribution to the agricultural development in the district by providing loans according to the project cost to the eligible beneficiaries for this activity in the district. A total of 342 PACS are working in the district and the financial condition of most of them is good.

There is a need for wide publicity of Agri Clinic/Agri Business Scheme. Agricultural services in the district are being provided only through government departments and government institutions. Establishment of Agri Clinic/Agri Business will provide wide publicity to the government schemes and will help the farmers. Expert services will be easily available at the local level.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	10.70	90	390	4173.00	3755.70
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	3850	40018.00	32014.40
3	Loans to Agri. Start-ups	No.	535.00	80	17	9095.00	7276.00
<b>Total</b>					<b>4257</b>	<b>53286.00</b>	<b>43046.10</b>



### **e-Kisan Upaj Nidhi (Digital Gateway)**

Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available.

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

Reduction in the size of agricultural holdings due to fragmentation of families due to increase in population reduction in income from agriculture and displacement of laborers from agriculture have forced villagers to migrate from villages to cities/towns in search of employment. Micro small and medium entrepreneurial activities (non-farm sector activities) can absorb the labor force displaced from agriculture to start economic activities provided opportunities are created at the village/tehsil/block level through these activities. The role of District Industries Centre, Khadi Village Industries Corporation, ITI, banks and other related institutions will become more important in creating such non- agricultural micro small and medium enterprises and providing gainful employment to the youth and labor force displaced from agriculture.

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

Though the industrial scenario of the district is witnessing rapid change toward growth and the position is fast improving towards adequacy but still there are some constraints and hurdles which create trouble for industries. These are constraints of industrial growth in the district, high cost of transportation and non-availability of adequate number of required types of labour. Further situation of imbalance has also been created due to majority of resources deployed for agriculture and very little remain for industrialization. Moreover, the growth of additional resources is not very rapid.

- i. There are 4171 micro and small artisan units in the district. Prominent among these are: food items, textiles, paper, wood, chemicals, minerals, metals repair and service units. Besides, there are also 4 medium class units in the district.
- ii. There is also a possibility of setting up units of agricultural equipment, brick kiln, PVC pipe, fertilizer, gypsum grinding, plaster of paris etc. in the district.
- iii. There is currently no cluster in the district. Clusters of edible oil and leather shoes have been identified by the department.
- iv. Agricultural products, fruits/vegetable products, milk products are available in abundance in the district from which processing industries can be started.
- v. Banks should sanction adequate amount of working capital to small scale industries and other small units.
- vi. District Central Cooperative Banks and District Cooperative Agriculture and Rural Development Banks should diversify their business into non-agricultural sector by making a specific action plan;
- vii. Banks should try to increase credit flow for activities related to rural industrialization through RSETI trained entrepreneurs.
- viii. Lending opportunities be explored under BRUPY Scheme for eligible entrepreneurs.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	10000.00	80	86	770000.00	616000.00
2	Manufacturing Sector - Term Loan-Micro	No.	28.00	80	2560	35150.00	28120.00
3	Manufacturing Sector - Term Loan-Small	No.	2000.00	80	89	44500.00	35600.00
<b>Sub Total</b>					<b>2735</b>	<b>849650.00</b>	<b>679720.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	2500.00	80	10	12500.00	10000.00
2	Manufacturing Sector - Working Capital-Micro	No.	31.00	80	1150	26450.00	21160.00
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	116	23200.00	18560.00
<b>Sub Total</b>					<b>1276</b>	<b>62150.00</b>	<b>49720.00</b>
<b>II. MSME - Others</b>							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	0	0.00	0.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	0	0.00	0.00
3	Loans to MSME Start-ups	No.	500.00	80	25	14500.00	11600.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	13500	1350.00	1350.00
<b>Sub Total</b>					<b>13525</b>	<b>15850.00</b>	<b>12950.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	7500.00	80	0	0.00	0.00
2	Service Sector - Term Loan-Micro	No.	86.00	80	1150	105800.00	84640.00
3	Service Sector - Term Loan-Small	No.	500.00	80	89	26700.00	21360.00
4	Trading Units - Term Loan-Medium	No.	12500.00	80	0	0.00	0.00
5	Trading Units - Term Loan-Micro	No.	24.00	80	0	0.00	0.00
6	Trading Units - Term Loan-Small	No.	2000.00	80	0	0.00	0.00
<b>Sub Total</b>					<b>1239</b>	<b>132500.00</b>	<b>106000.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	500.00	80	0	0.00	0.00
2	Service Sector - Working Capital-Micro	No.	31.00	80	1150	14950.00	11960.00
3	Service Sector - Working Capital-Small	No.	300.00	80	116	11600.00	9280.00
4	Trading Units - Working Capital-Medium	No.	2500.00	80	0	0.00	0.00
5	Trading Units - Working Capital-Micro	No.	31.00	80	0	0.00	0.00
6	Trading Units - Working Capital-Small	No.	200.00	80	0	0.00	0.00
<b>Sub Total</b>					<b>1266</b>	<b>26550.00</b>	<b>21240.00</b>
<b>Total</b>					<b>20041</b>	<b>1086700.00</b>	<b>869630.00</b>

## **Chapter 4**

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

#### **4.1 Credit Potential for Export Credit**

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

Exports play an important role in the country's economy. Overall exports affect the industrial environment of the country. To compete internationally with quality products competitive prices good packaging are important. Maintaining a high growth rate in exports is recognized as a national priority by the government and all exporting agencies. Dependence on export of raw materials and import of finished goods has a detrimental effect on the economy. The objective of "Make in India" campaign is to establish self-reliance and brand 'India'.

The Reserve Bank of India first launched the export financing scheme in 1967. In this scheme short-term working capital is made available to exporters at international standards. This facility is available in the form of pre-shipment/packing credit and post-shipment credit.

Government of India has rationalized the documentation process for ease of export business. Now only three documents are required to avail export credit i.e.: Bill of Lading/Airway Commercial Invoice cum Packing List Shipping Bill/Export Bill.

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

- i. Vikas WSP an exporting unit producing guar gum powder is located in the district. Guar gum powder is also exported by other units.
- ii. Appropriate precautions should be taken in case of export of agricultural products especially in the context of domestic and international demand and supply conditions price competition concerns sanitary requirements and relevant rules and regulations of the importing countries. Sometimes due to noncompliance with any of these standards temporary restrictions are imposed by the importing countries due to which the units concerned get ruined.
- iii. Micro small and medium exporters should be given proper training by MSMEs/export organizations so that they can fill in the form correctly. Technical assistance can be taken from banks in this regard.
- iv. As far as possible collateral security should not be insisted upon and the gold card scheme should be popularized. Banks should put in place a control and reporting system to ensure that applications received for export credit are disposed of within the prescribed time limit.
- v. Export credit up to Rs 50 crore reckon under priority sector credit

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	200.00	75	15	6400.00	4800.00
<b>Total</b>					<b>15</b>	<b>6400.00</b>	<b>4800.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide financial assistance from the Bank to eligible/meritorious students for pursuing higher education in India and abroad. The main emphasis here is to provide financial assistance at affordable rates to every meritorious student so that he can get the opportunity to study further. Banks provide financial assistance for various courses in India/abroad. Loan up to Rs. 25 lakh to a single individual for educational purposes including professional courses is included in the priority sector loan category. There are 58 colleges, 15 colleges for vocational and special education, 307 senior secondary, 524 secondary, 672 higher secondary and 1169 primary schools in the Sriganganagar and Anoopgarh district.

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

Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provide collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000. There is a need for coordinated efforts of banking and government so that education loans can be used purposefully.

Guide literature should be made available in simple language to make the beneficiaries aware of the policies schemes and rules of the banks.

Banks should come forward to provide education loans to students and maximum loan facilities to the poor section of society.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	195	1950.00	1755.00
<b>Total</b>					<b>195</b>	<b>1950.00</b>	<b>1755.00</b>

### 4.3 Credit Potential for Housing

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

Rural housing is an emerging activity in the district. Rural residents want to build a permanent house in their village and get their existing house repaired. There are possibilities of loan distribution in the housing sector. As prosperity is increasing peoples needs have increased and the demand for housing has also increased in the same proportion. Availability of bank loan under housing sector is very important for the overall development of the district. As evident from ACP achievement for previous years, there has been no significant loan distribution for the housing sector in the district during the last three years.

On the other hand, a number of Housing finance companies are budding in the district, indicated a steady demand for home loans.

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

According to the 2011 census out of total 387511 families in the districts. Of which, total of 158973 families in rural areas and a total of 17352 families in urban areas live in semi-permanent or completely temporary housing.

Major problems of the housing sector increasing cost of land and construction, lack of micro finance measures and limited reach of existing measures, inadequacy of financial assistance provided for purchase of housing sites.

There is a need to simplify some of the processes in this sector such as the long gestation period of six to eight years for housing projects the need to obtain multiple approvals from multiple authorities over a period of two to three years. Need etc.

There is a need to pay attention to the problems like difficulty in taking loan for construction of houses on agricultural land for the farming families and the long process taken in changing the land use (making the agricultural land non-agricultural) so that the farming families can also easily get back to farming. Loan can be available.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Metropolitan Centre	No.	5.00	90	1280	16000.00	14400.00
2	Repair of Dwelling Units-Metropolitan Centre	No.	4.00	90	640	2560.00	2304.00
<b>Total</b>					<b>1920</b>	<b>18560.00</b>	<b>16704.00</b>



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Under RIDF, during the last years, provisions have been made in the district for construction of rural roads, minor irrigation schemes, provision of drinking water, construction of rural knowledge centers and construction of basic facilities for rural educational institutions, public health infrastructure, veterinary sub-centres etc. For the Sriganganagar district, the data for ongoing & completed projects is given in the tables.

Special efforts are being made by NABARD to strengthen the irrigation facility in the district, under which, under the Long-Term Irrigation Fund, financial facility of Rs. 64 crore has been provided to the state government for the renovation of Gang Canal out of which Rs. 36 crore has already been spent on the project.

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

Animal Husbandry has significant investment potential for the establishment of mini dairies and commercial dairies. Under RIDF, Veterinary department has implemented 64 projects across RIDF XXII and RIDF XXIV. To reap the benefits of these backward linkages, new forward linkage needs to be created in the form of processing infrastructure support.

In the Water Resources sector, the implementation of drip irrigation systems across 22,450 hectares and sprinkler systems over 22,525 hectares should be a major focus, with investments amounting to requirement of Rs.18,790.65 lakh and Rs.5586.20 lakh respectively.

Horticulture activities could also be promoted, with 580 units dedicated to the cultivation of Kinnow, Malta, and other fruits, alongside the development of 44 poly houses. These initiatives have required investments of Rs.556.80 lakh and Rs.550.00 lakh respectively.

The Storage and Godown sector has potential for establishment of facilities for cleaning and grading with a capacity of 5 MT, totaling 768 units, and investments of Rs.76800.00 lakh. Additionally, 81 warehouses with a capacity of 2000 MT and 28 cold storage units with a capacity of 1000 MT could be set up, requiring investments of Rs.8910.00 lakh and Rs.3080.00 lakh respectively.

Lastly, the Micro and Small Industry sector has potential to attract substantial investments, with a total of Rs.127700.00 lakh being invested in 11,768 units.

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

Rural areas development heavily depends on the development of basic infrastructure, which in turn supports agricultural development, the growth of agriculture-based industries, and overall economic development in that region. These structures provide fundamental facilities that can improve the standard of living. The essence of basic facilities lies in the availability of foundational structures such as roads, drinking water, healthcare, education, energy, and housing, which facilitate economic activities in those areas. To enhance production in rural economies, it is essential to have good foundational facilities like land, capital, and labor. Generally, mega projects such as highways, railways, energy,

airports, ports, and dams are considered as fundamental structures, but in rural areas, basic structures include rural access (roads/railways), irrigation (dams and canals, tube wells, ponds, etc.), drinking water, electricity supply, communication system, health services (including veterinary services), agricultural and other processing activities, educational facilities, etc. contribute significantly to the development of agriculture and allied sectors.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

Considering the importance of social infrastructure for the development of rural and urban areas, a loan of Rs. 5 crore per borrower for creation of social infrastructure for schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI areas. Bank loans up to this limit will be considered in the category of loans given to priority sector as per the new instructions. As the indices of drinking water, sanitation, education and health define the quality of life of an individual and the state of development of the society. These services have an impact on people's day-to-day lives and their longevity and capacity to earn. Thus, better availability of social facilities is necessary. Considering the importance of social facilities, the Government of India has started programs like National Drinking Water Scheme, Sarva Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programmes, the Government of India is striving to provide Education, House, Toilet for all.

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

1. Bankers are required to fulfill the obligations on priority basis for financing the said activities.
2. Participation of beneficiaries, especially women, in drinking water and sanitation, water supply schemes can be ensured.
3. Village Water and Sanitation Committees can be formed and their capacity building and enhancement can be made.
4. The scheme can be successful only by ensuring the participation of all rural families under various schemes of the Government of India like Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan and National Rural Drinking Water Programme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	1.00	80	2090	3800.00	3040.00
2	Education-Schools	No.	50.00	80	190	9500.00	7600.00
3	Healthcare-Hospital	No.	150.00	80	31	12150.00	9720.00

4	Healthcare-Veterinary Clinic	No.	1000.00	80	115	115000.00	92000.00
5	Sanitation-Pay & Use Toilets	No.	10.00	80	225	2250.00	1800.00
<b>Total</b>					<b>2651</b>	<b>142700.00</b>	<b>114160.00</b>

### 5.3 Renewable Energy

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

Optimum exploitation of water resources can be possible through solar water pump system by integrated approach to water conservation irrigation. Along with this, in the coming time, photo voltaic power generation by all lifting and pumping and solar photo voltaic systems will be done through solar cells (in which solar cells act like low voltage batteries and their charge continues at a constant rate proportional to solar radiation) and SPV based pump sets can also be used.

There is a provision of 40% subsidy under the Solar Mission of the Government of India. The State Government is providing 50% subsidy on solar pump sets to the farmers growing horticulture crops, however, loan has not been disbursed in this sector during the last three years.

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

- Many companies certified by MNRE have dealers in the district. There is a need to give wide publicity to solar home lighting model.
- Arrangements for repair of solar equipment should be available at the district level. Mission LiFE Efforts are being made to reduce the impact of climate change on the principle of Reduce, Reuse and Recycle to prevent the impact of climate change and create a better future.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	25.00	90	6	150.00	135.00
<b>Total</b>					<b>6</b>	<b>150.00</b>	<b>135.00</b>

## 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	1496	603.120000	499.7731
B	Ongoing tranches	200	115.210000	94.0430
	Total (A + B)	1696	718.330000	593.8161

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	1733	87.710200	82.8733
B	Rural roads & bridges	1255	514.562100	411.5495
C	Social Sector	268	116.058100	99.3933
	Total (A + B + C)	3256	718.330400	593.8161

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	No of projects	Irrigation potential	ha	
B	Rural roads	No of projects	Road length	km	
C	Bridges	No of projects	Bridge Length	m	

## Chapter 6

### Informal Credit Delivery System

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

A total of 10988 self help groups (SHGs) have been formed in the district till 30 June 2025, out of which 8768 (80%) self help groups are having SB account. A total of 3128 accounts are having credit linkage with Rs.6253 lakh credit disbursement. Only 1541 accounts are outstanding with an amount of Rs.1609 lakh across the district.

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

1. The quality of maintenance of accounting in self-help groups needs to be improved.
2. There is gap in credit linkage saturation levels of self-help groups within the district. The NPA percentage of the SHG loans is very high at 8.44% of account and 4.89% of the amount.
3. Regional imbalance in the expansion and reach of groups in the district.
4. Not all banks are equally participating in credit linkage activity of SHG. Of the 29 CLFs, only 8 had received the CLF startup fund till June 2025. This needs to be improved.
5. Nayi Kiran CLF has operated a Sanitary pad making unit under UDAAN Scheme of GoR. Also, there are 08 Sakhi Cafe operational in the district.
6. The progress under Krishi Sakhi and Pashu Sakhi training and deployment is above targets but under BC deployment and Digi sakhi is below the target.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Differential Rate of Interest Scheme	No.	0.15	100	1900	285.00	285.00
2	Individuals/ Individual members of JLGs	No.	1.20	100	2090	2888.00	2888.00
3	Individuals/ Individual members of SHGs	No.	0.40	100	1800	720.00	720.00
4	Loans to Distressed Persons-To Repay Non Institutional borrowings	No.	1.00	100	190	190.00	190.00
5	Loans to MFIs for Onlending-Other than Agri. & MSME	No.	900.00	100	14	12600.00	12600.00
<b>Total</b>					<b>5994</b>	<b>16683.00</b>	<b>16683.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. It is necessary to ensure timely availability of quality seeds & fertilizer in adequate quantity at reasonable rates so that productivity can be increased and to increase the rate of seed replacement in various crops.
2. It is very important to finance the farmer producer organizations present in the district by banks so that processing and advanced technology in agriculture can be promoted so that not only more and more farmers can benefit from joining these organizations but also increase their sources of income can increase.
3. The district has an estimated storage capacity of 6.80 lakh metric tonnes. In view of the abundant production in the district, there is a need for more storage facilities. Farmers can be made aware about e-KUN, NWR and Agriculture Marketing Scheme.
4. To provide agricultural extension services to majority of farmers.
5. In the wake of climate change, it is necessary to promote climate friendly smart agriculture systems.

#### 2. Water Resources

1. Sustainable agriculture is one of the six missions of the Agriculture Department of the Government of India, which also includes micro irrigation. Since the canal water is decreasing every year, there is a need to use water saving/conserving devices like sprinkler irrigation system, drip irrigation system and farm pond construction.
2. Under the ground water recharge scheme through wells in the district, farmers should be motivated to artificially recharge ground water through wells by harvesting rain water.
3. Rain water harvesting schemes and special schemes on drip irrigation should be made and publicized so that further over-exploitation of water can be avoided.
4. Drip irrigation saves water by 50% to 70%, similarly sprinkler irrigation and irrigation through pipelines save water by 20% to 40% and 20% to 25% respectively.
5. All diesel pumpsets should be energised for reduce cost of cultivation, carbon footprint and promote better water utilisation techniques.
6. As villages on tailend of canals suffer from water crisis during summer season, judicious water use practices should be promoted across the district to tackle this issue.

#### 3. Farm Mechanisation

1. To make the custom hiring system successful, government farm machinery centers can be established at the village level with the help of Panchayati Raj Department. MNREGA workers can be used to operate these machines. With this, along with increasing the income of the Gram Panchayat, the shortage of human labor for agriculture can be removed.



2. The dealers should also promote the use of power tillers and super seeders through the agriculture department.
3. Banks should provide loans to farmers easily so that farmers do not have to take loans from private companies and private banks at high interest rates. Tractors will be financed with at least 04 implements to avail benefit under AIF
4. Banks should finance Sugarcane harvesters in Srikanpur and Sriganganagar blocks. GoR may formulate an area specific scheme for increasing mechanisation in Sugarcane production.

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

1. Along with promoting new nurseries for quality planting material, proper arrangements should be made for the maintenance of established nurseries.
2. Banks should provide financial assistance for setting up small scale units for making compost from fruit and vegetable waste.
3. Along with post-harvest management, emphasis should be laid on adopting value addition through processing technology.
4. Horticulture Department should take special interest in aromatic flowers and medicinal plants. Farmers should get information about the benefits available under the Ayush Mission.
5. New mandi for carrots should be developed to provide marketing facilities to carrot growing farmers.
6. Cultivation of medicinal plants under contract farming be explored so that the farmer gets marketing facility on the farm itself at a fair price.

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

1. There is a need to encourage the model of farm forestry in the district, which will also benefit the farmers and they can increase their income by adopting other supporting activities.
2. Agro Forestry could be promoted for paper industry
3. Boundary plantation could also act as wind breaker and help reduce heat stress caused by loo during kharif season

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

1. There is a need to identify and adopt dairy clusters and encourage suitable businessmen for commercial dairying.
2. Necessary steps can be taken to activate milk societies and opening of more milk routes should be considered for better coverage.
3. Under Ministry of Cooperations Samridhi-500 Scheme, DCS should be formed and registered to cover all Gram Panchayats. Gangmul Dairy needs to expedite identification of uncovered/underserved GPs and take necessary steps to promote DCS.
4. Banks should promote and finance cattle feed plants. DSO should focus on QA of cattle



feed.

5. In blocks where Chilling centers of Gangmul dairy are not available, FPOs should be formed to take up milk collection/processing activities and provide extension services to the farmers

6. An FPO for Fodder Seed production and cattle feed should be formed in the district.

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

1. Good native breeds of poultry to promoted through backyard poultry farming. It will provide opportunities to small farmers especially vulnerable sections to benefit from poultry production and promote inclusive growth. There is a need to set up more mother units and central production units to ensure supply of chicks in remote areas.

2. Poultry units could be established near to Army Cantonments to cater to the demand of Cantts.

3. Banks could explore financing Hatchery/ broiler units.

4. Veterinary and Animal Husbandry Department should sensitize and train farmers regarding climate relate stress and its management.

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

1. It is necessary to increase awareness for the development of pig farming as it is a profitable activity for livelihood.

2. To increase the income of farmers, sheep, goat and pig development programs can be promoted and by insuring sheep, goats and pigs and improving their breeds, high quality germ plasm of good breed sheep, goats and pigs can be provided. By making it available, there can be additional increase in the income of farmers.

3. Market marketing system should be ensured for the products manufactured from livestock so that farmers can get fair price for their productivity.

4. There is a need to spread awareness about AHIDF, National Gokul Mission and dairy processing among the farmers and bank employees of the district.

5. Community level Sheep shearing units should be established, which should eventually be used to promote into an FPO.

#### **9. Fisheries**

1. There is a need to establish fish seed production centers with public participation. Under this, the desired land should be made available to the fish seed producers and the center should be constructed as per the prescribed standards.

2. Farmer clubs and farmer producer companies and groups can be formed and fish farming and related activities can be promoted through them.

3. The government should properly staff the fisheries department office in the district.

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

1. Village cooperative societies having warehouses above 500 tonnes capacity should





register the warehouse with the Warehouse Development and Regulatory Authority so that they can provide marketing loans to farmers against warehouse receipts.

2. Registration of mandis under the e-NAM will encourage transparency, price discovery, competition in the marketing system and will make it easier for farmers to access the big markets and buyers of the country.

3. A directory of all the warehouses available in the district should be made and this directory should be made available to the farmers. Extensive awareness programmes should be run at the block level on the importance of scientific storage and the benefits of primary processing.

4. Farmers should be sensitised towards pledge finance and warehouse receipt system and eKUN. e-Kisan Upaj Nidhi (e-KUN) is a digital platform launched by the Indian government to provide farmers with access to post-harvest loans using electronic Negotiable Warehouse Receipts (e-NWRs)

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

1. Banks should extend finance to farmers for land development activities like land levelling, land reclamation, drainage, Soil conservation, Watershed activities etc.

2. Land development activities should be focused on integrated land and water management in semiarid zones. Activities like afforestation, pasture development and farm pond construction be taken up by panchayats in sand dune belts.

3. KVK, ARS and Agriculture department should promote use of dhaincha, sunhemp, and compost to improve soil structure and fertility.

4. Planting trees like khejri, neem and ber along field boundaries to reduce wind erosion and improve microclimate in arid zones.

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

1. There is a need to increase the seed production program by forming seed producer service cooperative societies.

2. There is a limited system for certification of organic products to promote organic farming. Arrangements should be made to certify organic production.

3. A provision of 1 lakh crore has been made in AIF for the next 10 years. Through this fund, a provision has been made to give 3% interest relief to agricultural entrepreneurs, village service cooperative societies, farmer producer organizations, etc. on loans taken from the bank for post-harvest management. This scheme should be promoted and loan accounts should be linked to the scheme.

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

1. There are many opportunities open in the state and district for the establishment of vibrant and capable profitable and successful agro-processing units in the agriculture sector. Due to being the main place in the production of various agricultural commodities, there are abundant possibilities of processing here such as soybean to soy milk, soy protein, making tofu, making guar gum from guar which is used in paper, textile, mining and other industries. Guar gum powder is also useful in food items, cosmetics and medicines.

2. All scheduled commercial banks, regional rural banks, small finance banks, state cooperative banks, subsidiaries of NABARD are provided concessional refinance at the rate of 4% on PM-FME loans. Banks should take advantage of this.

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

1. Banks can explore the possibility of cluster mode for financing IFS model.
2. Awareness creation be done to saturate soil testing cards to the farmers.
3. The concept of Seed Village should be replicated through various means in the state.
4. There is a need to promote crop diversification.

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

1. A whole range of activities like packaging, labelling, trademark, bar coding, brand building, advertising, domestic and international exhibitions, buyer-seller meets, marketing intelligence, e-marketing are required to boost export and MSME sector.
2. There are strong employment opportunities under the non-agricultural sector, hence it should be reviewed regularly at the district and block level. The district is rich in handicrafts, art and culture, which has potential of agricultural processing, border tourism, religious tourism etc. activities for years. Significant improvement can be made by developing clusters into off-farm producer organizations for the self-reliance of artisans.
3. StandUp India Scheme continues to empower SC, ST, and women entrepreneurs, ensuring that marginalized groups have access to formal credit and entrepreneurial opportunities. Banks should extend finance to the eligible applicants on priority basis.
4. Banks to consider applicants under BRUPY scheme on priority basis for increasing MSME finance.
5. Higher Credit guarantee ceiling under CGTMSE enables larger MSMEs in agro processing, cotton ginning, and packaging units to access higher credit without collateral. Banks should popularize the scheme and expand their portfolio under this.
6. The reduction in Credit Guarantee fees makes credit more affordable for small traders, rural manufacturers, and service providers in towns like Raisinghnagar, Padampur, and Suratgarh.
7. Banks to link Farmer Producer Organizations with MSME registration and CGTMSE backed credit.
8. Local bank branches and RRB to conduct credit camps explaining CGTMSE benefits.
9. Many MSMEs in Sriganganagar are linked to agriculture cold chains, seed processing, and farm equipment repair. CGTMSE can complement schemes like NMEO OS and PMFME by easing access to working capital and term loans.

#### **16. Export Credit**

1. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
2. Micro, small and medium exporters should be given proper training by MSME/export



organisations to enable them to fill up the forms correctly. Technical assistance may be taken from banks in this regard.

### **17. Education**

1. Measures should be taken to increase awareness about education loans. Publicity should be spread through various departments of the district.
2. The bank should organize financial literacy camps in all the schools and colleges of the district and inform the students about education loans.
3. The education department should also make students aware about this financial facility provided through banks.
4. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8.00 Lakh.

### **18. Housing**

1. There is a need to pay attention to the problems like difficulty in taking loan for construction of houses on agricultural land for the farming families and the long process taken in changing the land use.
2. There is a need to make arrangements for online application for getting the map of the house approved and also fix a regular time period for providing it so that the loan can be given on time.
3. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutchra and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.)
4. Loans up to Rs.45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified.

### **19. Social Infrastructure**

1. Schools, drinking water facilities and sanitation facilities could be setup including construction/ refurbishment of household toilets and water improvements at household level, etc. Bank finance could play an important role in development of these facilities
2. Banks should finance health care facilities including private clinics, paramedical and healthcare activities at block level and village level
3. Banks financing to Micro Finance Institutions (MFI) for on-lending to individuals/ members of SHGs shall limit the interest rates for on-lending by MFIs.

**20. Renewable Energy**

1. There are animals in abundance in the district, from whose dung many biogas plants can be established. The state government is providing subsidy on solar lanterns, solar box type cookers, domestic lighting systems etc. There is a need for expansion in activity
2. Banks should popularize and finance households under PM Surya Ghar Muft Bijli Yojana.
3. Banks should explore possibility of financing captive and other solar projects under PM-KUSUM.
4. Branch managers should motivate those borrowers who have been given loans for 4-5 animals for commercial dairy or those farmers who have 5-5 animals to adopt biogas scheme or vermicompost.
5. JLG mode of financing should be explored to finance low cost Biogas units at household level. DCCB and RRB should explore the possibility.

**21. Informal Credit Delivery System**

1. District Central Cooperative Banks and RRB should diversify their business in non-agricultural sector by formulating a specific action plan.
2. Banks should try to increase credit flow on priority for activities related to rural industrialization through RSETI trained entrepreneurs.
3. Banks should put in place a control and reporting system to ensure that the pending loan applications with them are settled within the prescribed time limit.
4. The process of opening of SHG accounts and credit applications should be digitalised. Banks need to provide training on Self Help Groups/Joint Liability Groups to branch managers and field staff. All banks in the district should take the lead in cooperating in SHG and JLG credit linkage.
5. Rajeevika should organize at least one credit camp every month in collaboration with all banks and district administration.
6. In some blocks of the district, micro finance companies have given loans to a large number of villagers at very high interest rates, and this figure is increasing a lot. Banks need to give maximum loans through JLGs and SHGs to bring the needy farmers out of expensive micro finance. Where necessary, such borrowers should also be provided with finance to repay their expensive loans.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. Cooperative Crop Loan Online Registration and Distribution Scheme: Farmers who repay crop loans taken on time or before time up to Rs. 1.50 lakh through PACS linked to District Central Cooperative Banks are given 4 percent interest subsidy by the State Government and 3 percent interest subsidy by the Government of India. Thus, crop loan up to Rs. 1.50 lakh is available to farmers at zero interest rate.

2. Five percent interest subsidy scheme: Under the scheme 5 percent interest subsidy is available from the state government to the farmers who timely repay the long-term agricultural cooperative loans disbursed through primary cooperative land development banks on 1-04-2014 and after.

3. Construction of warehouses in Village Service Cooperative Societies/Purchasing Sale Cooperative Societies: Budget announcement of the State Government for storing food seeds and medicines in cooperative societies for the development of agriculture and under the National Agricultural Development Scheme with the assistance of the State and Central Government. In service cooperative societies/purchase and sale cooperative societies warehouse construction is done by providing 100 funds

4. Establishment of custom hiring centres: To provide farming equipment on rent to the farmers in the state custom hiring centers are being established in purchase and sale cooperative societies/village service cooperative societies.

5. Women Self-Help Group Training Scheme: To increase the active participation of women through practical training and cooperation to the officials/members of women self-help groups the Women Self-Help Group program is being implemented by the Rajasthan Institute of Cooperative Education and Management.

6. Grant Assistance for godown construction by PACS under World's Largest Grain storage plan in the Cooperative sector: Grant assistance of Rs. 25 lakh per PACS for construction of a godown of 500 MT capacity has been approved by GoR. Under this 17 PACS were sanctioned godowns during 2024 25 and 05 have been sanctioned during 2025 26.

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

1. Primary Agricultural Credit Societies (PACS): 342
2. Primary Dairy Societies: 498
3. Primary Handloom Societies: 3
4. Business Cooperatives: 38
5. Kraya Vikraya Sahakari Samiti: 19



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

1. There is reasonable possibility for cooperative activity in Sriganganagar area. The distribution is uniform, with all sections covered by one or the other cooperative society. Therefore, there is a possibility of creation and strengthening of cooperative institutions in all the blocks.
2. There is only 01 Gram panchayat left uncovered from PACS in the district.
3. The district is lacking robust cooperative Milk collection and processing infrastructure. RCDF should explore setting up a Dairy Processing unit and Gangmul Dairy should strengthen the DCS for milk collection and processing.
4. Rajeevika should form and register Cluster Level Federations of SHGs in all blocks

**Chapter 9****NABARD's Projects and Interventions in the District**

<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>Csr Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
1	Collectivisation	Formation and promotion of 'Salangan Farmer Producer Company Limited'	4JJ Padampur	Training and Handholding assistance	Nil	205	The FPO is likely to provide seeds and inputs to the farmers at reasonable rates collect the products market them primary processing and doing business through the company
2	Collectivisation	Formation and promotion of 'Suratgarh Rural Farmer Producer Company Limited'	Suratgarh	Training and Handholding assistance	FPO promoted under Centre Sector Scheme for promotion of 10000 FPOs	380	The FPO is likely to provide seeds and inputs to the farmers at reasonable rates collect the products market them primary processing and doing business through the company





3	Skill Training	MEDP on Lippon Art	Ganeshgarh Sriganganagar	Grant Support for skill and enterprise development	Nil	30	30 Women of self-help groups were given training in lippon art product designing and marketing. The program aimed to develop micro enterprises for empowerment and income enhancement of rural women
4	Skill Training	MEDP on Hadicraft Items	Village 6EEA Padampur	Grant Support for skill and enterprise development	Nil	30	30 Women of self-help groups were given training in Handicraft product designing from Rice straw and marketing. The program aimed to develop micro enterprises for empowerment and income enhancement of rural women



5	Skill Training	Skill Development Program on Welding and Farm equipment maintainance	Ghamurwali Padampur	Grant Support to PACS for skilling youth and entreprise development	Nil	30	30 youths of nearby villages were given training in welding and farm equipment repair. The program aimed to necessary skill among youth for employbilty and entreprise development. A number of trained youths are now employed or have started own workshops and earning from 7000 to 12000 per month.
6	Financial Inclusion	Mobile ATM cum demonstration van and micro ATM	Sriganganagar	Grant Support for purchase	RMGB	1	Rajasthan Marudhara Gramin Bank Sriganganagar has been given 1 mobile ATM cum demonstration van and micro ATM for promoting the schemes related to the bank and to provide banking facilities to the remote parts of the district.
7	Financial Inclusion	Financial Literacy Program and Nukkad Natak	Sriganganagar	Grant support for Financial inclusion programs	AU Small Finance Bank	1	To increase the goal of financial literacy NABARD gives grants to AU SFB for conducting financial literacy programs and street plays.



8	Infrastructure Development	Setting up of Centres of Financial Literacy	Anupgarh, Padampur and Sriganganagar	Grant support for setting up the CFLs by AROH foundation under the aegis of MONEYWISE	PNB & RBI	1	To increase the goal of financial literacy NABARD gives grants to AROH Foundation for Setting up the CFLs and conducting financial literacy programs mass camps Household camps and other such programs in all blocks of the district.
9	Institution Development	Scheme for computerization of PACS (Primary Agricultural Cooperative Society)	Sriganganagar District	Grant Support and handholding of DCCB & PACS for PACS Computerisation	RStCB & GKSB	1	To strengthen and modernize the primary agricultural cooperative societies computerization of all the PACS of the district is being done by NABARD. In this regard all PACS of Sriganganagar district have been selected.



10	Promotional Activity	Rajeevika Rural Mart	Sriganganagar	Grant Support for running a mart for products of SHGs	Rajeevika	500	Rural Mart has been financed by NABARD for a period of 2 years for marketing the products made by women of Self Help Groups and to establish market linkages. This mart is being run by the women of the Self Help Group under the supervision of Rajivika.
11	Promotional Activity	Mobile Rural Mart Vans	Padampur	Grant Support for running a mart for products of PACS	Ghamurwali PACS & 4 JJ PACS	1000	NABARD Mobile Rural Mart has been financed by Gram Seva Cooperative Society for marketing of products and to establish market linkages. This mobile mart not only helped in building their capacity but also increased their income.
12	Collectivisation	Formation and promotion of 'Raisinghnagar Farmer Producer Company Limited'	Raisinghnagar	Training and Handholding assistance	FPO promoted under Centre Sector Scheme for promotion of 10000 FPOs	310	The FPO is likely to provide seeds and inputs to the farmers at reasonable rates collect the products market them primary processing and doing business through the company



13	Promotional Activity	Mobile Rural Mart Vans	Raisinghnagar	Grant Support for running a mart for products of PACS	24 APD PACS	1000	NABARD Mobile Rural Mart has been financed by Gram Seva Cooperative Society for marketing of products and to establish market linkages. This mobile mart not only helped in building their capacity but also increased their income.
14	Skill Training	LEDP on Rajasthani Poshak and girls wear designing	Gharsana	Grant Support for training handholding settlement & Demonstration unit establishment	24ASC 3STR and 3DD villages of Gharsana	90	90 Women of self-help groups were given training in tailoring and dress designing and marketing. The program aimed to develop micro enterprises and livelihood for empowerment and income enhancement of rural women

## Success Stories



Project Implementing Agency	Ghamurwali Gram Sewa Sahakari Samiti Ltd.
Duration of the project	One Year
Beneficiary	
1. No. of beneficiaries	30
2. Community	Multiple
3. State	Rajasthan
4. District	Sriganganagar
5. Block	Padampur
6. Village	Ghamurwali
Title	Welding Workshop and Farm Equipment Maintenance training
Scheme	Gramya Vikas Nidhi (NABSKILL)

### 1.1 Support provided

Grant Support provided to PACS for skilling the youths in vocation of welding

### 1.2 Pre-implementation status

The lack of local employment opportunities has been a significant challenge for rural youth.

As more farmers of Sriganganagar are adopting modern machinery after land development



under Command Area Development Program, the demand for skilled technicians to maintain and repair these implements is on the rise.

Lack of eligible channel partner was a hinderance to tap this area. Although there were a large number of NGOs present in the region but most of them are engaged in Rehabilitation, Women empowerment, plantation related activities.

The Ghamurwali Gram Sewa Sahakari Samiti Ltd. was already operating a small workshop in the PACS premises. The PACS had an operational Custom Hiring Centre, that made it aware about the issues faced in maintenance and repairing of the implements used in the area.

NABARD had also revised its guidelines to list PACS as an eligible entity for implementing Skill Development Programs under GVN and Ghamurwali PACS become the first PACS to avail a grant support of Rs. 2.49 lakh for skill youth.

### **1.3 Challenges faced**

Lack of eligible channel partner was a hinderance to tap this area. Although there were a large number of NGOs present in the region but most of them are engaged in Rehabilitation, Women empowerment, plantation related activities.

As more farmers of Sriganganagar are adopting modern machinery after land development under Command Area Development Program, the demand for skilled technicians to maintain and repair these implements is on the rise.

### **1.4 Impact**

Participants learnt the critical skills such as welding safety, metal fabrication, and the use of various welding equipment.

Additionally, they gained expertise in diagnosing and fixing common issues in farm implements, ensuring they are well prepared for employment or entrepreneurship in the service sector.

By training youth in these essential skills, the program tried to bridge the gap between the demand for skilled labor and the availability of local employment. This initiative not only provided job opportunities close to home but also supported the agricultural sector by ensuring equipment are well-

Out of the 30 youth skill in the trait, 06 have started their own workshops. 16 participants are now employed at various workshops in Ghamurwali and Beenjhbayla (nearby town) areas.

The initial salaries of the employed youths ranges between Rs. 7000 to 10,000 per month

## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

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



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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

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

Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

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

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

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

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

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

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

2. 7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

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



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

Under NAFCC two projects are :

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

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

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

a. The district is experiencing more frequent and intense heatwaves which can affect agriculture, water resources and human health. The district faces significant water scarcity due to reduced rainfall and over-extraction of groundwater. Changes in temperature and precipitation patterns are affecting crop yields particularly for water-intensive crops like wheat and cotton.

There is potential for expanding solar energy projects in the region given the high solar insolation. Promoting drought-resistant crop varieties and efficient irrigation techniques can help mitigate the impact on agriculture.

b. On adaptation front initiatives to improve water use efficiency such as drip irrigation and rainwater harvesting are being promoted. Developing and implementing heat action plans to protect vulnerable populations from extreme heat. Further encouraging farmers to diversify crops to include more drought-resistant varieties is also essential.

Mitigatory step should involve increasing green cover through afforestation and reforestation projects to enhance carbon sequestration. Promotion of energy-efficient practices in agriculture and industry to reduce greenhouse gas emissions. Awareness campaigns should be conducted to educate the public about climate change and the importance of sustainable practices.

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

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

1. Development of Solar Parks in Pugal Chhatargarh(Bikaner) and Bodana(Jaisalmer)
2. Plantation drive with target of 7 crore plantation
3. Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years
4. The state government has announced the introduction of a Green Budget starting next year

a NAFCC projects:

1. Mukhyamantri Jal Swavlamban Abhiyaan For Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity

-This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.

2. Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities with Department of Forest (GoR) as Executing Entity

-The ongoing project in Barmer district focuses on protecting and developing the project area through soil amendments restoring water bodies creating wetlands and implementing soil and water conservation while also setting up nurseries promoting grass and tree plantation installing micro irrigation with solar pumps regenerating local plant species building stakeholder capacity and providing technical support for ecological restoration.

## **Potential for Geographical Indication (GI) in the district**

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building, create local employment, reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

3. The potential for Geographical Indication (GI) registration of Kinnow fruit in the Sriganganagar district of Rajasthan is quite promising as-

The district's climate and soil conditions are particularly suited for Kinnow cultivation. The region's arid climate with low rainfall and extreme temperatures along with its alkaline soil provides an ideal environment for growing high-quality Kinnow.

4. The potential for Geographical Indication (GI) registration of Kinnow fruit in the Sriganganagar district of Rajasthan is quite promising as-

1. Sriganganagar's climate and soil conditions are particularly suited for Kinnow cultivation. The regions arid climate with low rainfall and extreme temperatures along with its alkaline soil provides an ideal environment for growing high-quality Kinnow.

2. High Production Levels: Sriganganagar is one of the leading districts in Kinnow production in Rajasthan. The district has a significant area under Kinnow cultivation contributing substantially to the state's overall production.

3. Quality and Reputation: The Kinnow from Sriganganagar is known for its superior quality including its taste juiciness and nutritional value. The cultivation of Kinnow in Sriganganagar is not just an economic activity but also a part of the region's cultural heritage. GI registration would help in preserving this heritage and promoting it on a larger scale

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Census Handbook 2011
Soil & Climate	Dynamic Ground water Resource Of Rajasthan 2023
Land Utilisation [Ha]	District Census Handbook 2011
Ground Water Scenario (No. of blocks)	Dynamic Ground water Resource Of Rajasthan 2023
Distribution of Land Holding	Agri Census 2015-16
Workers Profile [In 000]	District Census Handbook 2011
Demographic Profile [In 000]	District Census Handbook 2011
Households [In 000]	District Census Handbook 2011; Ration Card Data
Household Amenities [Nos. in 000 Households]	District Census Handbook 2011
Village-Level Infrastructure [Nos.]	District Census Handbook 2011
Additional Information	Village list for bifurcated district taken from lgdirectory.gov.in
Infrastructure Relating To Health & Sanitation [Nos.]	Zila Sankhiyaki Ruprekha 2022
Infrastructure & Support Services For Agriculture [Nos.]	Zila Sankhiyaki Ruprekha 2022
Irrigation Coverage [000 Ha]	Milan Khasra Report, LR Department
Infrastructure For Storage, Transport & Marketing	Zila Sankhiyaki Ruprekha 2022
Processing Units	Zila Sankhiyaki Ruprekha 2022
Animal Population as per Census [Nos.]	Livestock Census 2019, SGNR
Infrastructure for Development of Allied Activities [Nos.]	Zila Sankhiyaki Ruprekha 2022
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Zila Sankhiyaki Ruprekha 2022
Status	Agri Stats at a glance, 2023-24
Irrigated Area, Cropping Intensity	Agri Stats at a glance, 2023-24
Input Use Pattern	Agri Stats at a glance, 2023-24
Trend in procurement/ marketing	Agri Stats at a glance, 2023-24
KCC Coverage	SLBC Rajasthan
Soil testing facilities	Agri Stats at a glance, 2023-24
Crop Insurance	policies generate, PMFBY Dashboard
Irrigated Area & Potential	Stat Hndbk
Block level water exploitation status	Dynamic Ground Water Res. Report 24-25
Mechanisation in District	Transport Dept. GoR Statistical Abstract
Area under Forest Cover & Waste Land	Agri Stats at a glance 2022-23
Nurseries (No.)	Agri Stats at a glance 2022-23
Processing Infrastructure	Gangmul Dairy
Agri Storage Infrastructure	FCI, CWC & RSWC Reports, 2023-24



Fertilizer Consumption	Agri Stats at a glance 2023-24
Facilities Available	DPIIT FCI CWC & RSWC Reports 202324 etc
MSME units - Cumulative	Udyamitra portal
Status of SHGs	RGAVP MPR June 2025
Details of non-credit cooperative societies	National Co-operative Database
Details of credit cooperative societies	National Co-operative Database
Block wise, sector wise distribution of cooperative societies in the district	National Co-operative Database
Status/ progress under various schemes of MoC in the district	National Co-operative Database

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

Sources	
1	Lead Bank

**Name and address of DDM**

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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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|---|---|

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- |  |  |
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|--|--|

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## NABARD Consultancy Services Private Limited (NABCONS)

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- |  |  |
|--|--|
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- 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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT