



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



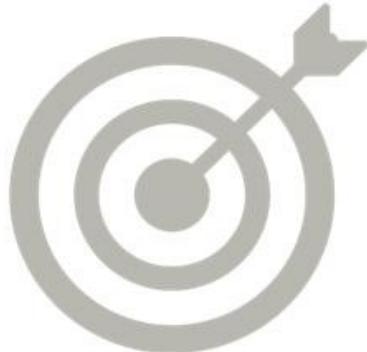
Tonk District
Rajasthan Regional Office, Jaipur



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: Tonk

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

PLP Document Prepared by:

RAJ KUMAR

District Development Manager

NABARD Tonk

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 Tonk has projected a credit potential of ₹830980.07 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

The PLP also brings into focus flagship initiatives of NABARD and the Government of India that hold transformative potential promotion of Geographical Indication (GI) tags to preserve traditional crafts, development of seed spice value chains, financing of Joint Liability Groups, and computerization of Gram Seva Sahakari Samitis (PACS) along with the formation of Multipurpose PACS (MPACS). These interventions will deepen financial inclusion, modernize rural institutions, and create sustainable income opportunities. To ensure wide access, this document will also be hosted on NABARD's official website.

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

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

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

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Abbreviations

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



Abbreviation	Expansion
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan

Abbreviation	Expansion
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
RKVKY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location

Tonk district is located in the eastern part of Rajasthan. It is characterized by mountainous terrain and falls within Zone- 8, encompassing central hilly and plateau regions. The district comprises 7 development blocks and 1155 revenue villages.

Type of soil

The soil in the main parts of the district is light sandy to clay loam. The soil is generally fertile and suitable for crops like wheat, mustard, bajra and groundnut.

Primary occupation

The main activity of the district is agriculture. However, a large section of the population is also employed as artisans, family cottage industries and allied activities of agriculture. On account of Banas river basin, many people are in sand/ bajeri business.

Land holding structure

The number of land holdings for agriculture is 1.92 lakh in the district. Out of these, the number of land holdings of small and marginal farmers is 57%.

Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Crop Loan- Rs. 346053.00 lakh (89%), Term loan- Rs.129569.00 lakh (103%), Total Agricultural credit - Rs. 475622.00 lakh (93%), MSME- Rs.132673.00 (128%), OPS- Rs. 9508.00 lakh(42%), Total ACP achievement- Rs.617803.00 lakh (97%). Overall, the priority sector near to its target.

2. Investment credit in agriculture

Investment credit shows increasing trend as a percentage of total agriculture credit from 25.86% in 2024 to 27.24% 2025.

3. Credit flow to MSMEs

The MSME sector's GLC flow grew from Rs. 110498.00 lakh in 2024 to Rs.132673.00 lakh in 2025 . Growth driven by supportive policies and enhanced credit accessibility.

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The PLP projection of the year is Rs. 830980.07 lakh

2. Projection for agriculture and its components

Total Agriculture Credit Projections arrived at Rs.598150.37 lakh which comprises of Rs.425029.46 lakh for Farm Credit /crop production, Rs. 173120.91 lakh for Term lending.

3. Projection for MSMEs

Total MSME projection arrived at Rs. 179492.80 lakh.

4. Projection for other purposes

Total projection in Other Priority Sector arrived at Rs. 53336.90 lakh which comprises of Rs.787.50 lakh to Export, Rs.2925.00 lakh to Education, Rs. 29250.00 lakh to Housing, Rs.3602.00 lakh to Social Infrastructure, Rs.8222.40 lakh to Renewable Energy and Others- Rs. 8550.00 lakh .

5. Developmental Initiatives

- 1 The PACS computerization scheme enhances efficiency, transparency, and governance in rural credit systems. It improves financial inclusion by streamlining loan processes, linking with banks, and aiding farmers in accessing credit quickly, boosting agricultural productivity and rural development.
- 2 Formation of new MPACS in the district including Milk producing and fisheries PACS.
- 3 LEDP-MEDP schemes for imparting skill based training to SHG women. Leveraging collectivization of benefit of farmers through FPO formed under PODF-ID and CSS FPO.
- 4 Enhancing financial literacy is crucial for boosting demand for financial services. To facilitate this, CFL is working in three blocks with support from NABARD, along with one established by the lead bank and another by RGB.
- 5 In the district, gram panchayats are segmented into sub-service areas where banking services are extended through branches. Business Correspondents from various banks are also providing banking services in these sub-service areas.
- 6 FPO are working in every block of the district providing both backward and forward linkages to the farmers.

6. Thrust Areas

- 1 Conducting field-oriented research and development and ensuring effective transfer of technologies to provide timely technical guidance on crop management.
- 2 Emphasizing natural resource management, particularly focusing on sustaining soil fertility and enhancing water availability in a sustainable manner.
- 3 Lowering input costs by improving input efficiency, including seeds, fertilizers, pesticides, water, labor, and machinery.
- 4 Enhancing productivity through the adoption of advanced agricultural technologies such as integrated nutrition and pest management, improved breeds/varieties, while ensuring consistent output value.
- 5 Promoting crop/activity diversification through methods like intercropping, mixed cropping, crop rotation, multi-stage cropping, and integrated farming systems where suitable
- 6 Ensuring access to credit that is adequate and timely.
- 7 Developing a robust post-harvest handling system, including storage facilities.
- 8 Proximity to the State capital offers potential in dairy, food processing, fruit, vegetable, and flower production, yet this potential remains underutilized.

7. Major Constraints and Suggested Action Points

- 1 Increasing rural infrastructure is essential to create more employment opportunities, foster new economic prospects, provide essential services, and enhance the borrowing capacity.

- 2 To bolster the agricultural sector in the district, emphasis should be placed on investing in warehouses, cold storage facilities, and other marketing infrastructure.
- 3 Simplifying access to financial services such as savings, loans, insurance, and money transfers for underserved populations with minimal paperwork and convenience is crucial.
- 4 To implement these potential loan estimates and give them a realistic shape, the district banks will have to work together with the government departments. Credit flow can be increased only by linking the schemes run through government departments with bank loans.
- 5 There is a need to provide adequate loans on time by the banks and intensive efforts are required in this direction by all the participating agencies.

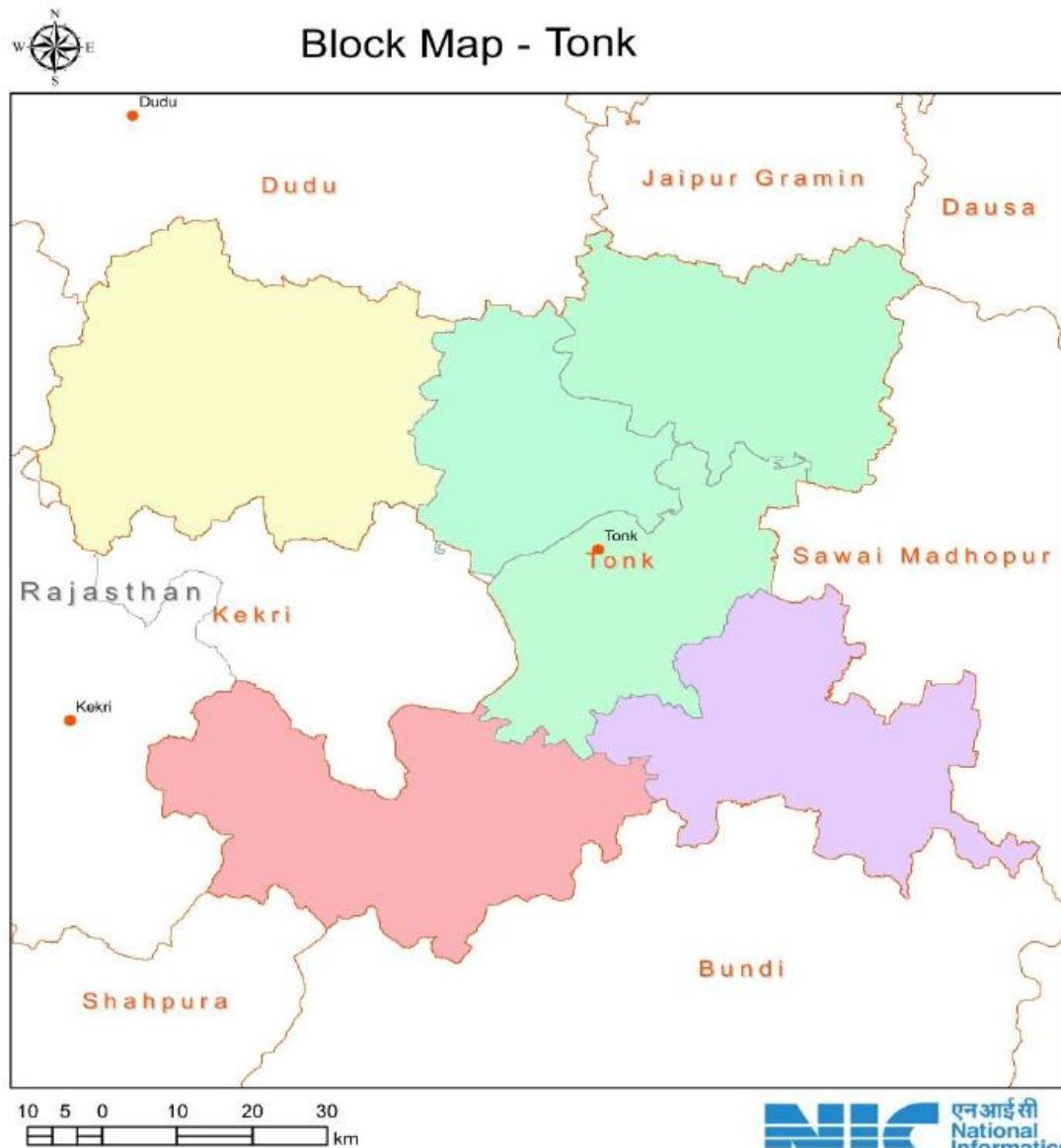
8. Way Forward

- 1 Incrementally increasing investment credit in agriculture from the current 28% to 40%, focusing on enhancing infrastructure for agricultural storage, processing, the forestry sector, animal husbandry, and minor irrigation components.
- 2 Ensuring comprehensive coverage of eligible beneficiaries through various microfinance models such as Joint Liability Groups and Self Help Groups in the district.
- 3 Implementing crucial interventions in agriculture, allied sectors, social sectors, and rural connectivity roads/bridges in a phased manner to ensure sustainable development and significant impact on the district.
- 4 Water is a vitally important resource for life and is central to all development activities. Therefore, there is a need to determine the optimal use of water for water conservation agriculture and agricultural practices in accordance with climate change.
- 5 For the overall development of the district, all the development agencies should work in such a way that the income of the farmers can be double. Along with this, skill development in agricultural and nonagricultural work will have to be given special impetus.



Part A

District Map



NIC एनआईसी
 National Informatics Centre

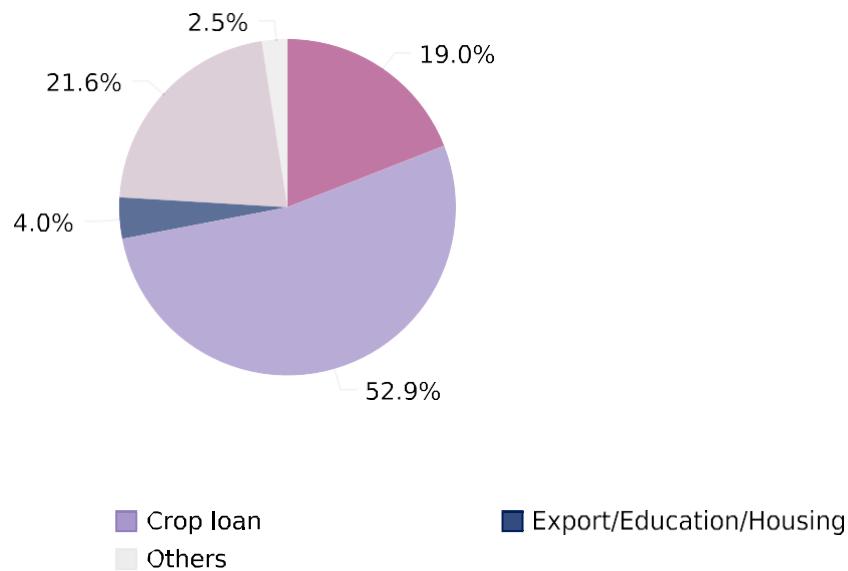


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	520341.2
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	439857.21
2	Term Loan for agriculture and allied activities	80483.99
B	Agriculture Infrastructure	37399.55
C	Ancillary activities	40409.62
I	Credit Potential for Agriculture A+B+C)	598150.37
II	Micro, Small and Medium Enterprises	179492.8
III	Export Credit	787.5
IV	Education	2925
V	Housing	29250
VI	Social Infrastructure	3602
VII	Renewable energy	8222.4
VIII	Others	8550
	Total Priority Sector	830980.07



Sources

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

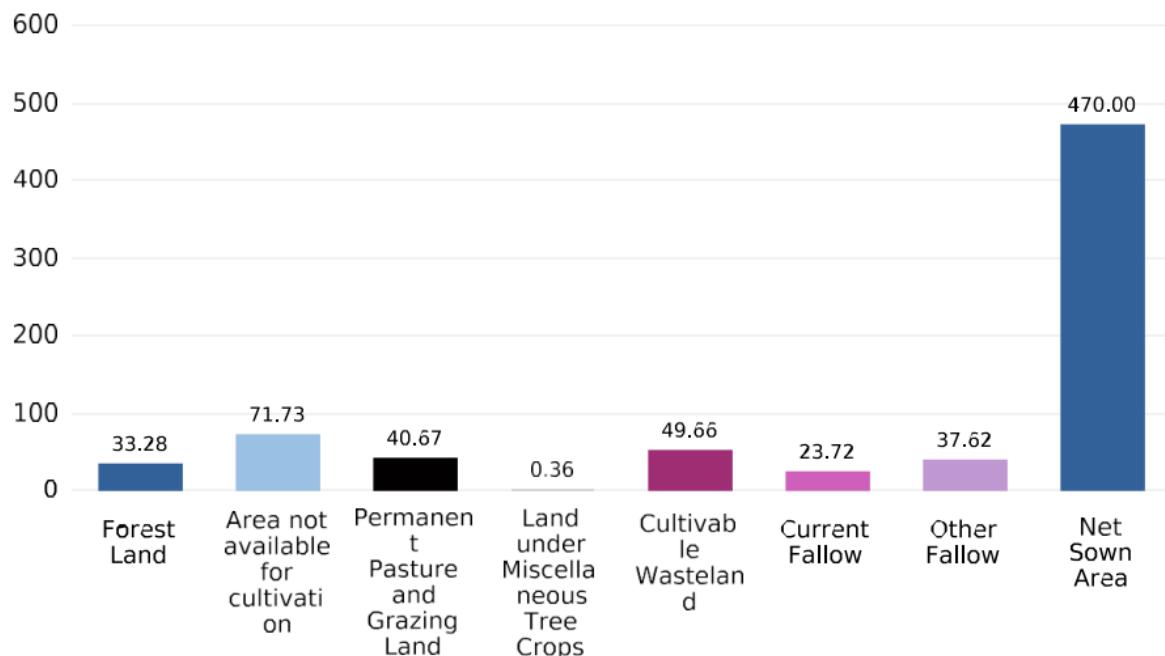
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	425029.46
2	Water Resources	15986.49
3	Farm Mechanisation	21750.18
4	Plantation & Horticulture with Sericulture	10889.9
5	Forestry & Waste Land Development	585.57
6	Animal Husbandry - Dairy	28175.84
7	Animal Husbandry - Poultry	4981.93
8	Animal Husbandry - Sheep, Goat, Piggery	9108.87
9	Fisheries	2140.37
10	Farm Credit- Others	1692.59
	Sub total	520341.2
B	Agriculture Infrastructure	
1	Construction of storage	31244
2	Land development, Soil conservation, Wasteland development	2448
3	Agriculture Infrastructure - Others	3707.55
	Sub total	37399.55
C	Ancillary activities	
1	Food & Agro. Processing	39050.72
2	Ancillary activities - Others	1358.9
	Sub Total	40409.62
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	22601.6
II	B Service Sector - Term Loan	105436.8
II	C Manufacturing Sector - WC	21280
II	D Service Sector - WC	26370.4
II	E MSME - Others	3804
	Total MSME	179492.8
III	Export Credit	787.5
IV	Education	2925
V	Housing	29250
VI	Social Infrastructure	3602
VII	Renewable energy	8222.4
VIII	Others	8550
	Total Priority Sector	830980.07



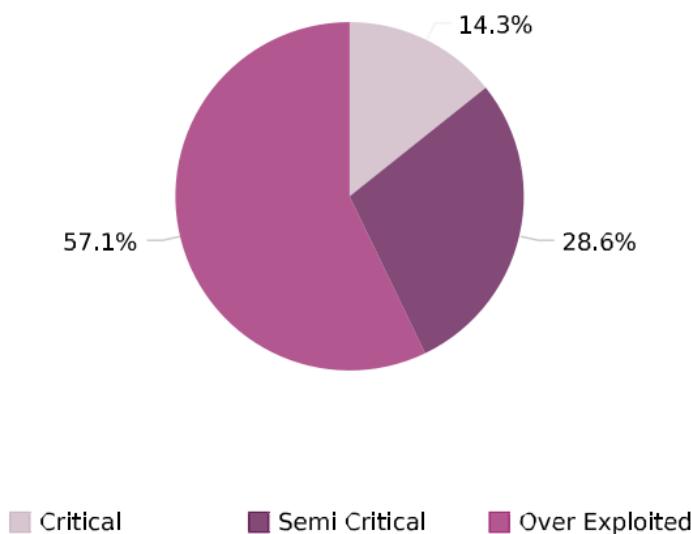
District Profile

1. Land Utilisation ('ooo hectares)



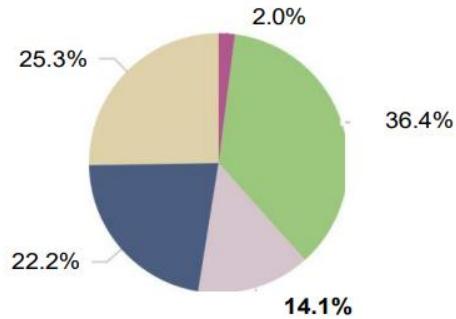
Census 2011 Department publications

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



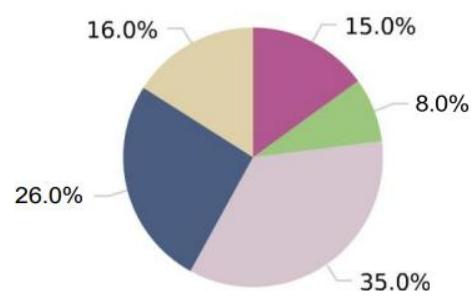
Census 2011 Department publications

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)

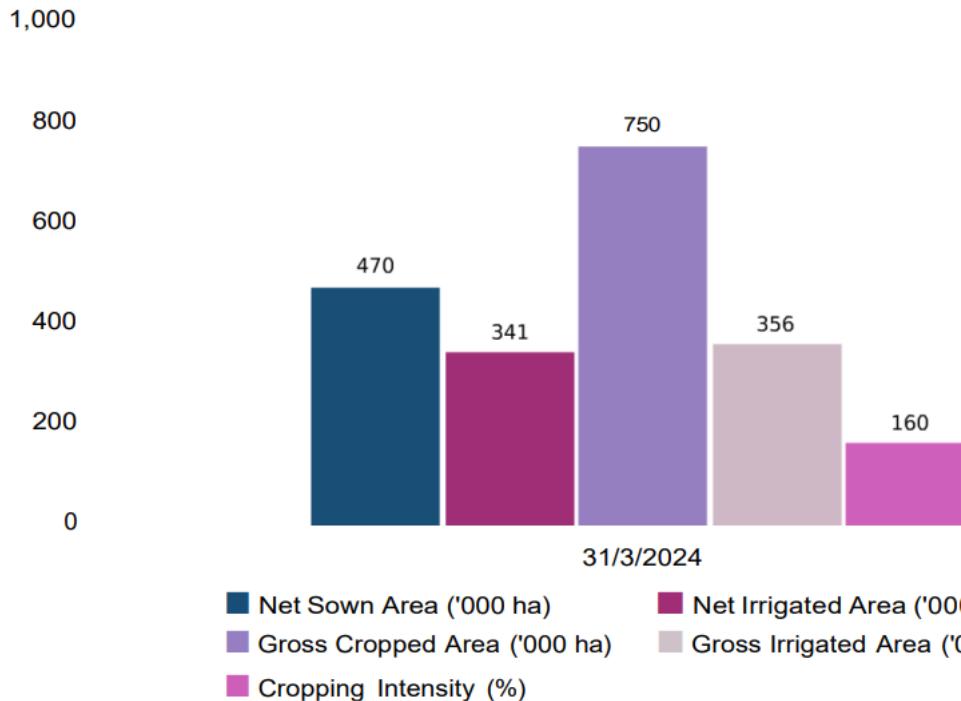
Landholding - Area (%)

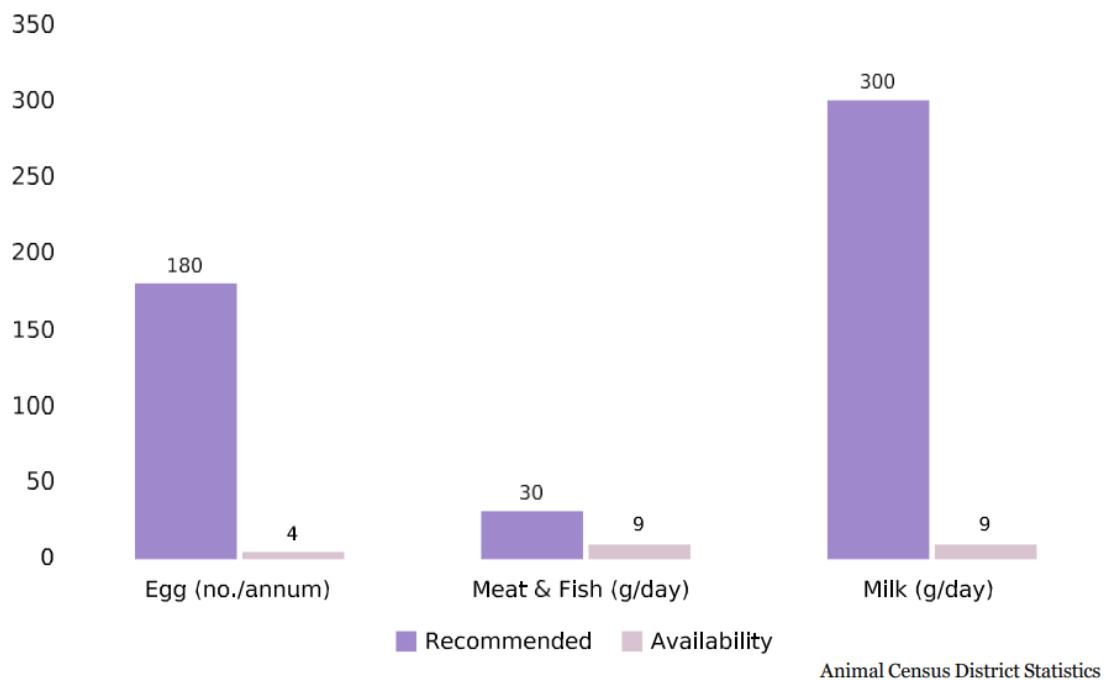


- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Census 2011 Department publications

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

1.a Additional Information

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha		76.36	36.49	38.95
2	>1 to <=2 ha		53.14	25.39	76.05
3	>2 to <=4 ha		45.80	21.88	129.06
4	>4 to <=10 ha		28.96	13.84	173.21
5	>10 ha		5.03	2.40	72.48
6	Total		209.28	100.00	489.76
					100.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1421.00	728.00	693.00	1103.00	318.00
2	Scheduled Caste	288.00	148.00	140.00	236.00	52.00
3	Scheduled Tribe	178.00	93.00	85.00	174.00	4.00
4	Literate	122.57	77.12	45.45	58.00	73.84
5	BPL	0.00			31.00	13.00



Health, Sanitation, Livestock and Agricultural Infrastructure

15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units		
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	495.00		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	9083.00
2	Cattle - Indigenous	162653.00
3	Buffaloes	437452.00
4	Sheep - Cross bred	356.00
5	Sheep - Indigenous	218821.00
6	Goat	319250.00
7	Pig - Cross bred	94.00
8	Pig - Indigenous	5514.00
9	Horse/Donkey/Camel	2108.00
10	Rabbit	687.00
12	Poultry - Indigenous	60873.00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	3270.00		6.00	
2	Egg	207.99		4.00	
3	Milk	718.00		9.00	
4	Meat	11.00		3.00	
5	Wool	349.00			



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)	560	567
Rainfall - Actual (mm)	540	1116

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	750.00	750.00
Net sown area ('000 ha)	470.00	470.00
Cropping intensity (%)	15957.00	159.57

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	72.83	89.79
Fertilizer consumption - Rabi (kg/ha)	60.54	49.13

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	3	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		205522	234721
GLC through KCC (Rs. lakh)		356635.00	3.46

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	189458	

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Indian Mustard	376.87	679.50	679.50	400.00	750.00	1803.01
Wheat	47.31	187.04	187.04	66.00	138.00	3953.50
Horse Gram	0.00	0.00	0.00	52.00	49.00	0.00
Sorghum	86.30	63.34	63.34	70.00	69.00	733.95
Mungbean	0.00	0.00	0.00	38.00	16.00	0.00
Pearl Millet	53.99	77.12	77.12	0.00	0.00	1428.41
Groundnut	20.23	26.20	26.20	0.00	0.00	1295.11

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	356	426
Gross Irrigated Area (ooo ha)	352	430

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Tonk	Todaraisingh.	Critical
2	Rajasthan	Tonk	Deoli	Critical
3	Rajasthan	Tonk	Malpura	Over Exploited
4	Rajasthan	Tonk	Newai	Over Exploited
5	Rajasthan	Tonk	Peeplu	Critical
6	Rajasthan	Tonk	Tonk	Critical
7	Rajasthan	Tonk	Uniara	Over Exploited

Service Centers

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

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Chilli	0.22	0.38		
Ridge Gourd	0.17	0.39		

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

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		33
Waste Land (ooo ha)		26
Degraded Land (ooo ha)		10

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery		1
1	Rose, Lemon, Mango, Anar, Dragon Fruit	1	

District Profile

Key Insights into Livestock, Fisheries and Land Development

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	22.00
Rainfall - Actual (mm)Reservoirs (No.)	8.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

Marine Fisheries (No.)

Particulars	Status
Mechanised/ non-mechanised boats	12.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	
Storage Godowns (No.)	22.00
Storage Godowns (Capacity - 000 MT)	
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	48809.00	51766.00
Pesticides Consumption (ooo kg)		0.00

MSME

Particulars	Status
MSME Clusters (No.)	8
Micro Units (No.)	32614
Small Units (No.)	550
Medium Units (No.)	37
Udyog Aadhar Registrations (No.)	33201

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	1

Informal Credit Delivery

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	8400	8400
No. of SHGs credit linked (including repeat finance)	1922	1930
Bank loan disbursed (Rs. lakh)	3843.00	4975.00

Average loan per SHG (Rs. lakh)	2.00	2.50
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.)	531	475
Consumer Stores (No.)	1	0
Housing Societies (No.)	14	0
Weavers (No.)	24	0
Marketing Societies (No.)	7	1



Labour Societies (No.)	1	0
Industrial Societies (No.)	1	0
Others (No.)	234	215
Total (No)%	813	691

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	228	

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	Spred	Sector	No. of Societ	Spred
1	Rajasthan	Tonk	Deoli					169	
2	Rajasthan	Tonk	Malpura					131	
3	Rajasthan	Tonk	Todaraisingh					129	
4	Rajasthan	Tonk	Tonk					123	
5	Rajasthan	Tonk	Newai					120	
6	Rajasthan	Tonk	Uniara					120	
7	Rajasthan	Tonk	Peeplu					85	

Status/ progress under various schemes of MoC in the district

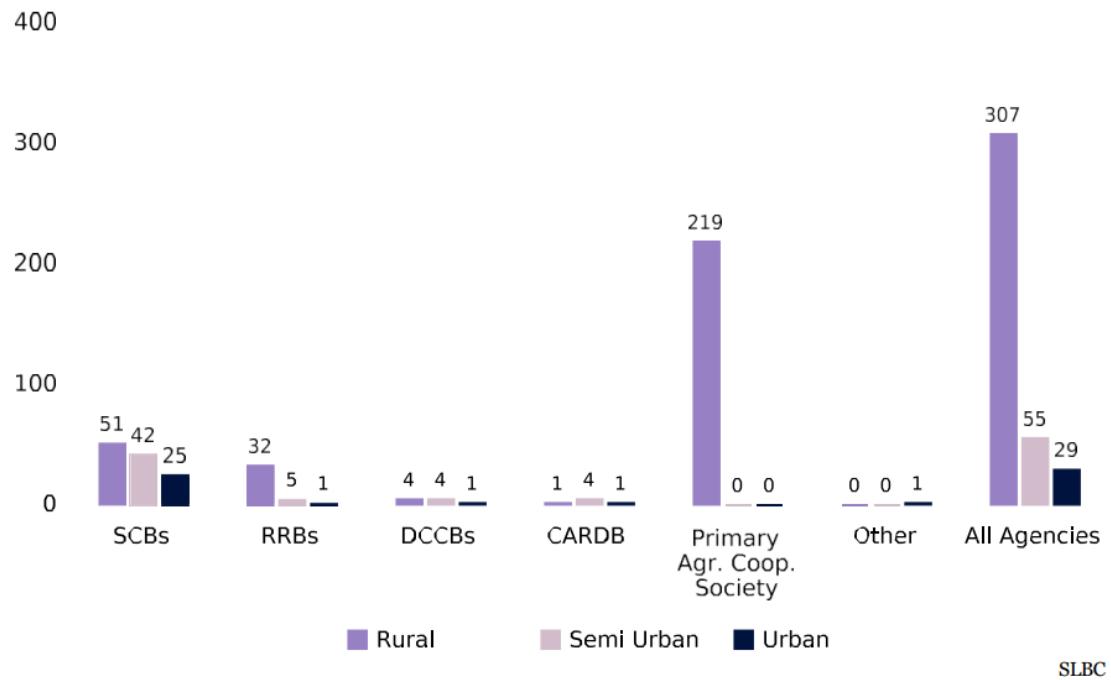
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	219	
2	Potential for formation of new MPACS	5	
3	PACS Computerisation	209	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	5	
a	PACS sanctioned with warehousing facility & other related infrastructure	6	
b	Capacity of the grain storage godowns sanctioned	500	
7	PACS as Common Service Centres (CSCs)	118	



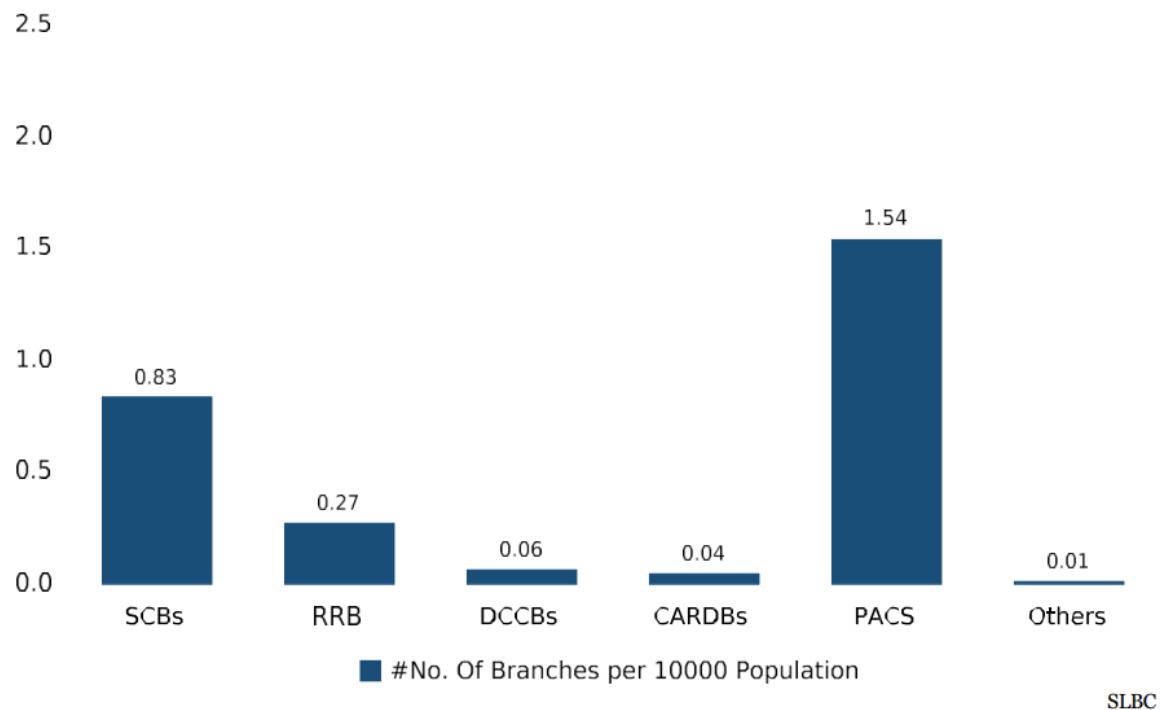
8	PACS as Kisan Samridhi Kendras (KSKs)	149	
9	PACS as Jan Aushadi Kendras (JAK)	1	
a	Membership in Multi State Cooperative Society on Seeds	142	
b	Membership in Multi State Cooperative Society on Organic farming & products	32	
c	Membership in Multi State Cooperative Society on Agri-exports	31	

Banking Profile

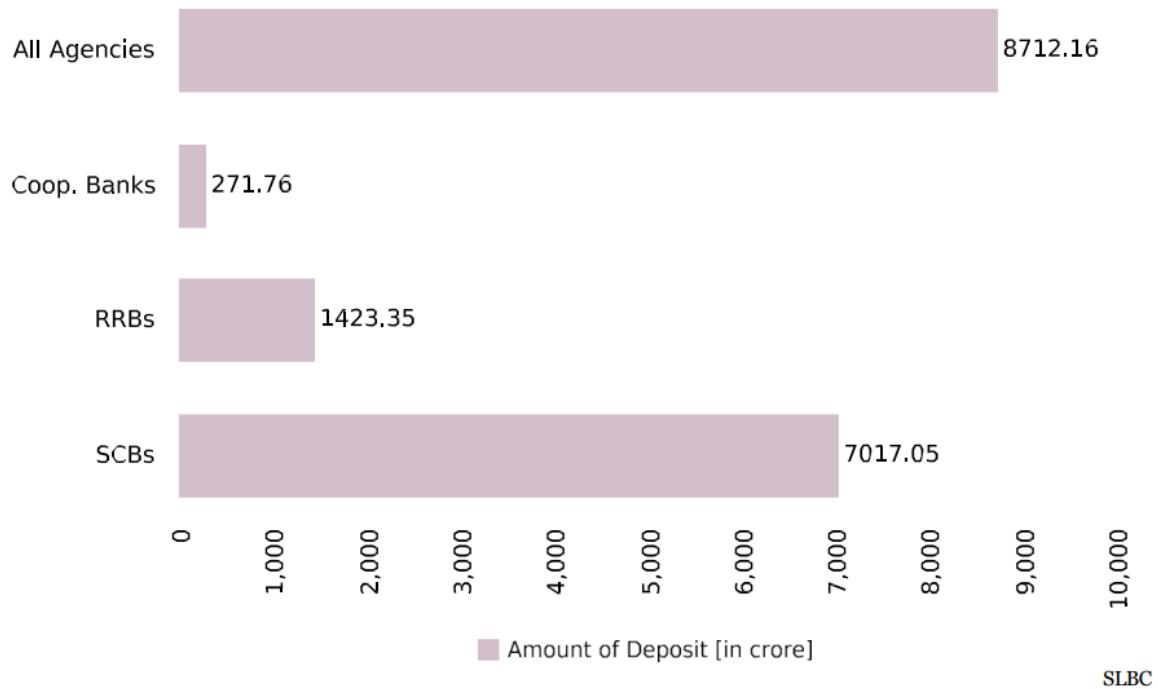
1. Agency wise - Number of branches in the district



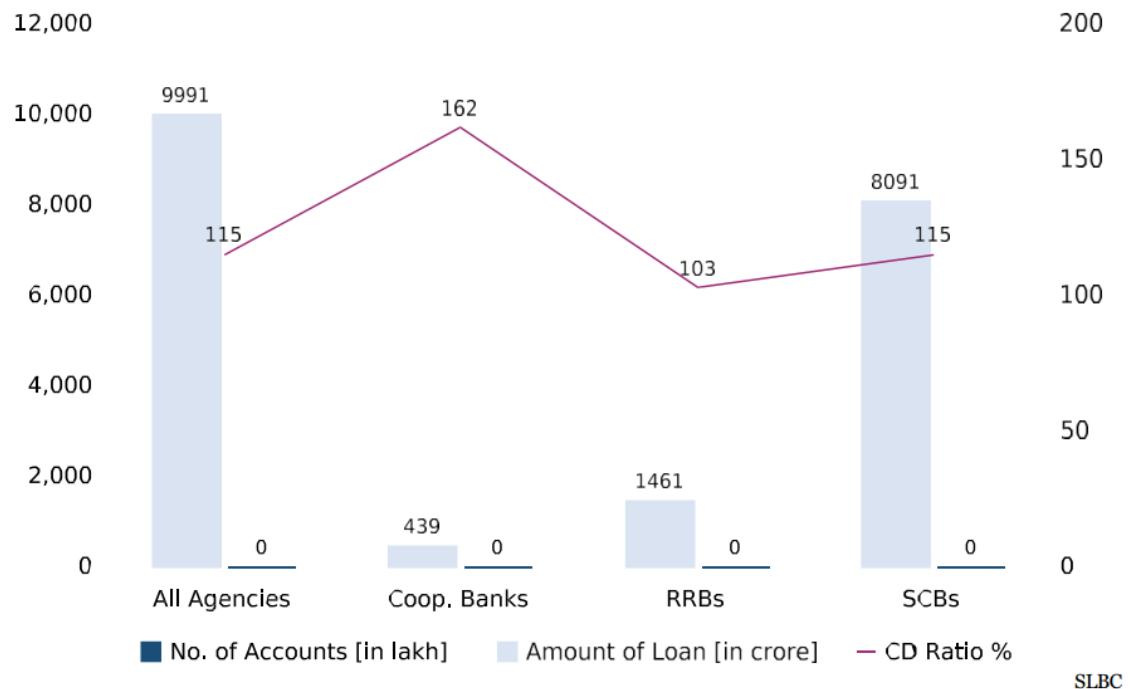
2. Branch Penetration



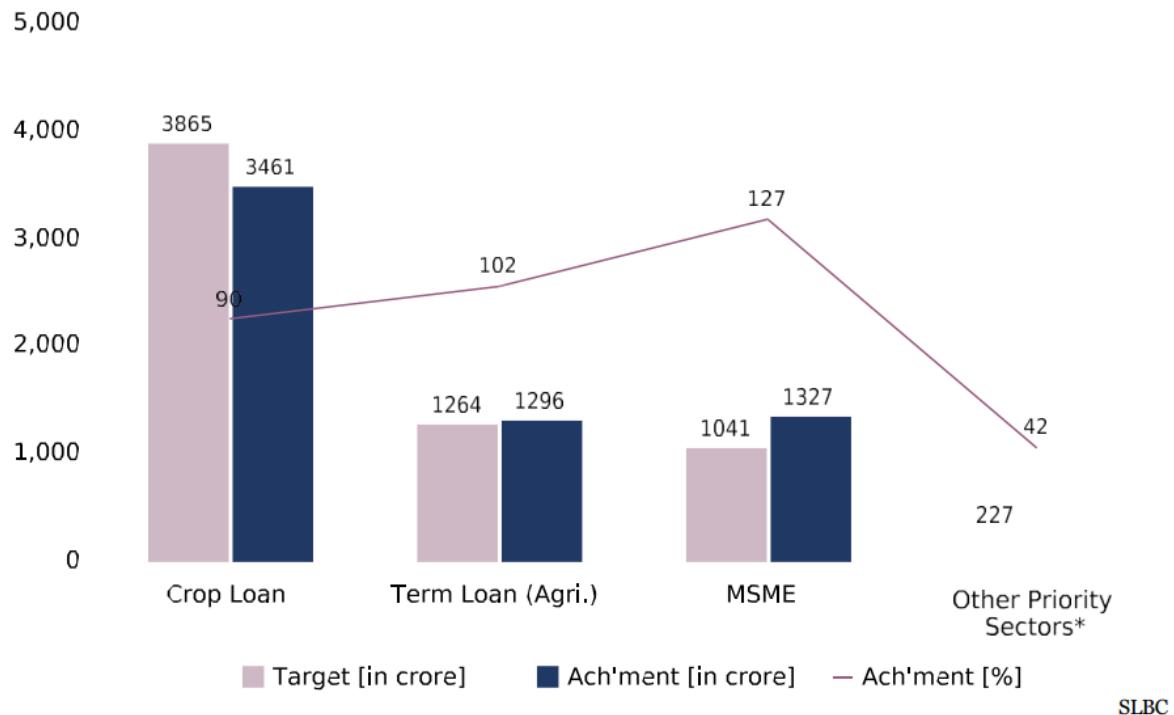
3. Agency wise - Deposit O/s



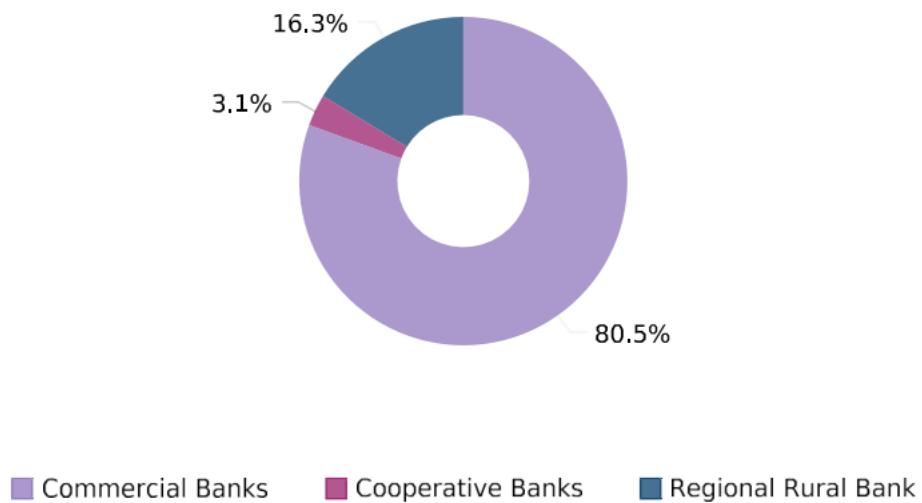
4. Agency wise - Loan O/s and CD ratio



5. Sector-wise Performance under ACP

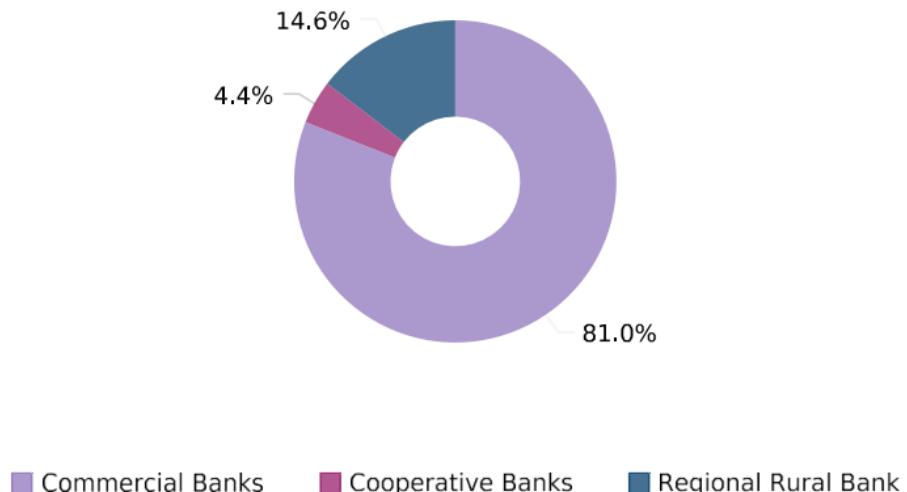


6. Agency wise - Share of Deposit O/s Year 2024-25



SLBC

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



SLBC



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	29	118	51	42	25		336	240		
Regional Rural Bank	1	38	32	5	1		3343	60		
District Central Coop. Bank	1	9	4	4	1		0	0		
Coop. Agr. & Rural Dev. Bank	1	6	1	4	1		0	0		
Primary Agr. Coop. Society		219	219				0	0		
Others	1	1			1		0	0		
All Agencies	33	391	307	55	29	0	3679	300		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	573902.00	604526.00	701705.00	16.1	80.54
Regional Rural Bank				0	0	113269.00	117613.00	142335.00	21.0	16.34
Cooperative Banks				0	0	24436.00	22426.00	27176.00	21.2	3.12
Others				0	0				0.0	0.00
All Agencies	0	0	0	0	0	711607.00	744565.00	871216.00	17.0	100.00



3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	773062.00	832741.00	999060.00	20.0	100.0
Commercial Banks				0.0	0	629945.00	691518.00	809117.00	17.0	81.0
Cooperative Banks				0.0	0	37449.00	36450.00	43879.00	20.4	4.4
Others				0.0	0				0.0	0.0
Regional Rural Bank				0.0	0	105668.00	104773.00	146064.00	39.4	14.6

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	109.8	114.4	115.3
Regional Rural Bank	93.3	89.1	102.6
Cooperative Banks	153.3	162.5	161.5
Others	0.0	0.0	0.0
All Agencies	108.6	111.8	114.7

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	556712	412573	185295	63830



Regional Rural Bank	184885	167418	93540	23466
Cooperative Banks	0	252	0	572
Others	0	0	0	0
All Agencies	741597	580243	278835	87868

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	439789.00	54.4	306718.00	37.9	329209.00	40.7	0.0	118580.00	14.7	
Regional Rural Bank	115849.00	79.3	106739.00	73.1	95513.00	65.4	0.0	21572.00	14.8	
Cooperative Banks	62165.00	141.7	62165.00	141.7	24523.00	55.9	0.0	4155.00	9.5	
Others	0.00	0	0.00	0	0.00	0	0	0.00	0	
All Agencies	617803.00	61.8	475622.00	47.6	449245.00	45.0	0.00	144307.00	14.4	

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	438800.00	532280.00	121.3	466466.00	543672.00	116.6	639673.00	617803.00	96.6	111.5



Commercial Banks	329900.00	390258.00	118.3	350038.00	409763.00	117.1	439314.00	439789.00	100.1	111.8
Cooperative Banks	24200.00	52777.00	218.1	29935.00	50631.00	169.1	64180.00	62165.00	96.9	161.4
Others			0			0			0	0.0
Regional Rural Bank	84700.00	89245.00	105.4	86493.00	83278.00	96.3	136179.00	115849.00	85.1	95.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	254860.00	337916.00	132.6	278755.00	312088.00	112.0	386546.00	346053.00	89.5	111.4
Term Loan (Agri.)	86990.00	61201.00	70.4	93974.00	108873.00	115.9	126351.00	129569.00	102.5	96.3
Total Agri. Credit	341850.00	399117.00	116.8	372729.00	420961.00	112.9	512897.00	475622.00	92.7	107.5
MSME	78000.00	78911.00	101.2	77707.00	110498.00	142.2	104121.00	132673.00	127.4	123.6
Other Priority Sectors*	15100.00	14356.00	95.1	16030.00	12213.00	76.2	22655.00	9508.00	42.0	71.1
Total Priority Sector	434950.00	492384.00	113.2	466466.00	543672.00	116.6	639673.00	617803.00	96.6	108.8

**9. NPA Position (Outstanding)**

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0			0.0			0.0	0.0
Regional Rural Bank			0.0			0.0			0.0	0.0
Cooperative Banks			0.0			0.0			0.0	0.0
Others			0.0			0.0			0.0	0.0
All Agencies			0.0			0.0			0.0	0.0

Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.
- Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50-year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

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

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

- Government of Rajasthan provides 70% subsidy or up to 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

Agriculture and agrobased activities constitute the primary occupation for 67% of the population in Tonk district. The district encompasses 1155 villages across 7 blocks, with a total geographical area of 7194 sq.km . Of the total geographical area of the district, the net sown area is 484,614 hectares and the total or gross sown area is 7,14,832 hectares. Thus, the cropping intensity of the district stands to 1.48. The soil is generally red and black, which is very useful and fertile for agricultural work. The total net irrigated area covers 340,866 hectares. This includes 101,849 hectares irrigated by canals/tube wells, 202,935 hectares by wells, 5,640 hectares by ponds/tanks, and 30,442 hectares by other sources. The average rainfall in the district is 56.00 cm. The district is home to approximately 3.26 lakh farmers, with around 1.53 lakh classified as small and marginal farmers. The main crops of the district are wheat, mustard, gram in Rabi and millet, maize, urad, moong, groundnut, and soybean in Kharif. The flow of crop loans has been mixed since the last several years. In the last 3 years, crop loan (2022-23, 2023-24 and 2024-25) was Rs 337916.00 lakh, Rs 312088.00 lakh and Rs 346053.00 lakh respectively. The total active KCC as on 31.03.2025 was 234721 in the district. GoI has announced interest subvention up to Rs. 5 lakh for KCC holder for prompt repayment in the budget 2025- 26.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The agriculture department is working at the district level. In the district, about 60 percent of the seeds are provided to farmers by private dealers and other agencies. Krishi Vigyan Kendra, ATMA, CoE is providing guidance and support services in technology transfer to the farmers in Tonk district. Farmer Producer Organization is being promoted by NABARD in the district. Small and marginal, landless farmers have an important role in crop production, but many small and marginal, landless farmers are deprived of crop loan facilities. There is a need to increase agricultural production and productivity by providing crop loans to such farmers through joint liability groups. Banks should cooperate in setting up private Agri Clinics and Agri Business Centers (ACABC) in the district .

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Convention	Hectare	1.35	1	175	235.55	235.55

2	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hecta re	1.12	1	350	393.26	393.26
3	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional	Hecta re	1.16	1	140	161.77	161.77
4	Cereals - Barley/ Jav_Irrigated_Conventional	Hecta re	0.54	1	2300	1230.52	1230.52
5	Cereals - Maize/ Makka_Irrigated_Conventional	Hecta re	0.45	1	840	377.51	377.51
6	Cereals - Millets_Irrigated_Conventional	Hecta re	0.40	1	5890	2331.86	2331.86
7	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hecta re	0.39	1	7000	2741.34	2741.34
8	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hecta re	0.70	1	61000	42425.50	42425.50
9	Fodder Forage & Green Manures - Fodder Chari_unIrrigated_Conventional	Hecta re	0.55	1	3500	1936.41	1936.41
10	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hecta re	0.64	1	700	449.40	449.40
11	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hecta re	0.49	1	440000	216568.00	216568.00
12	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional	Hecta re	0.38	1	120	45.47	45.47
13	Oil Seeds - Taramira_unIrrigated_Conventional	Hecta re	0.27	1	200	53.27	53.27
14	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hecta re	0.45	1	4200	1887.48	1887.48
15	Pulses - Lentil/ Masur/ Masoor_unIrrigated_Conventional	Hecta re	0.34	1	3500	1198.40	1198.40
16	Pulses - Mungbean/ Mung/ Moong/ Green Gram_unIrrigated_Conventional	Hecta re	0.37	1	70000	26215.00	26215.00
17	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hecta re	0.37	1	63500	23780.75	23780.75
18	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional	Hecta re	1.05	1	700	735.70	735.70
19	Spices & Condiments - Cumin/ Jeera_unIrrigated_Conventional	Hecta re	0.59	1	1000	588.53	588.53
Sub Total					665115	323355.72	323355.72
Post Harvest							32335.57

Maintenance		64671.14
Total		420362.44
Grand Total	665115	323355.72

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Given the variability of rainfall in the district, reliance is primarily on groundwater and surface water for reliable irrigation. The Bisalpur Dam Project serves as a significant resource for both irrigation and drinking water supply. The majority of the cultivated land in Deoli, Tonk, and Uniara development blocks falls within the Bisalpur Command Area, ensuring effective irrigation. A Water Users Association operates in this command area to manage and maximize the utilization of river water. Additionally, irrigation in the district is facilitated through wells, ponds, and pumpsets. The completion of minor irrigation projects funded under the Rural Infrastructure Development Fund has contributed to an increase in the percentage of irrigated land in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Given that most of the district is classified as overexploited in terms of groundwater, ensuring adequate water availability for irrigation poses a significant challenge. Farmers incur substantial costs to maintain water systems. In response to this challenge, there is a strong emphasis on adopting crops that require less water and implementing micro irrigation techniques. Considering the declining water availability due to climate change, adopting microirrigation methods becomes crucial. Additionally, there is a pressing need to focus on the collection and conservation of rainwater to sustain agricultural activities in the district. The Government has started ERCP which will benefit tonk district in the near future. Government of India (GOI) is implementing the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), which aims to provide "Har Khet ko Pani" (water for every field). PMKSY focuses on enhancing on farm water use efficiency through micro irrigation (drip and sprinkler systems) and extending the area under assured irrigation. Other scheme include the Micro Irrigation Fund (managed by NABARD) and programs focused on ground water management and water body rejuvenation.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Diesel Pump Sets--10.0 HP	No.	0.49	90	275	135.37	121.82
2	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	240	99.30	89.41
3	Dug Well-Deepening-Tonk-Alluvial-Dia3mdepth19m	No.	0.06	90	7000	396.97	357.28

4	Dug Well-Deepening-Tonk-Hardrock-Dia4mdepth19m	No.	0.06	90	6120	347.07	312.36
5	Electric Pump Sets--7.5 HP	No.	0.39	90	7000	2726.36	2453.71
6	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	7000	5550.09	4995.07
7	Solar PV Pump Sets (DC)--submersible pump set 7.5 HP	No.	0.46	90	1400	641.13	577.01
9	Solar PV Pump Sets (DC)--without USPC 7.5 HP	No.	3.49	90	700	2442.37	2198.07
8	Solar PV Pump Sets (DC)--with USPC 7.5 HP	No.	4.01	90	1050	4212.33	3791.13
10	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	1500	441.53	397.36
11	Sprinkler Irrigation --75 mm D *6m L (4ha model)	ha	0.44	90	1400	618.17	556.35
12	Sprinkler Irrigation --sprinkler nozzles 4ha	ha	0.11	90	1400	152.12	136.92
Total				35085		17762.81	15986.49

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization plays a crucial role in modern agricultural practices, with tractors and other equipment being vital components. These machines are utilized for various agricultural tasks such as land leveling, sowing, plant protection, weed removal, threshing, and increasingly, the transportation of agricultural products from farms to processing units or markets. Institutional credit plays a significant role in facilitating agricultural mechanization. Given the rising demand for agricultural labor, supply shortages, and high costs, there is substantial potential for advancing agricultural mechanization in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Adequate infrastructure facilities are available for agricultural mechanization in Tonk district. Dealers of all tractors and thresher companies are available at the block headquarters. Also, trained mechanics and parts are available in the entire district for repairs. Krishi Vigyan Kendra, ITI and tractor companies have also been given training for tractor maintenance so that with better care they can get good profits from the tractor. There is very little use of power tiller in the district whereas it is very good for small and medium farmers. Sub-mission Agricultural mechanization (SMAM): The scheme has been implemented in all the states to promote the use of farm mechanization and increase the ratio of agricultural power to cultivable unit area to 2.5 kW/hectare. Use of technology innovations such as digital soil mapping, use of drones for effective input management, employing Innovative protected cultivation methods, zero budget natural farming or technology enabled traceability systems. State Govt. has planned to open over 2,600 custom hiring centers at the Panchayat Samiti level during 2024-26 to enable the state's farmers to rent farming equipment.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester	No.	37.45	90	33	1235.85	1112.30
2	Drones--12 hp	No.	6.96	90	8	55.67	50.08
3	Other machinery-Other Machinery & Equipment-Rotavator- 8 feet	No.	1.71	90	350	599.20	539.28
4	Power Tiller--12-15 hp	No.	2.41	90	350	842.65	758.38
5	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	525	365.13	328.65
6	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	1070	5152.05	4636.86
7	Tractor-Without Implements & Trailer-42 hp/3 cylinders	No.	9.36	90	1700	15916.26	14324.63
Total				4036		24166.81	21750.18

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The agro-climatic conditions in Tonk district are conducive of cultivating fruit crops such as Amla, Guava, Lemon, Kinnow/Orange, Bael, and various seasonal vegetables. Horticulture offers farmers profitable options and livelihood opportunities through agricultural diversification. There is CoE of Guava operating in the Dewadwas village, Tonk district providing saplings and other technical support to progressive farmers. There is a huge scope of apiculture in the district and all the pre-requisite of honey value chain is available in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department in the district provides technical support and guidance. Also, there is a good network of roads in the district for transportation which is helpful in selling fruits and vegetables. Along with post-harvest management, emphasis should be laid on adopting value added technology and medicinal plants should be planted under contract farming so that marketing facilities are available to the farmers on the farm itself and they can get fair prices. The majority of horticultural crops in the district consist of vegetables and spices, with minimal cultivation of fruits, flowers, and medicinal plants. This disparity can be attributed to factors such as lack of awareness among farmers and challenges in marketing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	70	187.25	168.56
2	Nursery --Nursery raising	ha	17.44	90	140	2441.74	2197.58
3	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	210	9437.40	8493.66
Sub Total					420	12066.39	10859.80
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others	No.	4.30	1	7	30.10	30.10
Sub Total					7	30.10	30.10
Total					427	12096.49	10889.90

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Tonk district has 26.94 percent forest area as compared to 33 percent forest area prescribed in the National Forest Policy 1998. Enhancing vegetation coverage through efforts will aid in better land and water management and contribute to income generation. Utilizing barren, uncultivated, and waste lands can significantly boost livelihoods and income. Availability of loan facility from banks for tree plantation and barren land development in the district will give impetus to the development of this area. Efforts are being made by the state government for forestry and wasteland development under the Social Forestry Programme. Self-help group members are also joining this work.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Necessary plant transportation, extension and marketing facilities are available in the district for the development of this sector. Forestry and barren land development programs are being run under Mahatma Gandhi NREGA. The major obstacles to the development of this sector are encroachment on public land, mining operations, ownership disputes over barren land and lack of forestry education and awareness. Notified forest area and mining area should be marked by erecting boundaries/pillars.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	700	307.09	276.36
2	Plantation--Neem-5m*5m	ha	0.45	90	390	174.01	156.62
3	Plantation--Shisham-6m*6m	ha	0.45	90	380	169.55	152.59
Total				1470	650.65	585.57	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

According to the Rajasthan Livestock Census 2019, the district has 171,000 cows and 437,000 buffaloes. Dairying is a crucial agricultural activity that enhances employment and income in rural areas of the district. Given the prevalence of small agricultural holdings, an increasing number of small and marginal farmers, and favorable climatic conditions, there is significant potential to develop dairy farming as a supplementary business. The district possesses all the necessary backward and forward linkages required for this sector. Encouraging dairy entrepreneurship and business expansion through bank loans is a priority to capitalize on this potential. The KCC(AH) provide working capital support to farmers. It extends the benefits of the traditional Kisan Credit Card (KCC) scheme to those engaged in animal husbandry and fisheries to help meet their credit requirements for these allied activities.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The state government distributes free medicines to veterinary hospitals. Public and private sector insurance companies in the district provide animal insurance to cover cattle herders against risks. Adequate supplies of dry fodder and animal feed are available in the district. Establishing of cattle feed plants and milk chilling plant are necessary to improve milk processing. Bank loans should be accessible for dairy operations of Self Help Groups (SHGs) and Joint Liability Groups (JLGs). Farmers should be encouraged by banks to secure crop loans to ensure fodder availability. Improving the breed of dairy animals in the district is essential. Milk producers lack knowledge about the scientific management of dairy farming. Recently, CM Mangala Pashu Bima Yojana was launched in the State to provide free insurance for one year for animals like cow, buffalo, sheep, goat and camel.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							

1	Breed Multiplication Farm--Breeding bull-01	200	1.07	90	210	224.70	202.23
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1050	3770.48	3393.39
3	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.50	90	750	372.37	335.10
4	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1550	4596.05	4136.42
5	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	375	172.57	155.26
6	Indigenous Cattle Faming--Bullock mixed breed-02 animals	1+1	0.69	90	800	552.96	497.68
7	Indigenous Cattle Faming--He buffalos (mixed breed-02)	1+1	0.62	90	2850	1762.59	1586.38
8	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	1950	5323.08	4790.76
9	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	9	96.30	86.67
Sub Total				9544	16871.10	15183.89	
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	38000	6871.55	6871.55
2	Cross bred Farming_Others	Per Anim	0.14	1	44000	6120.40	6120.40
Sub Total				82000	12991.95	12991.95	
Total				91544	29863.05	28175.84	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry farming sector offers significant employment potential and is an effective means of increasing income for small farmers. Chicken and eggs are essential food items that cater to the growing population and the need for protein. The climate of Tonk district is conducive to poultry farming, and its proximity to the state capital Jaipur ensures easy access to inputs and marketing facilities. Several commercial banks in the district have extended financial support to both small and large poultry farmers. Eggs are increasingly recognized as a vital source of protein to meet dietary needs.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department ensures necessary facilities for poultry farming in the district. The Poultry Farming Training Institute in Ajmer offers practical training for initiating poultry farming businesses. Poultry feed is readily accessible, but there is a lack of facilities for broiler and egg hatching. The primary hurdle in poultry sector development is insurance coverage. Insurance companies show reluctance due to high mortality rates and associated risks in this sector. Medical facilities for poultry are inadequate in the district, with shortages of veterinarians and essential resources in many veterinary hospitals. Weather

conditions and other factors contribute to high bird mortality rates in the poultry sector, adding significant risk to business ventures in this area. Consequently, there is limited enthusiasm for self-employment opportunities in poultry farming. The Animal Husbandry Department should actively promote this sub-sector by organizing comprehensive training programs and facilitating necessary arrangements.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	1700	5229.63	4706.69
Sub Total					1700	5229.63	4706.69
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	7	13.09	13.09
2	Layer Farming_Others	1000	0.75	1	350	262.15	262.15
Sub Total					357	275.24	275.24
Total					2057	5504.87	4981.93

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The terrain, climate, and socio-economic conditions of Tonk district favor sheep, goat, and pig rearing. Small and marginal farmers engage in goat and sheep rearing alongside farming for additional income and employment opportunities, although pig rearing is less preferred. The district's conducive environment supports a high population of goats, indicating significant economic development potential. Government-sponsored programs support sheep and goat rearing across all blocks of the district, as indicated by data and discussions from relevant departments. The Marwari breed of sheep is prevalent in the Malpura region, known for its robustness and disease resistance. On average, a Marwari sheep yields 1.34 kg of wool annually. There is a critical need to prioritize the development of goat and sheep rearing in the district. According to the Rajasthan Livestock Census 2019, the district hosts approximately 219,000 sheep, 319,000 goats, and around 5,600 pigs.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Sheep, goats, and pigs are traded in local markets, with funding primarily sourced from government schemes. This sector is particularly popular among self-help groups. Raising sheep and goats for meat and wool, and pigs for meat, is known to be highly profitable due to their high fertility rates and relatively low maintenance requirements compared to other animals. Challenges such as feed scarcity and high costs, issues like double breeding, high

mortality rates, delayed maturity, long intervals between births, low conception rates, limited marketing opportunities for livestock and their products, encroachment on and degradation of public pastures, and inadequate infrastructure pose significant obstacles. CSWRI Avika Nagar offers comprehensive training and counseling facilities.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
A.11 Animal Husbandry - SGP								
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	20+1	3.37	90	2100	7078.05	6370.28	
2	Pig Rearing Unit-New Shed-Pig fattener unit-150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	70	210.56	189.49	
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	400	2653.60	2388.24	
Sub Total					2570	9942.21	8948.01	
A.12 Working Capital - AH - Others/SR								
1	Goat Farming_Others	Per Anim	0.01	1	7000	104.86	104.86	
2	Pig Farming_Others	10+1	0.10	1	410	40.25	40.25	
3	Sheep Farming_Others	Per Anim	0.01	1	1050	15.75	15.75	
Sub Total					8460	160.86	160.86	
Total					11030	10103.07	9108.87	

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in the socio-economic development of the country, offering both employment opportunities and nutritious food. Inland fishing is particularly lucrative, yielding the highest profits, and the state government has prioritized its development. This sector can be expanded through the renovation of existing ponds, creation of new ones, semi-intensive fish farming, as well as integrated farming with dairy or pig rearing. The government has initiated schemes to enhance fish seed farms and established four advanced laboratories to facilitate value addition in fisheries, aiming for better returns. In the year 204-25, 2,920 metric tons of fish were harvested from 08 dams in the district. However, banks have shown limited interest in financing fisheries, which has hindered eligible individuals from obtaining bank loans. Over the past three years, the banking sector's involvement in fisheries has been minimal.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Backward and forward linkages in the fish farming business need to be established. The absence of fish seed farms in the district and insufficient extension services are major obstacles to the development of this sector. There is a requirement to establish hatcheries, nurseries, and rearing farms in the private sector. It is essential to allocate a maximum reservoir area for fisheries to selfhelp groups. Demonstration plots should be set up at the block level to disseminate information about fisheries. Fish seed production centers need to be established with public participation. In this initiative, fish seed producers will provide the necessary land and construct the centers according to specified standards. Credit flow to the fisheries sector from financial institutions is minimal. Demand for fish seeds rises during the rainy season, highlighting the potential for private hatcheries in fisheries. The Government of India has introduced the Kisan Credit Card (KCC) facility through banks, enabling fish farmers to obtain loans for working capital in fish farming. Rashtriya Krishi Vikas Yojana (RKVV): Under Rashtriya Krishi Vikas Yojana (RKVV) an amount of Rs.15.30 crore has been approved for the modernization/ construction of 41 fish landing centers of Rajasthan to reduce the postharvest losses. The construction of fish landing Centre at Bisalpur (Tonk) have been completed.

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
A.13 Fisheries							
1	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	245	856.45	770.77
Sub Total				245	245	856.45	770.77
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.28	1	320	1369.60	13.70
Sub Total				320	320	1369.60	13.70
Total				565	565	2226.05	784.47

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

The use of bullock cart as a means of transport has seen a declining trend in the rural areas. Therefore, the possibility of bank loan for bullock cart has not been kept this year. Due to the promotion of agricultural mechanization activity, the interest of the villagers has gradually shifted from animal driven means to other mechanized means of cultivation/ transport. The resource poor still use bullock cart due to less cost involved in some pocket of the district, as such its importance cannot be denied. Camel carts are still being used to some extent in the major markets of the district, keeping this feasibility in mind, the feasibility has been assessed. Gradually, there is an increase demand for two wheelers in the rural areas of the

district as a means of transport.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farmers are increasingly inclined towards commercial crops. Use of mechanised means for transportation of goods become a visible trend in the district. With an increase in the disposable income of the farmers, there is a huge demand of two wheelers in the rural areas. Availability of good breed camels must be ensured at the district level. Mostly small and marginal farmers have camel carts. Recently, State Government has started an incentive scheme to support cultivation by bullock cart by way of subsidy in purchase of two animals per family.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.15 Farm Credit								
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	145	1241.20	992.96	
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	5.35	80	65	347.75	278.20	
3	Integrated Farming--1.75 ha model	No.	9.10	90	13	118.24	106.41	
4	Integrated Farming--4.0 ha (dry land/ rainfall irrigated)	No.	5.94	90	7	41.58	37.38	
5	Soil Testing Lab	No.	5.35	80	7	37.45	29.96	
6	Solar Energy-Solar Agriculture Pump-7.5 HP Power (without USPC)	No.	3.80	90	33	125.40	112.86	
7	Two Wheeler Loans	No.	2.14	90	70	149.80	134.82	
Total					340	2061.42	1692.59	

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Majority of the farmers in the district practice monocropping along with animal husbandry. With the extensive support from institutions like, KVK, ATMA, CoE and NABARD progressive farmers and some of the FPOs had started IFS model in the district. There is an increasing trend towards organic farming. Further, sustainable agriculture practices like IPM, crop rotation, micro irrigation, crop diversification have gradually been adopted by farmers in the district. NABARD with the support of AUs and KVKs have prepared a bankable IFS model for small and marginal farmers of the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Majority of the farmers in the district practice mono-cropping along with animal husbandry. With the extensive support from institutions like, KVK, ATMA, CoE and NABARD progressive farmers and some of the FPOs had started IFS model in the district. There is an increasing trend towards organic farming. Further, sustainable agriculture practices like IPM, crop rotation, micro-irrigation, crop diversification has gradually been adopted by farmers in the district. NABARD with the support of AUs and KVks has prepared a bankable IFS model for small and marginal farmers of the district.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Tonk district is predominantly agricultural, focusing on crops such as jowar, millet, pulses (moong/urad), maize in Kharif season, and wheat, mustard, and gram in Rabi season. There is a significant requirement to establish warehouses in the district for storage of these crops. The development of storage capacity has mainly seen the establishment of large warehouses rented by companies or institutions involved in trading, marketing, manufacturing, processing, and exporting agricultural products. There is substantial potential and demand for warehouses at the village level to cater to medium-scale farmers in the district.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Currently, there is a severe shortage of storage facilities in the district, particularly at the village level where farmers face significant demand for warehouses. The Food Corporation of India, Central Warehousing Corporation, State Warehousing Corporation, and Cooperative Department operate warehouses for storing food grains in the district, with a combined capacity of approximately 36,120 MT. However, the total average production of major crops in the district amounts to about 672,806 MT, indicating that the current storage capacity is inadequate for proper storage. The Ministry of Agriculture of the Government of India is running a grant scheme aimed at improving basic agricultural infrastructure. Under the World's largest Grain Storage Plan in Cooperative sector, 100 MT capacity godowns through PACS are being constructed in the district. The Rajasthan Investment Promotion Scheme (RIPS) 2024 offers incentives for asset creation and training to boost the agricultural and food processing sectors, which are vital for storage and marketing.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	107.00	80	105	11235.00	8988.00
2	Godown	No.	18.73	80	1000	18725.00	14980.00
3	Market Yard	No.	10.70	80	850	9095.00	7276.00
Total				1955	39055.00	31244.00	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Of the total area of 719400 hectares of the district, 484614 hectares of area is cultivable. The remaining land is forest or cultivable waste land. For land conservation and better utilization in the district, there is a need for desilting of soil in ponds. There is a deficiency of nutrients in the soil due to the excessive use of chemical fertilizers and pesticides and less adoption of crop rotation and intercropping system. Soil fertility has to be increased through soil testing, use of vermicompost and appropriate doses of chemical fertilizers. The permanent and active fallow land in the district is approx. 61348 hectares. Therefore, these lands would be made cultivable through improvement programs like land levelling, bunding, etc. Use of soil Health Card may be encouraged.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil conservation and watershed development work in the district is done by the District Council and adequate technical means are available for this work and necessary advice and training is provided to the farmers from time to time. Apart from this, Panchayat Samiti and NGO have been included in this campaign by the Zilla Parishad to improve the watershed. This campaign of the district has also been linked to self-help groups. Dealers of seeds and pesticides in the private sector should be encouraged. There is very few Agri clinic/agribusiness center in the district so that farmers can get information about scientific farming methods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	350	817.53	735.77
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.oha	No.	5.91	90	255	1506.12	1355.51
3	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	140	396.34	356.72
Total					745	2719.99	2448.00

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The other agricultural infrastructure that improves the productivity of agriculture and allied activities include e-NAM, tissue culture, agricultural biotechnology, seed production, bio-pesticides/fertilizers, vermi compost etc. Deoli and Newai mandis of the district are connected to the e-NAM platform. A total of 4 Farmer Producer Associations are registered in e-NAM in the district. Other farmer producer associations and progressive farmers will have to be motivated to get themselves registered through e-NAM. The Agriculture and Horticulture Department provides improved seeds of crops to the farmers every year, but its quantity is only a few percent of the total seed requirement of the district, the remaining requirement is met by purchasing seeds from the market and quality is a big problem.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department and Krishi Vigyan Kendra are providing services to farmers by organizing free camps for making vermi compost from time to time. The state government is also providing grants for setting up a vermicompost unit with a concrete structure of 30 feet x 8 feet x 2.5 feet size for organic production, 50 percent of the cost, a maximum of Rs 50,000/- per unit, will be issued as a proportionate grant as per the size. There is a lack of system for certification of organic products to promote organic farming. The government should make efforts at the Panchayat level to establish commercial scale vermicompost units. So that organic waste in the village can be converted into nutrients. The seed replacement rate in the district is alarmingly low. The inadequate availability of high-quality seeds, crucial for crop production, contributes to lower average yields of major crops in the district. There is a lack of certification systems for organic products, hindering the promotion of organic farming practices.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	21.40	90	105	2247.00	2022.30
2	Tissue Culture	No.	26.75	90	70	1872.50	1685.25
Total				175	4119.50		3707.55

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management are crucial for enhancing the value of agricultural products. Given its prominence in the production of diverse agricultural commodities, the district offers ample opportunities for processing activities. GoI has created a dedicated fund (AIF) of Rs. 1 lakh crore for consolidation of agricultural and horticultural produce to increase the income of farmers. The focus can be on storage and processing or value addition.

ODOP, PMFME and PMKSY are other GOI schemes supporting processing sector of the country.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The main challenges for food processing sector in the district is lack of facilities such as cold storage, technical support, and reliable power supply in rural area. Post-harvest technology and management are pivotal for enhancing the value of agricultural products. Special emphasis should be placed on exploring opportunities in agro and food processing to generate additional employment and income for farmers. The Government of India and state governments are prioritizing the development of the agro-food processing sector. Initiatives include Agricultural Export Zones, establishment of Food Parks, and promotion of contract farming. Despite ample agricultural production, investments in post-harvest management, processing, and marketing, including exports, have been inadequate.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.01 Food & Agro Processing								
1	Agro Processing Unit	No.	535.00	80	7	3745.00	2996.00	
2	Dairy Processing Unit	No.	535.00	80	7	3745.00	2996.00	
3	Dal/ Pulses Mill	No.	26.75	80	13	347.75	278.20	
4	Fruit Processing	No.	5.35	80	7	37.45	29.96	
5	Meat & Poultry Processing	No.	535.00	80	35	18725.00	14980.00	
6	Oil Extraction	No.	53.50	80	395	21132.50	16906.00	
7	Packaging Unit	No.	10.70	80	70	749.00	599.20	
8	Spice Processing	No.	10.70	80	7	74.90	59.92	
9	Vegetable Processing	No.	10.70	80	24	256.80	205.44	
Total					565	48813.40	39050.72	

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Agricultural institutions have an important contribution in implementing agri-ancillary activities. These institutions include primary cooperative societies, agri clinics, agri business, micro finance institutions and farmer producer organizations. The district has around 215 PACS covering 236 GPs. The ACABC training is imparted by MANAGE. The nearest MANAGE centre is located in Jaipur. Information regarding loans provided by banks to Agri Clinics and Agri Business Centers over the past three years is currently unavailable. However, loans extended to agricultural graduates and FPOs in the district remain insufficient. Institutions involved in financing the establishment of Agri Clinics and Agri Business Centers should take a proactive role in expanding loan disbursement efforts.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

In L.B.R. there is no separate code available for this activity. Hence, base level credit flow data is not available. There is a need to encourage private investment in the field of agricultural extension services. Along with agricultural input and equipment manufacturing companies, it also includes agricultural universities, agricultural colleges and KVKs. Agriculture/horticulture and animal husbandry departments will also have to make coordinated efforts. Banks to support funding to ACABC trained candidates.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	7	749.00	674.10
2	Loans to Agri. Start-ups	No.	53.50	80	16	856.00	684.80
Total				23		1605.00	1358.90

National Project of Eastern Rajasthan Canal Project (ERCP)



■ Context

A new memorandum of agreement will soon be signed between the Rajasthan and Madhya Pradesh governments to implement a revised version of the Eastern Rajasthan Canal Project (ERCP).

Eastern Rajasthan Canal Project (ERCP) envisages intra basin transfer of water within the Chambal Basin by utilising surplus monsoon water available in Kalisindh, Parvati, Mej and Chakan subbasins and diverting it into water deficit subbasins of Banas, Gambhiri, Banganga and Parbati to provide drinking and industrial water to 13 districts of eastern Rajasthan. The project also envisages irrigation in about 2.82 lakh hectare area (new culturable command area of 2,02,498 hectare and stabilization of irrigation in 80,000 hectare)

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The Government of India has notified new criteria for classifying enterprises as micro, small, and medium enterprises through a gazette notification dated March 21, 2025. An enterprise will be classified as a micro, small, or medium enterprise based on the following criteria:

A micro enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed two crore and fifty lakh rupees and the turnover does not exceed ten crore rupees;

A small enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed twenty-five crore rupees and the turnover does not exceed one Hundred crore rupees;

A medium enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed one hundred twenty-five crore rupees and the turnover does not exceed five hundred crore rupees. This notification shall come into force with effect from the 1st day of April, 2025.

There will be no distinction between manufacturing and service sector units for classification purposes, and exports by MSME units will also not be counted towards the turnover limit.

There are 311495 industrial units in the district as per Udyog portal, majority of which lying under micro category. In the last 3 years, 202223, 202324 and 202425 loan disbursement under MSME was Rs.78911.00 lakh, Rs110498 .00 lakh and Rs 132673.00 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

In Tonk district, 23% of the total workers are employed in micro, small and medium enterprises. Weavers are facing difficulties in getting raw material, new designs and patterns, training and marketing. Most of the craftsmen making Namda (hand woven carpet) and other items in Tonk city are becoming job workers due to lack of necessary facilities like raw material, coal, and new technology. Same is the situation of the weavers of nearby blocks. There is a need to organize the craftsmen/ artisans/ weavers of the district as a producer union and provide them facilities like a common service center. Tonk is rich in minerals, including building stone, kankar, bajari, and bricks earth. There is a need to expand the stone mining industry of the district, for this, businessmen need training and other support to run a profitable industry as per the standards of the National Green Tribunal. The production cost of these industries can be reduced by setting up a common service center equipped with modern machines for micro and small industries. Further, subsidy is available for MSME sector loans under Pradhan Mantri Employment Generation Programme (PMEGP), Mukhyamantri Yuva Swarojgar Yojna (MYSY) and ODOP scheme of the government, RIPS 2024, BRUPY. DIC located in Tonk city is supporting MSME sector. The CGTMSME cover for micro and small enterprises has been increased to ₹10 crore.

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

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

Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	7	17500.00	14000.00
2	Manufacturing Sector - Term Loan-Micro	No.	18.00	80	14	252.00	201.60
3	Manufacturing Sector - Term Loan-Small	No.	1500.00	80	7	10500.00	8400.00
Sub Total					28	28252.00	22601.60
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	2500.00	80	7	17500.00	14000.00
2	Manufacturing Sector - Working Capital-Micro	No.	45.00	80	140	6300.00	5040.00
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	7	2800.00	2240.00
Sub Total					154	26600.00	21280.00
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	360	1080.00	864.00
2	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	70	70.00	70.00
3	Loans to MSME Start-ups	No.	500.00	80	7	3500.00	2800.00
4	Overdraft to PMJDY Account Holders	No.	0.10	100	700	70.00	70.00
Sub Total					1137	4720.00	3804.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	12500.00	80	7	87500.00	70000.00
2	Service Sector - Term Loan-Micro	No.	24.00	80	7	168.00	134.40
3	Service Sector - Term Loan-Small	No.	1000.00	80	7	7000.00	5600.00
4	Trading Units - Term Loan-Medium	No.	5000.00	80	7	35000.00	28000.00
5	Trading Units - Term Loan-Micro	No.	4.00	80	7	28.00	22.40
6	Trading Units - Term Loan-Small	No.	300.00	80	7	2100.00	1680.00
Sub Total					42	131796.00	105436.80
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	2500.00	80	7	17500.00	14000.00
2	Service Sector - Working Capital-Micro	No.	8.00	80	7	56.00	44.80
3	Service Sector - Working Capital-Small	No.	100.00	80	7	700.00	560.00



4	Trading Units - Working Capital-Medium	No.	2000.00	80	7	14000.00	11200.00
5	Trading Units - Working Capital-Micro	No.	1.00	80	7	7.00	5.60
6	Trading Units - Working Capital-Small	No.	100.00	80	7	700.00	560.00
Sub Total					42	32963.00	26370.40
Total					1403	224331.00	179492.80

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export Promotion Cell has been established in the State Industries Commissionerate. Rajasthan Small Industries Corporation Limited (RSIC) has been recognized as an export house. Promotional efforts are also being made by the Bureau of Industrial Promotion and Rajasthan State Industrial Development and Investment Corporation Limited (RIICO) to increase exports. Stone tiles and Sandstone tiles are the main export items from Tonk. DIC plays a critical role in promoting export in the district in coordination with State level bodies. Export credit up to Rs 50 crore reckon under priority sector credit.

4.1.2 Infrastructure and linkage support available, planned and gaps

Exporters may be encouraged to avail export credit insurance facilities offered by ECGC. Micro, small and medium exporters should be given proper training by MSME/export organizations so that they can fill the form correctly. Technical assistance can be taken from banks in this regard. To enhance the capacity of exporters of the district, training programs should be organized from time to time in collaboration with Rajasthan Export Promotion Council and Exim Bank and it would be beneficial to organize buyer-seller meets with foreign importers to understand their quality-related needs. Information was received from local bank branches that export credit is negligible in Tonk district.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
III. Export Credit								
1	Export Credit -Pre Shipment Export Credit	No.	1050.00	75	1	1050.00	787.50	
	Total				1	1050.00	787.50	

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

GoI has introduced a major reforms in the education sector with the implementation of the National Education Policy (NEP) 2020. These reforms affect school curricula, assessments, vocational training, and higher education. Under the National Education Policy (NEP) 2020, the launch of the NIPUN Bharat mission to ensure foundational literacy and numeracy, the establishment of PM SHRI schools, and significant growth in medical and higher education capacity. The NEP 2020 introduces the 5+3+3+4 structure, promotes vocational training, and

emphasizes holistic development, while the NIPUN Bharat mission aims to achieve universal foundational literacy and numeracy by the end of Grade 3 by 2026-27. According to the 2011 census, the literacy rate in Rajasthan is 66.11% whereas in Tonk district, literacy rate is 61.58%. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per Master direction on PSL issued by RBI on 24 March 2025. There is credit disbursement of Rs.288.00 Lakh under Education sector during 2024-25 in Tonk district .

4.2.2 Infrastructure and linkage support available, planned and gaps

The overall literacy rate of district is 61.58 percent while the male & female literacy rate is 77.12 and 45.45 percent respectively. At the block level, a considerable disparity is noticeable in the male-female literacy rate. Niwai has the highest male literacy rate of 79.31 percent and Tonk a female literacy rate of 50.73 percent. Similarly, the lowest male and female literacy rate is found in Peeplu (74.03 percent) and Uniara (40.22 percent) blocks respectively. A significant difference is notable in the literacy rate of rural and urban Tonk. Rural Tonk has a literacy rate of 58.01 percent while the same in urban areas is 73.84 percent. The famous Bansthali Vidyapeet is located in the district. Government Initiatives for Digital Education: PM E-Vidhya, DIKSHA, National E- library, Swayam Prabha, Vidya DaanE Pathshala and SMART India Hackathon. The The PM-Vidyalaxmi scheme is a Central Sector initiative launched in November 2024 to provide financial support to meritorious students pursuing higher education in India. It provides collateral-free, guarantor-free education loans through a simplified, transparent, and digital process.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	5.00	90	650	3250.00	2925.00
Total					650	3250.00	2925.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The major housing scheme operating is the Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutch 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. The PMAY-Rural 2.0 assistance limit is up to ₹1.5 lakh to ₹2.5 lakh in central government assistance, depending on the state. Additionally, eligible beneficiaries can receive an institutional loan of up to ₹70,000 at a 3% lower interest rate to build their permanent house. The scheme also provides ₹12,000 for toilet construction through the

Swachh Bharat Mission-Gramin and other support for a house of at least 25 square meters. According to the 2011 census, the number of houses in Tonk was 2.26 lakh. The number of rural households was 21.12 lakh and BPL Households were 0.51 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

Rapid urbanization is taking place in the district where there is a lot of progress in the field of housing construction due to which the demand for housing loans is increasing rapidly. Necessary basic facilities for housing loans are available. There is a need to provide adequate credit in this sector by banks, particularly in rural areas. Under affordable housing schemes, the government should promote the scheme of interest subsidy for low income groups. By developing basic facilities in the peripheral areas of big cities and establishing small towns, the possibility of credit expansion in the housing sector can further increase. According to the Reserve Bank of India's guidelines related to the priority sector, 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 up to Rs.12 lakh and Rs. 10 lakh respectively at these Centres subject to unit cost specified.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	25.00	90	1160	29000.00	26100.00	
2	Repair of Dwelling Units- Other Centre	No.	5.00	90	700	3500.00	3150.00	
Total					1860	32500.00	29250.00	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The development of infrastructure is pre-requisite for sustained economic growth. Infrastructure plays a vital role in socio-economic upliftment and standard of living providing impetus to inclusive economic growth. They are like wheels of development without which the economy will not be able to function properly. The planned development programmes in India had acknowledged that not only growth in incomes but also provisions of basic minimum amenities such as primary health care, education, drinking water supply, etc., enhance the living conditions of the population. Thus, improving infrastructures has remained and continues to remain one of the prime development goals of successive governments for accelerating socio-economic development in the country.

Rural infrastructure has direct and strong relationship with farmers' access to institutional finance and markets and increasing crop yields thereby promoting agricultural growth. Agricultural infrastructure has the potential to transform the existing traditional agriculture or subsistence farming into a modern, commercial and viable farming system in India. NABARD supports rural public infrastructure development by extending support to State Government under RIDF, NIDA, CFF etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

The infrastructure requirement of the district is huge and requires massive investments for creation and maintenance of economic and social infrastructure, particularly in rural areas. It has been long perceived that inadequacy in the availability of infrastructures could become a serious impediment in the progress as well as efficient functioning of several socio-economic activities, thereby adversely affecting the levels of living of the population at large. Bundi being an agrarian district requires more investment in irrigation projects, Chambal Command Area needs renovation, construction of more rural roads, minor irrigation projects etc. NABARD provides support under RIDF and NIDA in the district.

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

RIDF support agriculture sector by creating physical infrastructure and thereby increasing absorbing capacity and capital formation in the rural economy, generates employment, reverse migration from rural to urban areas. The support of RIDF for construction/renovation of schools in the rural areas provide quality infrastructure in the rural areas. Similarly, support to Health infrastructure like construction of hospital, PHC and veterinary centres, knowledge centres etc under RIDF support social infrastructure in the district. It has been observed that public investment in infrastructure under RIDF not only offers the largest poverty reduction per unit of spending but also leads to the higher economic returns.

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 the priority sector as

per the new instructions. Considering the importance of social facilities, the Government of India has started programs like National Rural Drinking Water Programme, Samagra Shiksha Abhiyan, Swachh Bharat Abhiyan etc. Through these programs the Government of India is striving to provide education, house, toilet, drinking water to all.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Bank is required to fulfill its obligations on a priority basis for financing social infrastructure activities like drinking water, sanitation projects, construction of toilets, etc. In water supply schemes, participation of women can be ensured. Village water and sanitation committees can be formed and their capacity building and strengthening. There is a need for public toilets in the main markets of the districts. Private participation with bank credit expected in the health and education sector and PPP mode can be an effective channel for education sector also. Vast infrastructure under education sector for schools, colleges and technical institutions has been created in the district. Private funding can play a major role in bridging the gap in education sector and industry skill ecosystem.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
VI. Social Infrastructure								
1	Drinking Water-RO Plant	No.	10.00	80	7	70.00	56.00	
2	Education-Schools	No.	150.00	80	5	750.00	600.00	
3	Healthcare-Hospital	No.	300.00	80	1	300.00	240.00	
4	Healthcare-Pathological Lab	No.	100.00	80	5	500.00	400.00	
5	Healthcare-Veterinary Clinic	No.	600.00	80	3	1800.00	1440.00	
6	Loans to MFIs for Onlending	No.	900.00	90	1	900.00	810.00	
7	Sanitation-Pay & Use Toilets	No.	1.00	80	35	35.00	28.00	
8	Sanitation-Toilets	No.	1.00	80	35	35.00	28.00	
Total					92	4390.00	3602.00	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In the present era of energy crisis, the only option is to use unconventional and renewable sources of energy. There is a provision of 40 percent subsidy under the Solar Mission of the Government of India. The state government is providing 60 percent subsidy on solar pump sets to the farmers growing horticulture crops. With the Pradhan Mantri Ujala Yojana implemented by the government, India is going to take the highest position in the global LED market. World's largest LED distribution program by the government in which more than 10 crore LED bulbs have been distributed. Pradhan Mantri Kusum Yojana (PM Kusum Yojana): Under this scheme, solar and other renewable capacity in the country is to be increased to

25,750 MW by the year 2022 with a total central financial assistance of Rs 34,422 crore. The plan consists of three components:

Component A: 10,000 MW of decentralized ground mounted grid connected renewable power plants with individual plant sizes up to 2 MW.

Component B: Installation of 17.50 lakh standalone solar powered agricultural pumps of varying pump capacity up to 7.5 HP.

Component C: Solarization of 10 lakh grid connected agricultural pumps, individual pump capacity up to 7.5 HP

5.3.2 Infrastructure and linkage support available, planned and gaps

Dealers of all big companies in the district are available for sale of solar powered pump sets and lights. There is abundant sunlight throughout the year in the district, hence solar energy can be exploited domestically and commercially. There is a need to give wide publicity to the solar home lighting model. Arrangements for repair of solar equipment should be available at the district level. There is a need to set up large capacity solar power plants in the private sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	2.00	90	68	136.00	122.40
2	Solar Energy-Solar Pump Sets	No.	6.00	90	1500	9000.00	8100.00
Total					1568	9136.00	8222.40

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	37791	36433.36	24027.28
B	Ongoing tranches	94	1341.11	692.68
	Total (A + B)	37885	37774.46	24719.96

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	8	344.07	289.64
B	Rural roads & bridges	50	37.49	29.95
C	Social Sector	36	959.53	373.08
	Total (A + B + C)	94	1341.10	692.68

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

According to the census of 2011, there are about 197934 rural families in the district, out of which about 40526 families are in BPL category. There is potential for formation of about 9500 Self Help Groups in the district to cover all eligible rural families under the Self Help Group – Bank Linkage Program (SHG-BLP). So far 5209 self-help groups have been promoted, considering that 4000-4300 more self-help groups can be promoted in the next 5-7 years. The possibility of formation of 500 groups and bank affiliation during the coming year (2025-26) has been assessed. Similarly, the potential for credit linkage (fresh and repeat) of 2000 self-help groups has been assessed for the coming year.

6.2 Infrastructure and linkage support available, planned and gaps

Apart from the Self-Help Group Bank Linkage Programme, Joint Liability Group Programme, LEDP and MEDP are being implemented by NABARD in the district. The details of the available grant amount are as follows -

1. LEDP: Farm Sector – 150 participants, 5 batches of 30 women each and Non-Farm Sector – 90 participants – 3 batches of 30 women each, Cluster Based Livelihood Linked Training Program – Funding is available on project basis.
2. MEDP: Entrepreneurship Program for Mature Groups – Maximum grant amount Rs. 1,50,000.00 Training duration 15 days, 30 participants.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.40	100	700	980.00	980.00
2	Individuals/ Individual members of SHGs	No.	0.80	100	1400	1120.00	1120.00
3	SHGs/ JLGs-Others	No.	1.50	100	4300	6450.00	6450.00
Total					6400	8550.00	8550.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Seed Village- The climatic conditions of the district are suitable for wheat, makka and mustard. Local demand for quality seeds. Availability of quality seeds, increase in production and productivity and increase in income of farmers.
2. Seed processing Units-Availability of raw material for seeds in the district and this will meet the local demand for quality seeds. Availability of quality seeds, Increase in use of certified seeds, Crop production and productivity.
3. Food Park- Maize, Mustard, groundnut production in abundance. Establishment of processing units and export oriented infrastructure.
4. Quality Testing Lab-Quality testing agriculture labs to be established in the district, preferably at Mandi level. It will facilitate testing and ensure quality of produce. Farmer would get fair price for their produce.
5. High Tech Lab- Apart from soil testing, to test the germination rate of seeds, quality of fertilizers, pesticides.
6. A new policy for the year 2024-25 continues to provide additional short-term refinancing from NABARD to rural banks and state cooperative banks for financing seasonal agricultural operations.
7. Providing Kisan Credit Card (KCC) to all eligible farmers. Creating awareness about banking schemes and easy bank finances through CFL, FLC.

2. Water Resources

1. Most government tubewells are unable to provide irrigation facilities due to reasons like lack of power supply, mechanical breakdowns, etc. There is a need to conduct a survey of dilapidated government tube wells and formulate a coordinated and comprehensive action plan for their renovation.
2. Irrigation methods like drip and sprinkler systems, which reduce water wastage, underground pipelines and channels, are also a part of micro-irrigation. These help increase the irrigated area. Efforts should be made to popularise sprinkler and drip systems and establish field demonstration farms.
3. The state government should make farmers aware of water harvesting by digging new ponds and renovating old ponds.
4. The farmers of the district will be encouraged to take up the work of water harvesting structures. The construction of the Isarda Dam, located 90 km from the Bisalpur Dam, with a storage capacity of 3.24 TMC, aims to provide water to 1256 villages and 6 towns.
5. ERCP started recently will provide benefit to the farmers of the district.

3. Farm Mechanisation

1. Promote custom hiring among small and marginal farmers by promoting agri business for repairs and custom hiring.

2. Support under ACABC scheme for establishment of Custom hiring centres in the block level by the agri professionals

3. Sub-Mission on Agricultural Mechanization: This scheme aims to bring agricultural mechanisation to small and marginal farmers. Its components are: Promotion of agricultural mechanisation through training, testing and demonstration.

4. Plantation and Horticulture

1. The Horticulture Department is providing a 90% subsidy for small and marginal farmers and an 80% subsidy for general farmers under the Pradhan Mantri Krishi Sinchayee Yojana to adopt effective irrigation methods like drip and sprinkler for vegetables and other crops. These methods should be adopted in vegetables and other crops to reduce costs and increase production.

2. Need to give more emphasis on post-harvest management instead of area expansion. Need to promote aromatic plants and support in marketing and processing for framers who are already growing the crops.

Cluster based cultivation and development to achieve economy of scale in the horticultural supply chain though FPOs

3. To enhance the farmers' income, ensure nutritional security, and reduce the post- harvest losses of horticultural produce, mainly fruits, and vegetables, it is essential to promote hortibased entrepreneurial development

4. The Centre of Excellence for Guava has been established in the Tonk district providing saplings of different varieties of guava and training programmes, exposure visits are being conducted by the Centre on a regular basis.

5. Forestry/ Waste Land Development

1. To promote agroforestry, a dedicated National Agroforestry Policy was approved by GoI in 2014. A Sub-Mission on Agroforestry (SMAF) under National Mission for Sustainable Agriculture (NMSA) was setup in 2016 with an aim to expand the tree coverage on farmland in complementarity with agricultural crops.

2. There is a scope of reclamation of fallow lands in the district. Support to forestation efforts through people participation as the coverage of forest is less than 33% in the district.

3. Har Medh Par Ped was launched by Ministry of Agriculture and Farmers Welfare to encourage tree plantation on farm land along with crops/roping system and make farming systems more climate resilient and adaptive.

6. Animal Husbandry - Dairy

1. There is a need to open semen collection centers and clinics. Most of the existing 124 AI centers are inactive due to lack of various infrastructure facilities.

2. Existing veterinary hospitals should be strengthened.

3. Polyclinic facility at Tonk.

4. FPO on dairy to support entire value chain in dairy, establishing all the backward and forward linkages.

5. Bulk Milk Cooler-Safe preservation of milk and reducing transportation costs.

6. Establishing Dairy Cooperative at village level by PACS.
7. Slaughterhouse- There is a need of modern abattoir in the district. This will give boost to leather industry and export of meat.

7. Animal Husbandry - Poultry

1. In addition to extension facilities by the department, the department should also identify and encourage good poultry farmers to establish model units. Awareness and training programs for poultry development should be conducted in intervention with the Animal Husbandry Department, KVK and RSETI.

2. New Technique: Promotion of backyard poultry with low input technology poultry birds which will provide employment / entrepreneurial opportunities to small and marginal farmers and landless labourers.

Feed Availability: Efforts may be made for increasing the area under cultivation of maize and setting up of poultry feed plants may be encouraged and financed by the banking sector.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Systematic method of purchasing and marketing system of wool- At present, there is no official mechanism of purchase and marketing of wools in the district. The industry is mainly in the hands of traders and farmers has a little say in the price discovery, thereby leading to exploitation of farmers.

2. ICAR-CSWRI located at Malpura, Tonk plays a critical role in promotion of breed improvement of sheep and goat. It support value addition activities in wool, production of wool products, training to farmers and supply of quality bucks to the farmers.

9. Fisheries

- 1.** Improve value chain: Provide training and financial assistance for fish processing, packaging, and branding. Promote the development of innovative fish products like fish leather, collagen products, fish oil supplements, and ready-to-eat snacks.
- 2.** Establishment of fisheris Societies at the village level- Department of fisheries in coordination with DR, Cooperative may establish new fisheris socities for promotion and employment generation at the local level.
- 3.** Interested fish farmers are motivated through training under ATMA to take up fishery activities and self- employment. There is no departmental demonstration farm or training centre in the district. Self-Help Groups formed under the NRLM program can be strongly linked to this employment.

10. Construction of Storage and Marketing Infrastructure

- 1.** The Government of India has merged the GBY and AMIGS schemes to launch a new scheme called Agriculture Marketing Infrastructure (AMI) on April 1, 2014. The new scheme includes all activities under the erstwhile two schemes.

Providing accreditation facilities to sanctioned warehouses, introduction of Negotiable Warehouse Receipts (NWRs), providing discounted crop loans to farmers against NWRs, and enabling farmers to get better prices

2. Under the NABARD Infrastructure Development Assistance (NIDA), loan for construction of storage facilities up to the repayment period (15 years) is now available for government undertakings as well.

Under the Pradhan Mantri Kisan Sampada Yojana, financial assistance is provided for the construction of cold storages to bridge the gap between the available and required cold storage capacity in the country.

3. Construction of godowns at PACS level to support post harvest infrastructure utilizing the benefits of AMI, AIF schemes of GoI.

11. Land Development, Soil Conservation and Watershed Development

1. The Soil Conservation Department can create awareness and train farmers on land development schemes.

2. The Soil Conservation Department can create awareness and train farmers on land development schemes. Preparation of an Integrated Flood Control and Drainage Project and development of flood control and drainage infrastructure is required. The department should establish demonstration units comparing the use of bio-fertilizers and chemical fertilisers, and motivate farmers to use bio-fertilizers more to prevent depletion of soil fertility.

12. Agriculture Infrastructure: Others

1. The quality of seeds produced by various institutions in the district should be ensured by the department, and only suitable varieties should be promoted.

Banks should also finance units related to the production of vermicompost and other organic fertilisers, which will boost the morale of farmers.

The National Agricultural Market (eNAM) is an all-India electronic trading portal launched on 14th April 2016. It is a virtual market platform that electronically connects existing physical markets (APMCs) on a "One Nation, One Market" theme.

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

13. Food and Agro. Processing

1. Provide credit under the Credit Linked Capital Subsidy Scheme (CLCSS) to enhance the infrastructure facilities for food and agri-processing.

There is a need to establish mutual cooperation among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors.

The GoR has announced a special policy for food and agri-processing, providing 100% exemption on stamp duty for acquisition, purchase or lease of land by new food processing units, 100% exemption from mandi fees for 10 years to all new export-oriented units using perishables, etc.

2. Under the PM Kisan SAMPADA Yojana, mega food parks, cold chains, creation/expansion of food processing & preservation capacities, agro- processing cluster infrastructure, creation of backward and forward linkages, food safety & quality assurance infrastructure, Operation Greens, human resource & institutions, Production Linked

Incentive Scheme for Food Processing Industry (PLISFPI), and One District One Product schemes will be implemented.

3. Individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of eligible project cost, subject to a maximum of Rs. 10 lakh per unit under the PM Formalization of Micro Food Processing Enterprises (PMF ME) Scheme.

14. Agri. Ancillary Activities: Others

1. Under the ACABC scheme, banks can provide a facility of up to Rs. 20 lakh for a single entrepreneur and up to Rs. 100 lakh for a group of 5 entrepreneurs (one of whom should be a graduate in Business Development and Management) to establish Agri Clinics and Agri Business Centers.

2. The Ministry of Agriculture & Farmers Welfare, Department of Agriculture Cooperation & Farmers Welfare, Government of India has approved a Central Sector Scheme titled "Formation and Promotion of Farmer Producer Organizations (FPOs)" with the objective of forming and promoting 10,000 FPOs across the country by 2024-25.

3. The World largest Grain Storage scheme has been launched by GoI to provide support to PACS to create storage infrastructure at the village level. NABARD provide supports to these projects under PACS to MSC scheme.

15. Micro, Small and Medium Enterprises (MSME)

1. Under the Pradhan Mantri Mudra Yojana, micro nonagricultural enterprises can easily avail loans up to Rs. 20 lakh to set up their units. The loans are categorised as Shishu (up to Rs. 50,000), Kishor (Rs. 50,001 to Rs. 5 lakh), and Tarun (Rs. 5 lakh to Rs. 10 lakh) and Tarun plus (Rs. 10 lakh to Rs. 20 lakh)

2. The Government of India has launched the Stand-Up India scheme for scheduled castes/scheduled tribes and women entrepreneurs to facilitate bank loans between Rs. 10 lakh and Rs. 1 crore for setting up greenfield enterprises.

3. The Prime Minister's Employment Generation Programme (PMEGP) is a central government scheme implemented by the MSME Ministry, aimed at generating employment opportunities in rural and urban areas through the establishment of new self-employment ventures/projects/micro enterprises.

4. Power generation/ Transmission-Depending on demand, 6 -10 Hourly power cuts adversely impact industries established in rural areas. Continue electric supply will increase industrialization of the rural areas.

5. MSME new rules effective April 1, 2025, revised investment and turnover limits for classification, with Micro, Small, and Medium enterprises now having thresholds of (Investment: ₹2.5 cr, Turnover: ₹10 cr), (Investment: ₹25 cr, Turnover: ₹100 cr), (Investment: ₹125 cr, Turnover: ₹500 cr), respectively.

6. Production Linked Incentive (PLI) Scheme for MSMEs to provides direct financial incentives for MSMEs in manufacturing sectors. Encourages manufacturing boom, innovation, and exports. Boosts home production and international competitiveness.

7. Market Access Initiatives (MAI) Scheme : To provide support to MSMEs to explore global markets. Provides monetary useful resource for participation in change galas, exhibitions, and advertising and marketing sports. Encourages MSME exports and overseas

collaborations.



16. Export Credit

1. As per RBI guidelines, financing for exports is available as 'Pre-Shipment/Packing Credit' and 'Post- Shipment Credit', defined as follows: Exim Bank has a dedicated AgriBusiness Group (ABG) to meet the financial requirements of export-
2. The Bank has strong linkages with other stakeholders in the agriculture sector like the Ministry of Food Processing Industries, Government of India, NABARD, APEDA, Small Farmers' Agri-Business Consortium (SFAC), National Horticulture Board, etc. Apart from finance, the Bank provides a range of advisory services to agri-exporters.

17. Education

1. Banks should take measures to raise awareness about educational loans, especially in urban, semi-urban, and rural areas. Public sector banks can avoid delays in the disbursement process and timeframe for education loans..
2. The Government of India has introduced the following major schemes and policies in the education sector: National Education Policy 2020 (NEP 2020) - This replaces the previous National Policy on Education, 1986. It provides a comprehensive framework for both school and higher education, as well as vocational training, in rural and urban India.
3. Under Priority Sector Lending, loans and advances granted to individuals for educational purposes, including vocational courses, are covered up to Rs. 25 lakh.
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 ₹8,00,000.

18. Housing

1. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutch and dilapidated houses by 2029. In Phase I (201617 to 201819), 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. Digital push will increase transparency in the scheme.

19. Social Infrastructure

1. There is a need for English medium schools in the rural areas of the district. There is a need for science and commerce streams in the rural schools.
2. There is a need of quality health and medical facilities including Hospitals, clinics and good libraries in rural areas.

20. Renewable Energy

1. PM Surya Ghar: Muft Bijli Yojana: This scheme promotes the installation of rooftop solar panels on residential households. It aims to provide free electricity to households by empowering them to generate their own power.
It offers substantial subsidies and financing options to make solar power accessible,

contributing to the energy security of rural households. Banks to provide loan support to farmers.

2. National Bioenergy Programme (202126): This overarching program, with Phase I approved, provides financial assistance for various bioenergy projects, including biogas and biomass based power generation.
3. Biogas Programme: Focuses on establishing small and medium sized biogas plants in rural areas to produce biogas for cooking, lighting, and thermal energy.
4. GOBARdhan Scheme: The Galvanizing Organic Bio Agro Resources Dhan scheme promotes setting up biogas plants and managing organic agricultural waste in rural communities.

21. Informal Credit Delivery System

1. There is a huge scope for promotion and formation of JLGs in the district. Banks to tap new customers through JLG mode. Incentive to form JLGs were provided by NABARD to RCB, RRBs and NGOs working in this field.
2. In order to ensure affordable credit to the poor, NABARD provides for interest subvention to all eligible DAYNRLM Self Help Groups (SHGs) which have availed loan from major Financial Institutions at interest rate above 7%. For outstanding credit balance upto Rs. 3.00 lakh The banks will be subvented at a uniform rate of 4.5 % per annum.

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

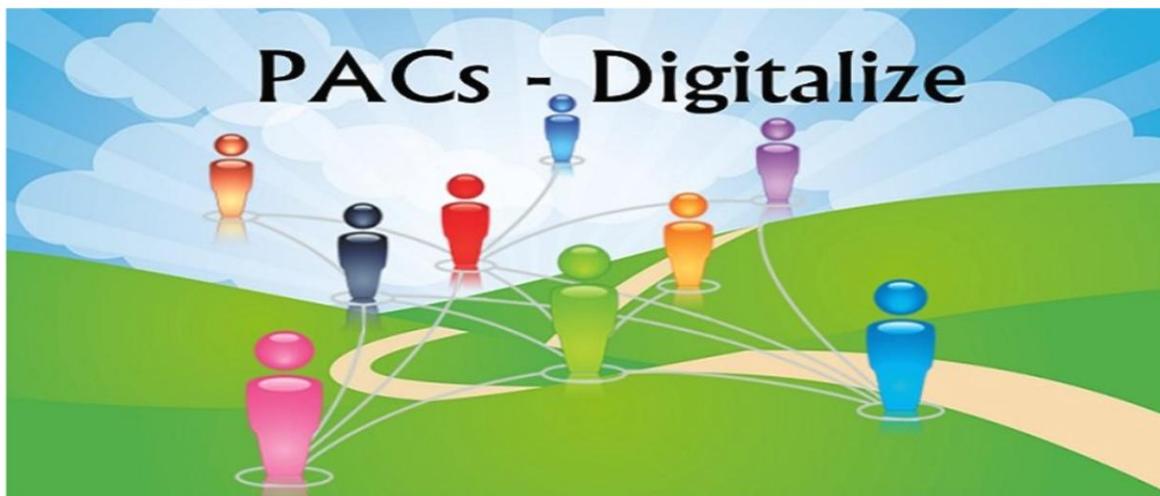
1. The cooperative sector in Rajasthan comprises a total of 37487 cooperatives, covering about 27490 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 9997 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 111.85 lakh members. Likewise, long-term rural co-operative credit institutions cover 1 State Cooperative Agriculture and Rural Development Banks (SCARDB) and 36 PCARDBs. Further, there are 73 MSCS having their registered office in the state. Besides, there are about 3 district level federations, 18 state level federations and 19 national level federations operating in the state.
2. As per the Budget declaration of 2024-25, Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme, loans will be provided to about 5 lakh gopalak families.
3. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana
4. Interest free loans for non-farming sectors

5. Status of Cooperatives in the District

1. The cooperative sector in Tonk district comprises a total of 691 active cooperatives, covering 476 Non-Credit Cooperative Societies (Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 215 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 1.03 lakh members, spread across 1210 villages. They provide loan to members, custom hiring services, mini bank facility and PDS services. There are 475 milk producer societies registered in the district which supplies milk to Jaipur Dairy. The work of computerization of primary agricultural cooperative societies in the district has been started. The scheme aims to computerize 215 working PACS, thereby efficiency, profitability, transparency and accountability in the operation of PACS can be increased. Under this scheme, 209 PACS affiliated to Tonk district have been approved by the SLMIC . 183 PACS has Go-Live status as on 01-09-2025.

6. Potential for formation of cooperatives

1. There is potential for forming cooperative institutions in the agricultural service sector, given that there are 236 village panchayats but only 215 agricultural cooperative societies in the district. This indicates a favorable environment for expanding cooperative activities in agricultural services. The distribution of operational areas among blocks is uneven, highlighting the opportunity for establishing new cooperative societies. Forming such committees could significantly enhance economic activities in these regions. There is a scope for formation of new fisheries societies in Tonk. The DCDC committee headed by the District Collector monitor the formation and diversification of activities of PACS.

PACS Computerisation scheme

Computerization Scheme is a centrally sponsored project by the Indian government, approved in June 2022, to digitize the country's Primary Agricultural Credit Societies (PACS) to improve efficiency, transparency, and service delivery. It involves bringing all PACS onto a common, ERP-based national software and linking them to the banking system (NABARD, StCBs, and DCCBs). The project aims to strengthen PACS, lower transaction costs, and increase farmer trust.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	FPO- Dairy based	Tonk Block	Grant based support to POPI-SMKJSS		150	The FPO has been sanctioned in March 2023. The main activity of the FPO - Milk collection, cattle feed, improvement of breed, other milk value chain related activities.
2	Banking Technology	PACS (Primary Agricultural Cooperative Society) Computerization	District Level	GoI scheme of PACS computerisation	GoI, State Govt. and NABARD	215	To strengthen and bring transparency in primary agricultural cooperative societies, computerization of all the eligible PACS of the district is being done. 215 PACS of Tonk district have been selected. 75 PACS have Go-Live status as on 30.09.2024
3	Financial Inclusion	Supporting FLC programmes through BRKGB and Aroh Foundation	All Blocks	Grant based support to FLC, CFL under FIF	BRKGB, Aroh Foundation, CRISIL	2000	With the aim of increasing the financial awareness among farmers, Financial Literacy Programme (FLP) were conducted



					by FLC. In the FLP, information on social security schemes, cyber frauds, adopting technological changes in agriculture related fields etc were imparted to different groups- farmers, senior citizens, school children and women on a monthly basis.
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Success Stories

Success Story 1



Title	Exposure visit Cum Training programme at NDRI Karnal Haryana under CAT Scheme of NABARD
Scheme	CAT Visit
Project Implementing Agency	SMKJSS (NGO)
Duration of the project	CAT Visit for 03 days (Inter State)
Beneficiary	25
1. No. of beneficiaries	25
2. Community	Small and Marginal Farmer
3. State	Rajasthan
4. District	Tonk
5. Block	Tonk
6. Village	Chhan Mendiwas

1.1 Support provided

1.2 Pre-implementation status

Name of the farmer - Bhagirath Choudhary Rearing buffalo for the past 15 years on a traditional line. BM RGB suggested NABARD for guidance. NABARD under CAT programme sent him to NDRI Karnal. He was not able to get dairy loan from Bank. After completion of training bank sanctioned him loan.

1.3 Challenges faced

Limited knowledge of cattle rearing.

Lack of exposure to new technology.

Limited knowledge of proper feeding.

Timely vaccination and AI

Lack of funds to expand dairy business.

1.4 Impact

After CAT visit his orientation towards rearing of buffalo underwent a sea change. He adopted the best practices learned at NDRI Karnal. Loan was sanctioned by RGB . He expanded his milk business and his monthly income enhanced by Rs.15000/.

Success Story 2



Title	Distribution of Micro ATMs to RGB under FIF grant support to promote digital financial Inclusion
Scheme	DFIBT FIF grant support
Project Implementing Agency	RGB
Duration of the project	1 year
Beneficiary	BGB Branches
1. No. of beneficiaries	12.00
2. Community	farmers
3. State	Rajasthan
4. District	Tonk
5. Block	Tonk
6. Village	Mendwas, Dhuwa Kala, Peeplu tonk

2.1 Support provided

NABARD provides financial support and guidance to Regional Rural Banks (RRBs) for deploying micro-ATMs to expand financial services in rural and remote areas. This is part of a broader strategy to promote financial inclusion and digitize banking in underserved regions.

2.2 Pre-implementation status

Issue of poor connectivity, frequent power outage, lack of charging and limited full fledged ATMs in the rural areas.

2.3 Challenges faced

In areas with poor network connectivity or power shortages, NABARD has previously funded projects to provide solar powered, VSet connected micro ATMs, ensuring uninterrupted services.

2.4 Impact

Benefits of micro ATMs for RRBs

Financial inclusion: Micro ATMs help extend banking services to remote and underserved rural populations, promoting financial inclusion.

Cost reduction: The cost per transaction is significantly lower with micro ATMs compared to traditional branch operations.

Operational efficiency: Micro ATMs digitize transactions, reducing the time and resources spent on manual recordkeeping and processing.

Digital literacy: Their usage helps enhance digital awareness among rural customers and promotes the adoption of other digital banking channels

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

b The cement industry being a major source of CO₂ emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices will bolster the agriculture sector's adaptability to climate change. Advancing renewable energy solutions in agriculture and rural development can reduce emissions and enhance energy access for rural communities. Investing in agroforestry and afforestation efforts will aid in carbon sequestration boost biodiversity and mitigate climate change impacts. Prioritizing the diversification of livelihood options and promoting income generating activities that are climate-resilient and sustainable can help rural communities to overcome the socio- economic vulnerabilities that have been exacerbated by climate change. Rajasthan's initiatives including introduction of green budget development of Solar Parks plantation drives align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

2.2 Any specific Climate Change initiative in the State by

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 In terms of Rajasthan State Action Plan 2022 Tonk is categorized as as medium vulnerability district of the State. Accordingly the report suggested improve literacy rate improve female literacy rate reduce houseless population.Tonk is categorized as as high vulnerability district as far as agriculture is concerned. Recommendations to reduce agriculture vulnerability for Tonk district is to increase fertilizer consumption (organic) in rabi irrigated area in kharif cropping intensity irrigation intensity number of tube wells and their electrification.

b In the agriculture sector initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced enhancing both food security and sustainability. Financially investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure waste management and pollution control measures requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector the promotion of renewable energy sources such as solar power installations can reduce carbon footprints and attract public-private partnerships offering both environmental and economic benefits. Additionally in the forestry sector afforestation and reforestation projects can help in carbon sequestration demanding resources for large-scale plantation drives. These projects if effectively implemented not only align with SAPCC goals but also provide a pathway for sustainable development both physical and financial aspects

3.2 Any specific Climate Change initiative in the District by

a National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to State for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate-resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: i.National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchay Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution

a ICAR institutions in Rajasthan are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.

a The Rajasthan State Action Plan on Climate Change (SAPCC) 2022 highlights several critical sectors: socio-economic 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 (UN-SDGs) at the state level. Rajasthan's initiatives including development of Solar Parks a plantation drive with target of 7 crore trees a Rs. 4000 crore investment in Mission "Hariyalo Rajasthan" 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.

a Drought and excess rain are one of the major effects of climate change that can be considered. NABARD has financed DPR base project in the district. Further NABARD is planning to associate with Forest department to create livelihood for communities residing and dependent on forest as a climate adaptation activity to reduce communities' dependency on forest produce. Further NABARD has also promoting ZBNF (Zero Budget Natural Farming) among farmers through CAT visits and awareness through FPOs.

a Awareness workshops are being organized by various social sector organisations to deal with climate related events viz floods and earthquakes.

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. At present no GI has been registered in Tonk district. There is a famous Namda (handmade carpet made of sheep wool) of Tonk. However, on account of lack of raw material use of machine-made carpets lack of market and limited banking support the Namda art is slowly dying. Its revival needs concerted efforts by all the stakeholders. The Regional Office of NABARD, Jaipur has sanctioned 23 GI projects for various products across the State. Out of the 23 GI products, 05 GI has been registered, and remaining projects are at the various stages of registration. The major challenges in GI products to increase number of authorized users, marketing of GI products and community support to original GI products.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Census 2011
Soil & Climate	Department publication/ Agri
Land Utilisation [Ha]	Census 2011 Department publications
Ground Water Scenario (No. of blocks)	Census 2011Department publications
Distribution of Land Holding	Census 2011 Department publications
Workers Profile [In 000]	Census 2011
Demographic Profile [In 000]	Census 2011
Households [In 000]	Census 2011
Household Amenities [Nos. in 000 Households]	Census 2011
Village-Level Infrastructure [Nos.]	Census 2011
Additional Information	Census 2011
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics booklet
Infrastructure & Support Services For Agriculture[Nos.]	District Statistics booklet
Irrigation Coverage [000 Ha]	District Statistics booklet
Infrastructure For Storage, Transport & Marketing	District Statistics booklet
Processing Units	District Statistics booklet
Animal Population as per Census [Nos.]	Animal Census 2019
Infrastructure for Development of Allied Activities [Nos.]	District Statistics booklet
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Census District Statistics
Status	Agri Stat _2023
Major Crops, Area, Production, Productivity	Agri Department
Irrigated Area, Cropping Intensity	Agri Stat _2023
Input Use Pattern	Agri Stat _2023
Trend in procurement/ marketing	Agri Stat _2023
KCC Coverage	Agri Stat _2023
Soil testing facilities	Agri Department
Crop Insurance	PMFBY portal
Irrigated Area & Potential	Agri. Stat -2023
Service Centers	Dept of Agriculture
Area under Forest Cover & Waste Land	Agri Statistics
Nurseries (No.)	Agri Statistics
Inland Fisheries Facilities	Fisheries Deptt
Marine Fisheries (No.)	Fisheries Deptt
Brackish Water Fisheries	Fisheries Deptt
Agri Storage Infrastructure	Dept of Marketing
Fertilizer Consumption	Agri Stats 2023
MSME units - Cumulative	MSME Portal
Traditional activities	DIC
Status of SHGs	SRLM Tonk



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

Sources	
1	LDM Tonk
2	SLBC

Name and address of DDM

Name	RAJ KUMAR
Designation	DDM, NABARD
Address 1	House No. 3 A 22 Vikas Nagar
Address 2	Bundi
Post Office	Bundi H.O
District	BUNDI
State	Rajasthan
Pincode	323001
Telephone No.	7472946330
Mobile No.	9459587810
Email ID	tonk@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
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Corporate Office

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☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

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Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

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☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

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☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



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

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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



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