



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Deeg 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: Deeg**

**State: Rajasthan**



**National Bank for Agriculture and Rural  
Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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Deeg

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 Deeg has projected a credit potential of ₹381827.62 lakh. This vision encompasses strategies to unlock capital investment in agriculture and allied activities, improve access to finance in both farm and non-farm sectors, and ensure that credit becomes a true enabler of prosperity. It lays particular emphasis on sustainable farming practices, efficient water management, resilience to climate change, and the strengthening of Farmer Producer Organizations (FPOs), thereby placing farmers at the heart of rural growth.

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

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

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

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



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## Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DLTC	District Level Technical Committee
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things

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

Abbreviation	Expansion
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Deeg district is located in the eastern part of the state. Alwar is in the north-west of the district, Bharatpur in the south and Dausa district in the west, and the district borders Haryana state in the north and Uttar Pradesh in the east.
Type of soil	Loamy soil
Primary occupation	Majority of the population in the district is dependent on agriculture or agriculture related activities for livelihood. Being agriculture oriented, there is immense potential for setting up food processing, grading and packaging units here.
Land holding structure	The total number of land holdings in the district is 130000 ha. Of these, 96000 ha (74 percent) land holdings are with small and marginal farmers .



## **Sectoral trends in credit flow**

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

Under priority sector lending, the total credit disbursed by all banks in the district during 2022-23, 2023-24 and 2024-25 was Rs. 514678.00 lakhs, Rs.619037.00 lakh and Rs 171092 lakh respectively.

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

During the last year (2024-25) total credit of Rs. 141122 lakh has been disbursed, out of this Rs. 17681 lakh has been disbursed for investment activities in agriculture. which was 13 percentage of total agriculture credit.

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

The total credit disbursement during the last three financial years under Micro, Small and Medium Enterprises (MSME) was Rs. 148581.00 lakh, Rs 167342.00 lakh and Rs 28016 lakh respectively

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

The total credit disbursement during the last three financial years Under Other priority sector was Rs. 13290.00 lakh, 13276.98 lakh and Rs 1954 lakh respectively.

## Sector/Sub-sector wise PLP projections

### 1. Projection for the year

Total credit potential of Rs. 381827.62 lakh has been assessed for the year 2026-27, taking into account all the schemes sponsored by taking into account available infrastructure, gaps and govt. schemes under various sectors as well as sub-sectors.

### 2. Projection for agriculture and its components

More attention has been given to investment activities to promote capital formation in the agricultural sector and total potential of Rs. 252335.32 lakh has been assessed accordingly. Out of which, farm credit accounts for Rs. 225041.31 lakh.

### 3. Projection for MSMEs

There are infinite possibilities of development in the field of micro, small and medium scale entrepreneurs, since this sector is based on individual and collective entrepreneurship. Hence, bank credit potential of Rs. 86664.00 lakh has been assessed for this sector.

### 4. Projection for other purposes

The bank credit potential of Rs. 42828.30 lakh has been assessed towards the others priority sector which includes housing, education, export credit, renewable energy, social infrastructure and others.

### Developmental Initiatives

- 1 NABARD has implemented its developmental programs like formation of Self Help Groups/Joint Liability Groups and their linkage with banks, Livelihood and Entrepreneurship Development Programs for Self Help Group/Joint Liability Group members.
- 2 Formation of Farmer Producer Organizations and their linkage with the market. In the district, NABARD has provided financial assistance to the state government through RIDF for the development of roads, irrigation, drinking water, health infrastructure, livestock, education etc.

### 3. Thrust Areas

- 1 The strategy to enhance farmers' income includes all or most of the following items which can directly or indirectly play a role in improving agricultural performance: Field oriented R&D and effective transfer of technologies for timely technical advice on crop management.
- 2 Natural resource management- Main focus on maintaining soil fertility and improving water availability in a sustainable manner. Reduction in input costs through input use efficiency such as seeds, fertilizers, pesticides, water, labor and machinery.
- 3 Increasing productivity (through improved agricultural technologies including integrated nutrition management and integrated pest management, improved breeds/varieties etc.) while continuously ensuring that there is no dilution in the value of outputs.
- 4 Crop/activity diversification through intercropping, mixed cropping, crop rotation, multi-stage cropping, wherever appropriate and integrated farming systems. Access to credit, its adequacy and timeliness. Post-harvest handling systems including storage.
- 5 Access to markets -Marketing and hence realization of fair prices is central to improving the income of farmers, processing and other value addition.
- 6 NABARD has identified some areas of emphasis which include SHG/JLG financing, expansion of irrigation facilities, warehousing, livestock development, Farmer Producer Organization (FPO) etc.

### 4. Major Constraints and Suggested Action Points

- 1 Most government datasets still aggregate Deeg with Bharatpur, making it difficult to plan need-based, block-specific projects due to lack of independent baseline indicators for irrigation, credit coverage, or health infrastructure.
- 2 In the cooperative sector, many PACS are underperforming due to lack digital integration, making them ineligible for refinance or other linkage-based schemes. This weakens last-mile credit flow for small farmers and SHGs.

### Way Forward

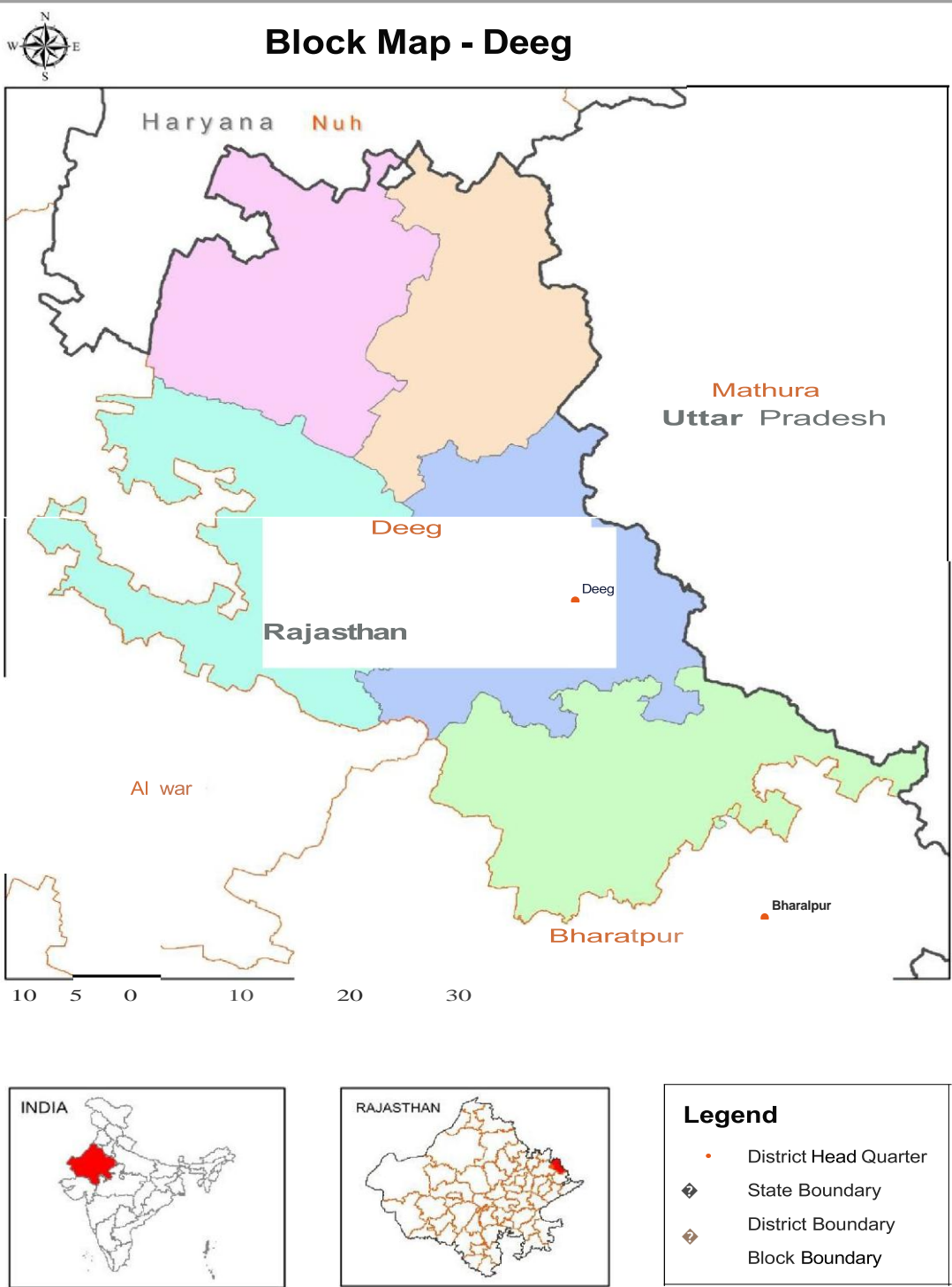
- 1 Promoting climate-resilient agriculture and farm forestry projects to improve soil-moisture regimes and support sustainable livelihoods.
- 2 Aligning projects which are innovative & technology driven.
- 3 Encouraging formation of Producer Organizations, Women Cooperatives, and Off- farm Rural Enterprises with access to credit, marketing support, and capacity- building, especially in dairy, mustard, and horticulture value chains prominent in Deeg.
- 4 Facilitating need-based training and exposure visits for farmers, SHGs, cooperative members.
- 5 PM FME Scheme (PM Formalization of Micro Food Processing Enterprises) will support micro food entrepreneurs with credit linked subsidies and capacitybuilding for processing of mustard, groundnut and dairy products in district.
- 6 PM KUSUM also promotes installation of solar pumps and solarpowered grid connected agriculture systems, relevant due to Deegs high solar radiance.
- 7 Rajiv Gandhi Jal Sanchay Yojana focus on water conservation and restoration of ponds, especially in waterstressed gram panchayats of Deeg.



# Part A



District Map

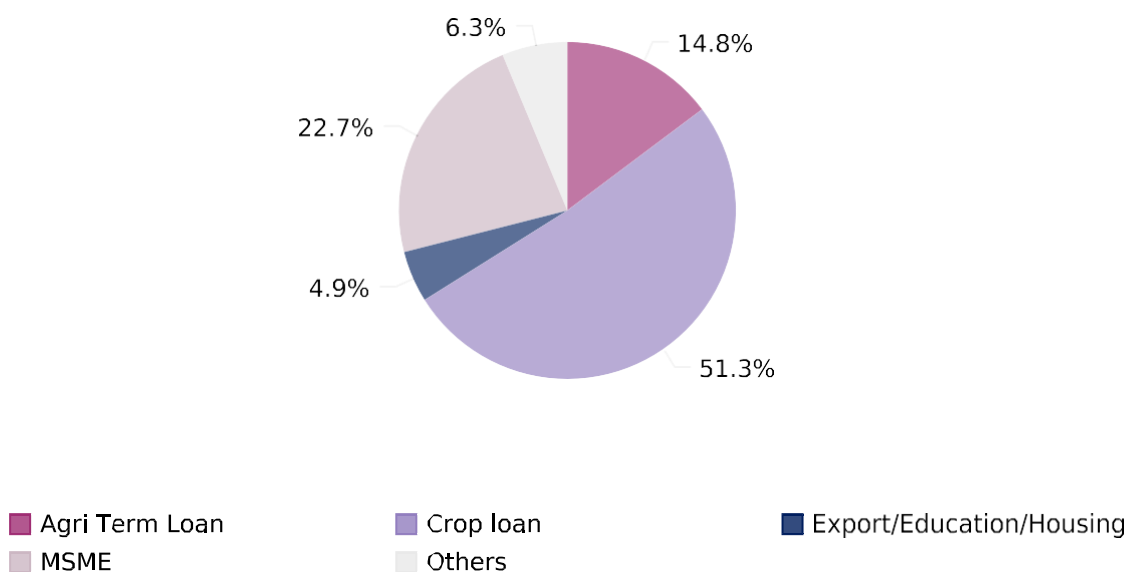


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	225041.31
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	196001
2	Term Loan for agriculture and allied activities	29040.31
B	Agriculture Infrastructure	7721.57
C	Ancillary activities	19572.44
I	Credit Potential for Agriculture A+B+C)	252335.32
II	Micro, Small and Medium Enterprises	86664
III	Export Credit	787.5
IV	Education	2070
V	Housing	16002
VI	Social Infrastructure	5708.8
VII	Renewable energy	3060
VIII	Others	15200
	<b>Total Priority Sector</b>	<b>381827.62</b>



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	189047.73
2	Water Resources	1895.81
3	Farm Mechanisation	458.87
4	Plantation & Horticulture with Sericulture	6727.53
5	Forestry & Waste Land Development	347.57
6	Animal Husbandry - Dairy	22452.93
7	Animal Husbandry - Poultry	98.75
8	Animal Husbandry - Sheep, Goat, Piggery	2057.74
9	Fisheries	1694.88
10	Farm Credit- Others	259.5
	Sub total	225041.31
B	Agriculture Infrastructure	
1	Construction of storage	5178.8
2	Land development, Soil conservation, Wasteland development	2456.1
3	Agriculture Infrastructure - Others	86.67
	Sub total	7721.57
C	Ancillary activities	
1	Food & Agro. Processing	12844.28
2	Ancillary activities - Others	6728.16
	Sub Total	19572.44
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	42200
II	B Service Sector - Term Loan	11600
II	C Manufacturing Sector - WC	25664
II	D Service Sector - WC	7200
II	E MSME - Others	0
	Total MSME	86664
III	Export Credit	787.5
IV	Education	2070
V	Housing	16002
VI	Social Infrastructure	5708.8
VII	Renewable energy	3060
VIII	Others	15200
	<b>Total Priority Sector</b>	<b>381827.62</b>

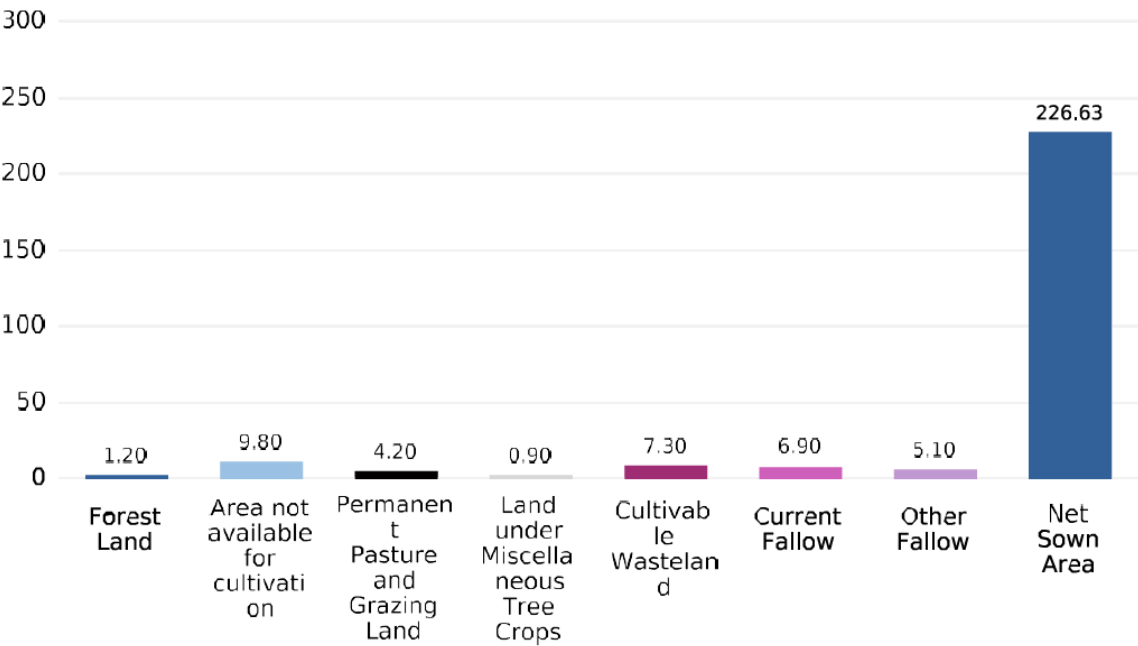




# **District Profile**

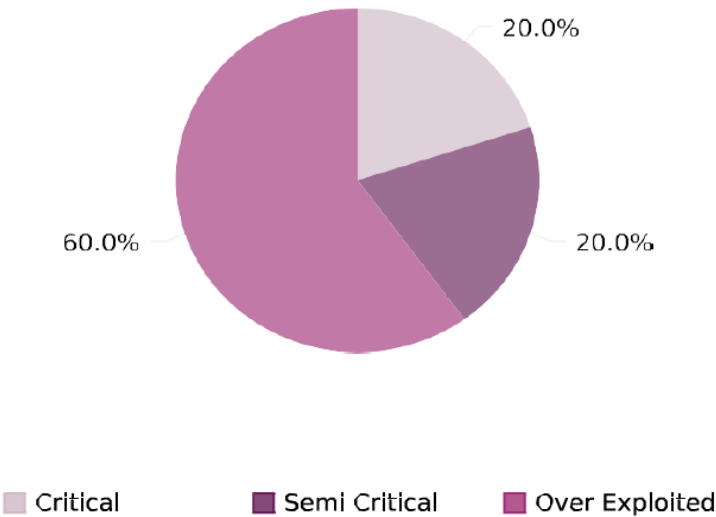


1. Land Utilisation ('000 hectares)



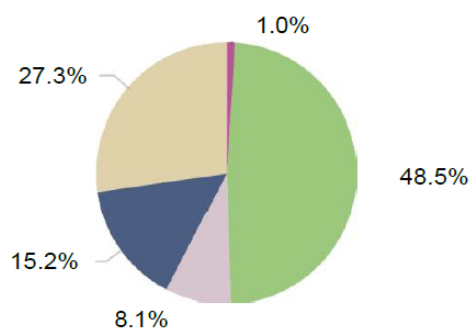
district statistical-2023-24

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



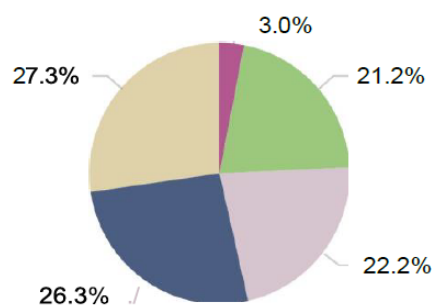
Ground water report-2021-22

### 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)

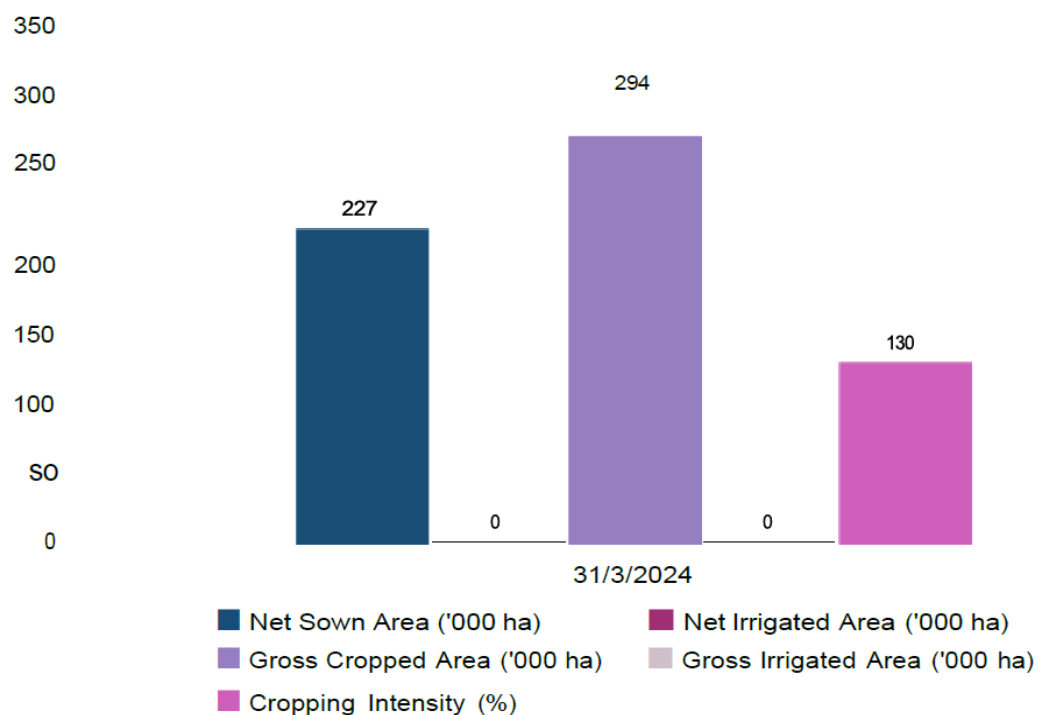
### Landholding - Area (%)



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

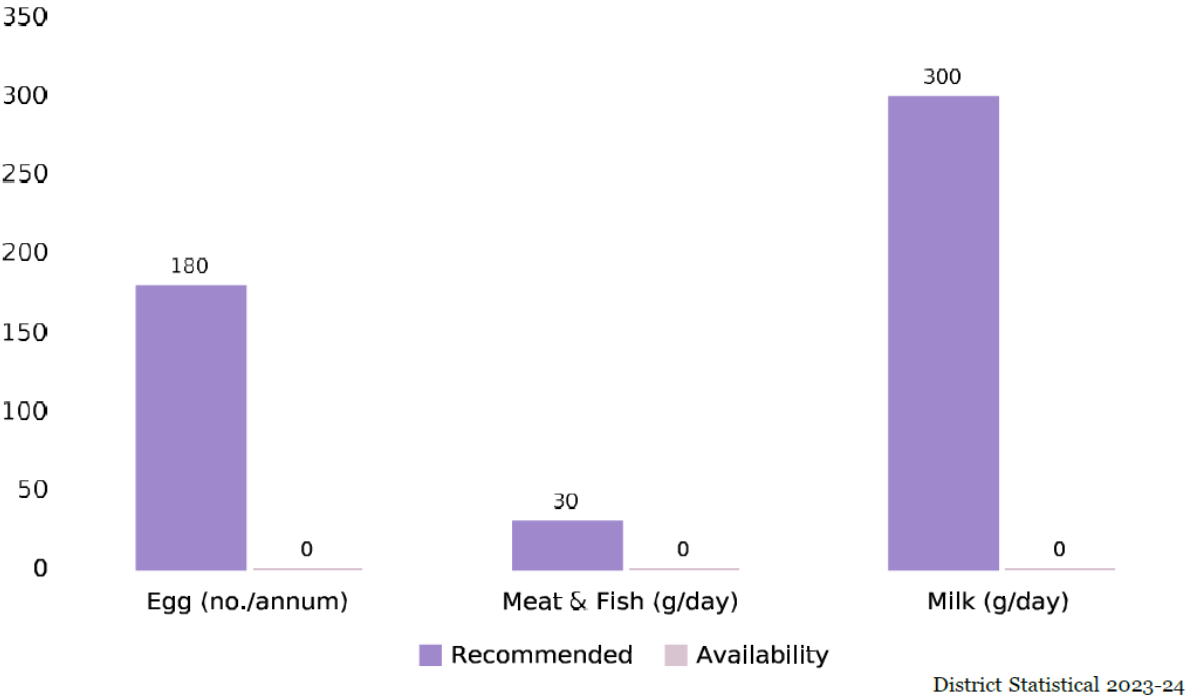
Agriculture Census 2015-16

### 4. Irrigated Area & Cropping Intensity ('000 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?	Yes
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%	No

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	40.00	47.62	27.00	20.93
2	>1 to <=2 ha	23.00	27.38	35.00	27.13
3	>2 to <=4 ha	13.00	15.48	34.00	26.36
4	>4 to <=10 ha	7.00	8.33	29.00	22.48
5	>10 ha	1.00	1.19	4.00	3.10
6	Total	84.00	100.00	129.00	100.00

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2548.00	1356.00	1192.00	2053.00	495.00
2	Scheduled Caste	557.00	296.00	261.00	436.00	121.00
3	Scheduled Tribe	53.00	28.00	25.00	48.00	5.00
4	Literate	1786.00	1140.00	646.00	1393.00	393.00
5	BPL	0.00			42.00	17.00

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Male	Female
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	25.00		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2.00		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	76000.00	5000.00	71000.00
2	Cattle - Indigenous	130000.00	13000.00	117000.00
3	Buffaloes	760000.00	57000.00	703000.00
4	Sheep - Cross bred	1000.00		
5	Sheep - Indigenous	74000.00		
6	Goat	168000.00	30000.00	138000.00
7	Pig - Cross bred	1000.00		
8	Pig - Indigenous	14000.00		
9	Horse/Donkey/Camel	4000.00		
11	Poultry - Improved	25000.00		
12	Poultry - Indigenous	147000.00		

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	3750.00			
2	Egg	355.33			
3	Milk	3295.00			
4	Meat	5208.00			
5	Wool				

## 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)	663	656
Rainfall - Actual (mm)		713

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)		293.93
Net sown area ('000 ha)		226.63
Cropping intensity (%)	0.00	129.70

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		118.21
Fertilizer consumption - Rabi (kg/ha)		133.51

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)			102401
GLC through KCC (Rs. lakh)		360003.03	208719.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	2
Soil Health Cards Issued (No.)		315000

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

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Indian Mustard	0.00	0.00	0.00	158.00	218.00	0.00
Wheat	0.00	0.00	0.00	142.00	384.00	0.00
Pearl Millet	0.00	0.00	0.00	68.00	117.00	0.00
Oat	0.00	0.00	0.00	13.00	19.00	0.00

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)		139
Net Irrigated Area (000 ha)		131
Gross Irrigated Area (000 ha)		208

**Farm Mechanisation****Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors		25942
Power Tillers		7
Threshers/Cutters		6821

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		5

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)		6
Waste Land (000 ha)		24
Degraded Land (000 ha)		28



## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

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

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		164.00
Hatcheries (No.)		3.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	10.00
Cold Storages (Capacity - 000 MT)	55.00
Storage Godowns (No.)	79.00
Storage Godowns ( Capacity - 000 MT)	109.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	14.00
Market Yards [Nos] / Wholesale Market (No.)	10.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	30.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)		85681.00
Pesticides Consumption (000 kg)		475.00

##### MSME

Particulars	Status
Micro Units (No.)	4118
Small Units (No.)	6

##### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		5
No. of SHGs formed		7543
No. of SHGs credit linked (including repeat finance)		7513

#### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		72
Consumer Stores (No.)		18
Housing Societies (No.)		9
Weavers (No.)		3
Marketing Societies (No.)		11
Labour Societies (No.)		24
Industrial Societies (No.)		7
Agro Processing Societies (No.)		6
Others (No.)		13
Total (No.)%		163

##### Details of credit cooperative societies

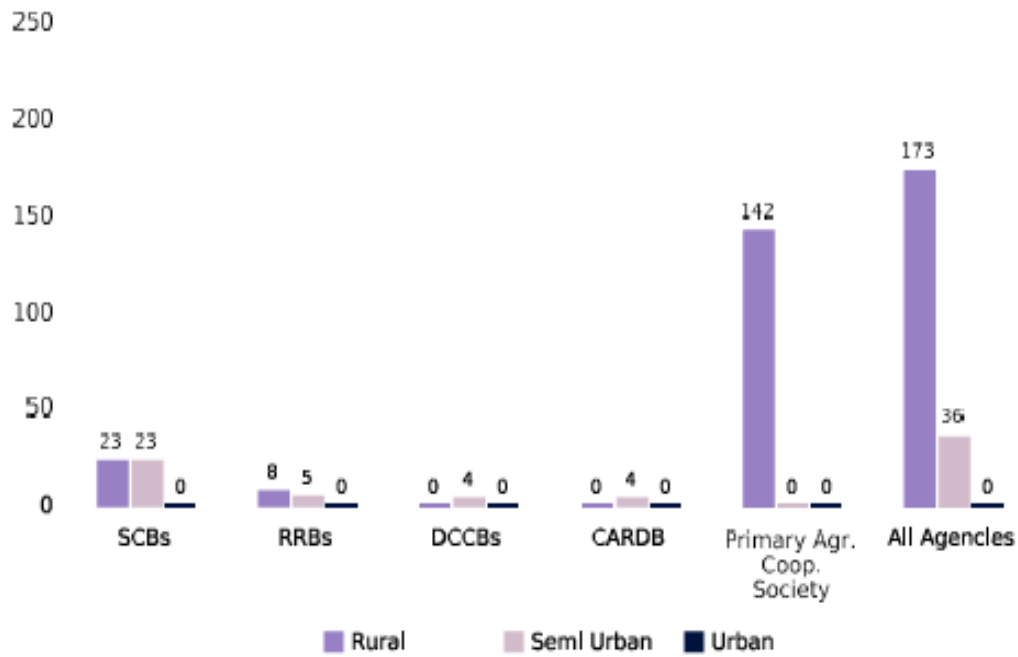
Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		110
Multi state cooperative societies (No.)%		2

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

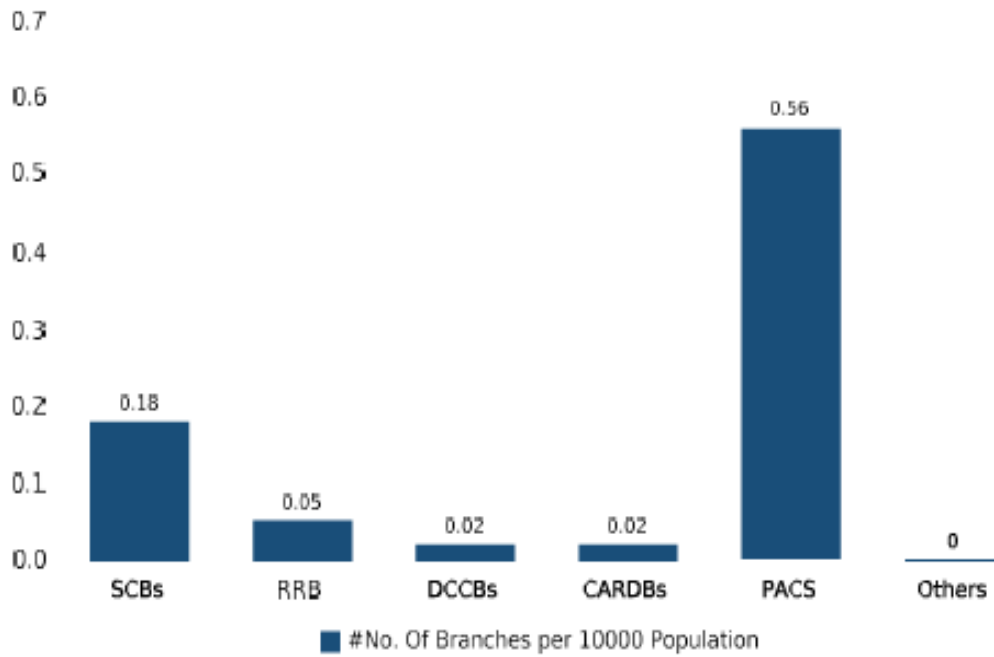
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
3	PACS Computerisation	94	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	7	
a	PACS sanctioned with warehousing facility & other related infrastructure	75	
b	Capacity of the grain storage godowns sanctioned	7150	
7	PACS as Common Service Centres (CSCs)	66	
8	PACS as Kisan Samridhi Kendras (KSKs)	5	
b	Membership in Multi State Cooperative Society on Organic farming & products	26	
c	Membership in Multi State Cooperative Society on Agri-exports	23	

# **Banking Profile**

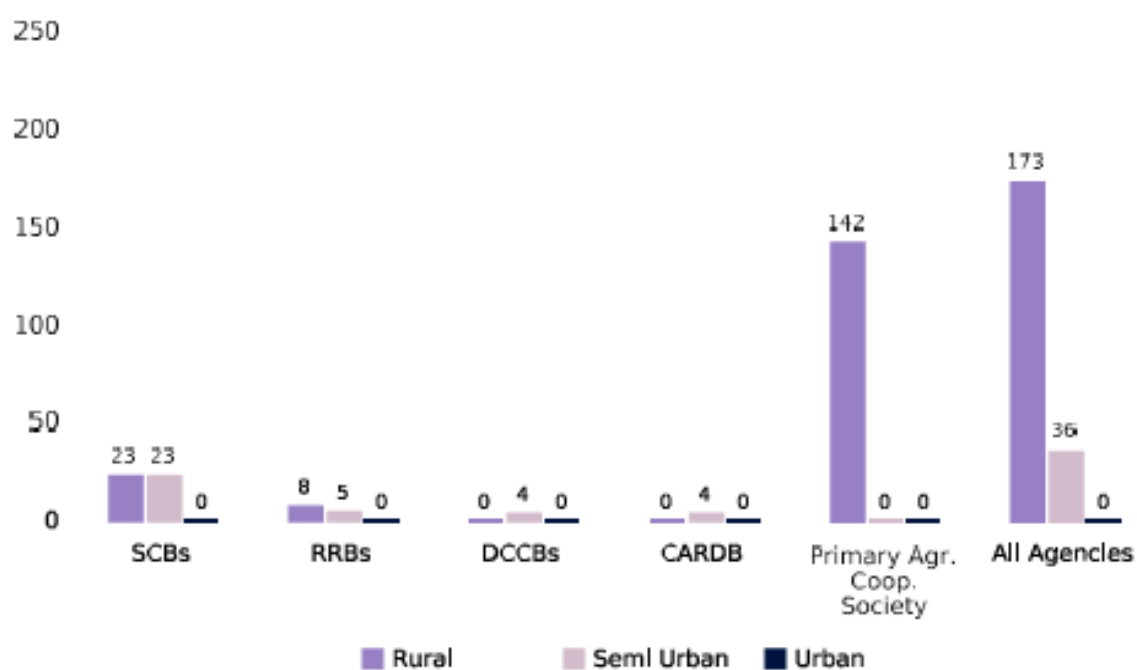
### 1. Agency wise - Number of branches in the district



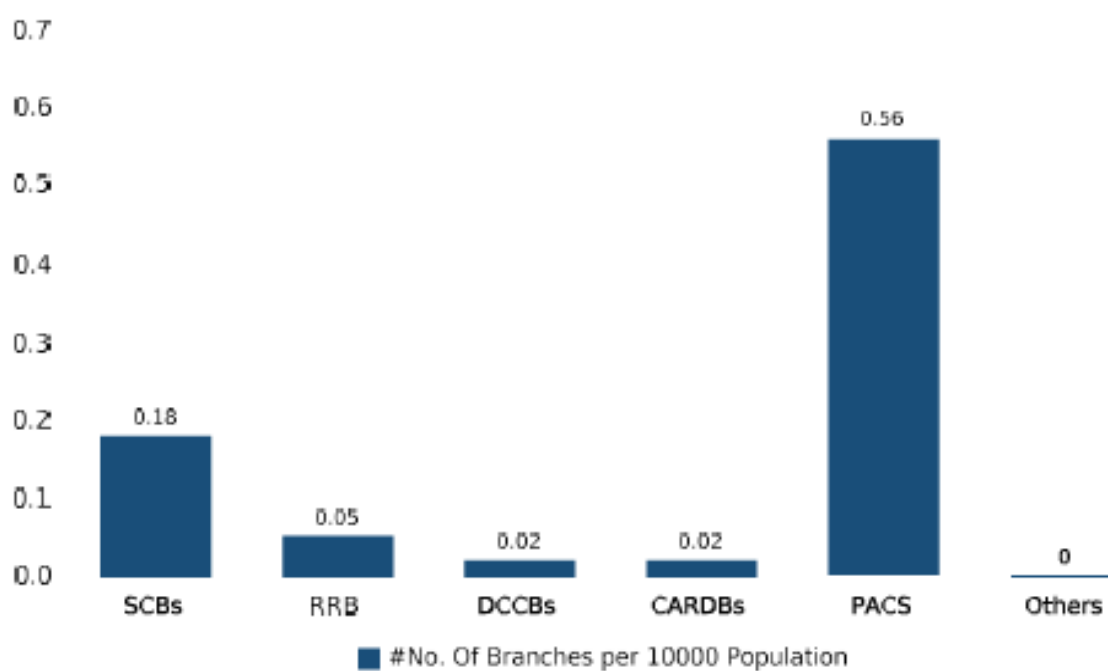
### 2. Branch Penetration



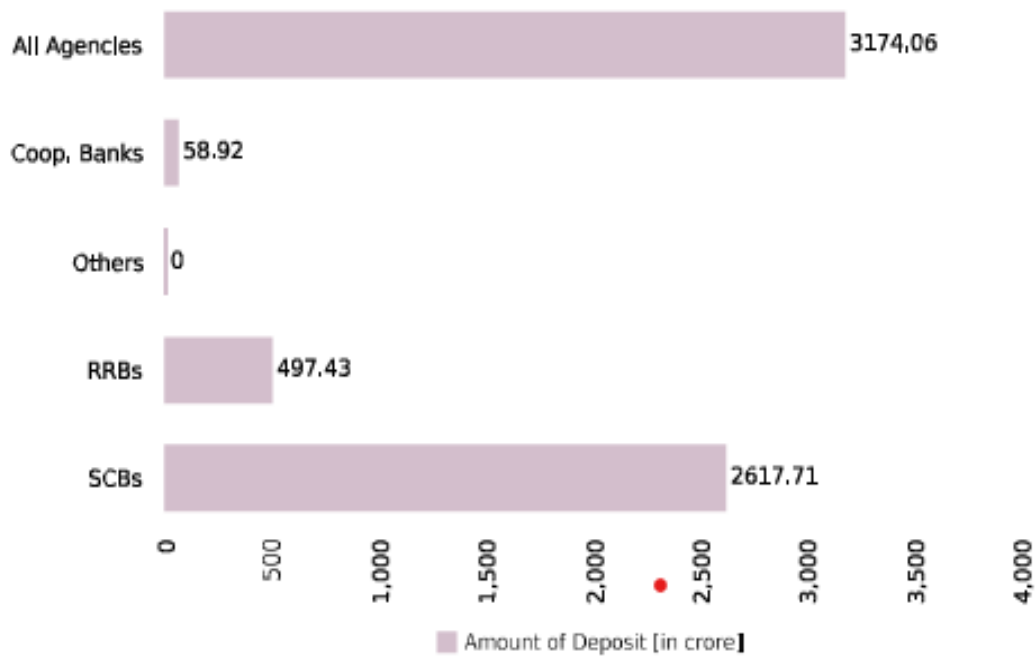
### 1. Agency wise - Number of branches in the district



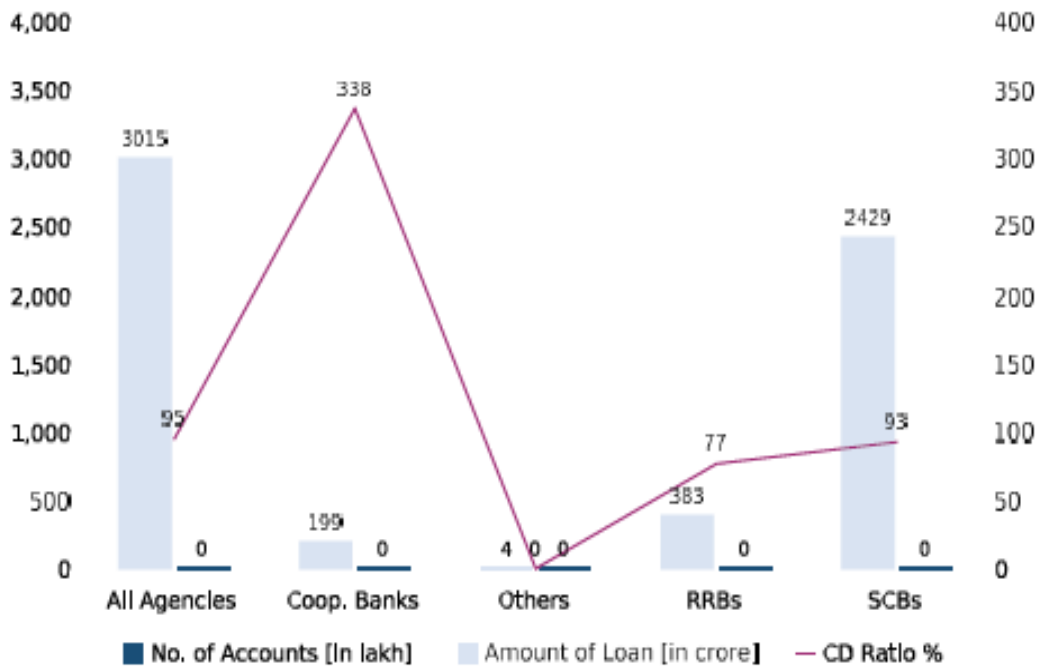
### 2. Branch Penetration



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

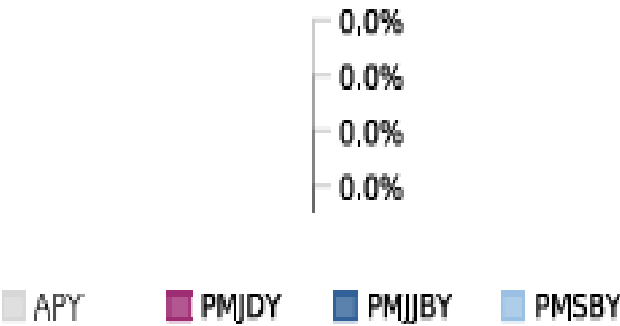


### 4. Agency wise - Loan O/s and CD ratio

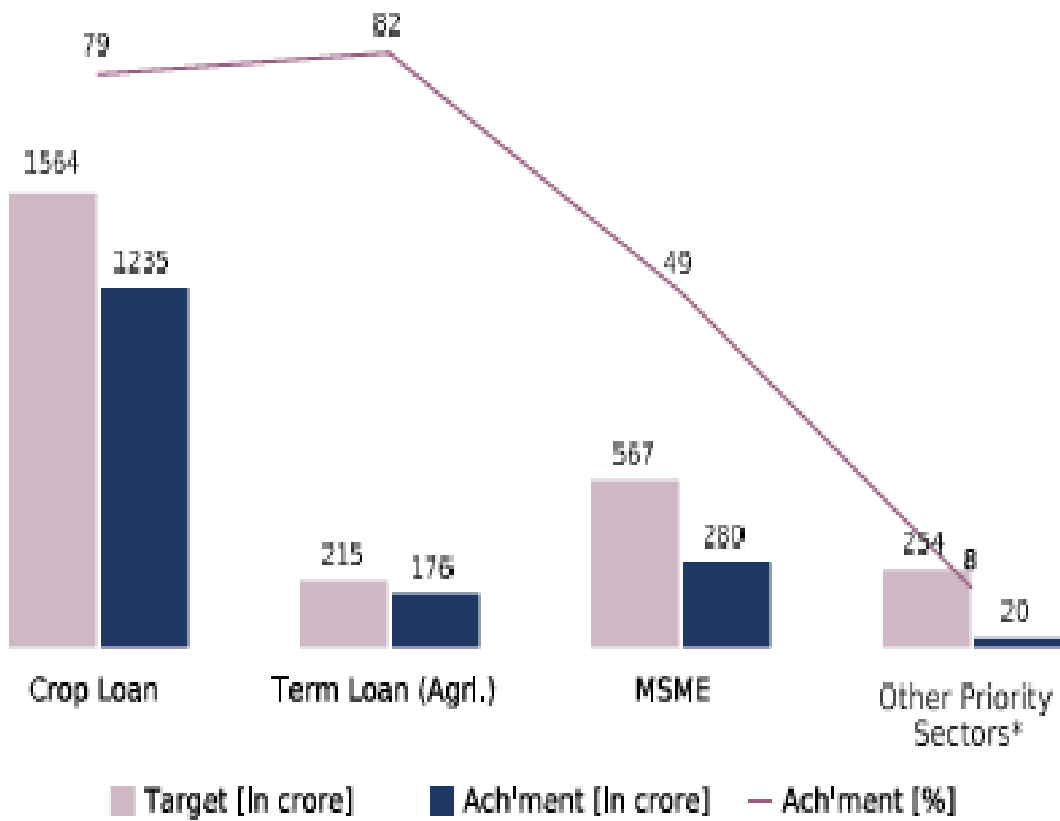




5. Performance under Financial Inclusion (No. of A/c)

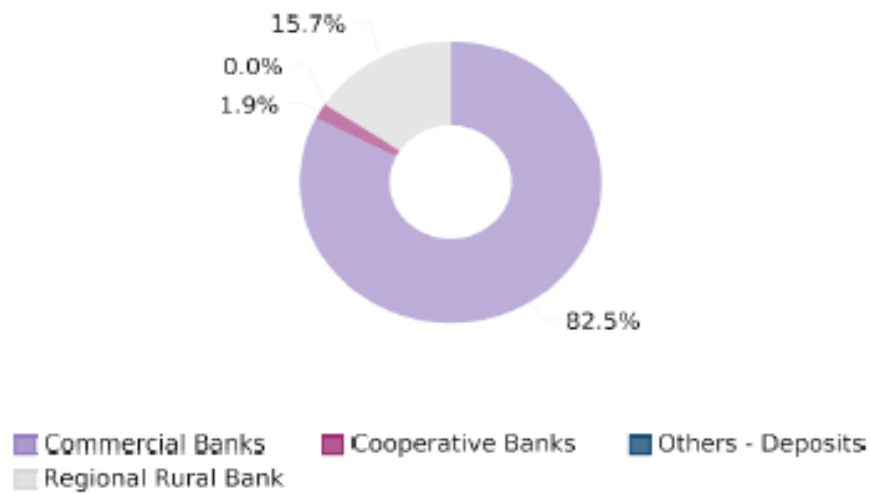


6. Sector-wise Performance under ACP

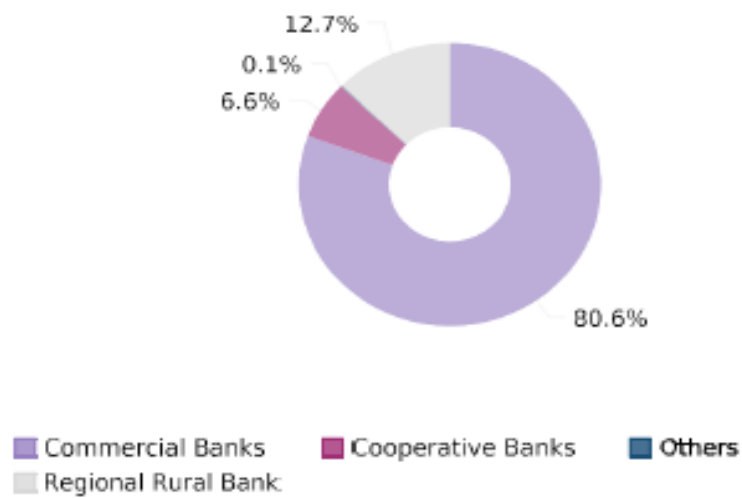




### 7. Agency wise - Share of Deposit O/s Year 2024-25



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





## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	12	46	23	23						
Regional Rural Bank	1	13	8	5						
District Central Coop. Bank	1	4	0	4						
Coop. Agr. & Rural Dev. Bank	1	4	0	4						
Primary Agr. Coop. Society	142	142	142	0						
Others	0	0	0	0						
All Agencies	157	209	173	36	0	0	0	0		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1059823.00	1175568.06	261771.00	-77.7	82.47
Regional Rural Bank				0	0	163493.35	183415.43	49743.00	-72.9	15.67



Cooperative Banks				0	0	26969.18	28410.11	5892.00	-79.3	1.86
Others				0	0	5840.80	0.00	0.00	0.0	0.00
All Agencies	0	0	0	0	0	1256126.33	1387393.60	317406.00	-77.1	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	938783.85	1074835.76	301466.00	-72.0	100.0
Commercial Banks				0.0	0	805973.00	927796.27	242852.00	-73.8	80.6
Cooperative Banks				0.0	0	36517.40	40760.09	19939.00	-51.1	6.6
Others				0.0	0	1021.71	1228.26	390.00	-68.2	0.1
Regional Rural Bank				0.0	0	95271.74	105051.14	38285.00	-63.6	12.7

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	76.0	78.9	92.8
Regional Rural Bank	58.3	57.3	77.0
Cooperative Banks	135.4	143.5	338.4
Others	17.5	0.0	0.0
All Agencies	74.7	77.5	95.0



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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJB	APY
Commercial Banks	487467	705368	538339	32480
Regional Rural Bank	167609	152811	61214	8231
Cooperative Banks	0	33	6	0
Others	0	0	0	0
All Agencies	655076	858212	599559	40711

### 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	185269.00	76.3	155704.00	64.1	85022.00	35.0		0.0	15059.00	6.2
Regional Rural Bank	32737.00	85.5	29820.00	77.9	14339.00	37.5		0.0	3103.00	8.1
Cooperative Banks	19641.00	98.5	19542.00	98.0	8666.00	43.5		0.0	1233.00	6.2
Others	390.00	100.0	318.00	81.5	0.00	0.0		0.0	0.00	0.0
All Agencies	238037.00	79.0	205384.00	68.1	108027.00	35.8	0.00	0.0	19395.00	6.4

**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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
All Agencies	443680.00	514678.00	116.0	612849.00	619036.74	101.0	259923.00	171092.00	65.8	94.3
Commercial Banks	299882.00	425637.33	141.9	429900.00	455291.45	105.9	172033.00	129349.00	75.2	107.7
Cooperative Banks	82453.00	30344.75	36.8	102182.00	38187.53	37.4	41054.00	16984.00	41.4	38.5
Others	0.00	0.00	0	0.00	0.00	0	1708.00	0.00	0.0	0.0
Regional Rural Bank	61345.00	58695.92	95.7	80767.00	125557.76	155.5	45128.00	24759.00	54.9	102.0

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	269444.00	278115.00	103.2	364789.00	360003.03	98.7	156385.00	123491.00	79.0	93.6
Term Loan (Agri.)	73609.00	74692.00	101.5	95943.00	78414.33	81.7	21482.00	17631.00	82.1	88.4
Total Agri. Credit	343053.00	352807.00	102.8	460732.00	438417.36	95.2	177867.00	141122.00	79.3	92.4
MSME	79012.00	148581.00	188.0	96952.00	167342.40	172.6	56667.00	28016.00	49.4	136.7
Other Priority Sectors*	21615.00	13290.00	61.5	55165.00	13276.98	24.1	25389.00	1954.00	7.7	31.1



Total Priority Sector	443680.00	514678.00	116.0	612849.00	619036.74	101.0	259923.00	171092.00	65.8	94.3
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### 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 50year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

### 3. Policy Initiatives - RBI

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

#### **Credit Flow to Agriculture Collateral free agricultural loans**

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

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

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

The other major master directions issued by RBI:

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

### 4. Policy Initiatives - NABARD

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

#### **Infrastructure:**

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

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

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

### **Climate Change:**

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

### **Institutional Development:**

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

### **NABARD's Digital Initiatives**

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

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

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

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

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

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

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

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

sq. meters, is provided by the State Government.

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



farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.

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

## 6. State Budget

### 6.1. Important Announcements

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

Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

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

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

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

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

Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

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

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

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

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

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

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

### **Government of India Schemes**

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

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



## Government of Rajasthan Schemes

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

**Dr. Bhimrao Ambedkar Rajasthan Dalit Adiwasi Udyam Protsahan Yojana :** This scheme promotes entrepreneurship among SC/ST communities through incubation centers, training, and financial support. With a ₹100 crore investment, it offers a 25% subsidy on unit costs (up to ₹25 lakh), RIICO/RVCF partnership, land concessions, and interest-free installments. Units also receive a 1% interest subsidy under the *Mukhya Mantri Laghu Udyog Protsahan Yojana*. **Rajasthan Investment Promotion Scheme (RIPS) 2024:** Valid till March 2029, RIPS 2024 aims to boost industrial growth and attract investments through incentives like capital subsidies, SGST reimbursements, interest subventions, and exemptions on electricity and stamp duty. It focuses on Green Growth, Export Promotion, and MSME development, with special benefits for women entrepreneurs, SC/ST FPOs, and tourism units.

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

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

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

## **Chapter 2**

### **Credit Potential for Agriculture**

#### **2.1 Farm Credit**

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

The district falls under the Flood-Prone Eastern Plain Agro-Climatic Zone (III B) and features predominantly brown to black loamy soils. The main crop seasons are Kharif and Rabi, with wheat, mustard, and gram being the principal Rabi crops, while bajra, jowar, pulses, and guar dominate the Kharif season. The district has cropping intensity of 127%. Tube wells account for over 80% of irrigation, though water scarcity remains a challenge in several blocks. Farm mechanisation is low, with only 38% coverage, and access to extension services remains limited. Agricultural credit disbursement is primarily through PACS and KCCs, though many marginal farmers face barriers to timely credit. Marketing is constrained due to limited infrastructure—only one functional e-NAM mandi exists, with few cold chains or grading units. Overall, the sector faces persistent challenges in soil health, water availability, and post-harvest value addition.

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

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

- 1) There is a block level Agriculture Department office in the district in which Joint Director level officers are posted, along with this, Agriculture Department is working at the district level where Deputy Director, Assistant Director, Agriculture Officer, Assistant Agriculture Officer and Agriculture Supervisor are working.
- 2) Seeds, fertilizers and pesticides have an important place in crop production. The basic facilities for distribution of chemical fertilizers, medicines and other inputs in the district are provided by private dealers, cooperative societies, Rajasthan State Insurance Corporation and other agencies.
- 3) Agricultural Science Centre, Agricultural Research Center and Agricultural School are situated in Kumher town of the district which are providing guidance and assistance in technology transfer to the farmers from time to time.
- 4) The Agricultural Technical Management Agency (ATMA) of the district is making continuous efforts to increase the awareness of farmers, increase their capacity through training and exposure, and increase agricultural production and productivity and technology transfer.
- 5) There is only one soil testing laboratory for soil training in the district, however, the state government should establish more and more soil testing laboratories by activating private participation at the revenue and colony tehsil level, which will also promote self-employment and create awareness among the farmers. Soil fertility can be checked.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Other Vegetables_Irrigated_Conventional	Hectare	0.86	1	240	205.45	205.45
2	Annual Vegetables - Potato/Aloo_Irrigated_Conventional	Hectare	2.35	1	320	750.72	750.72
3	Cereals - Millets_Irrigated_Conventional	Hectare	0.55	1	29000	15825.30	15825.30
4	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hectare	0.69	1	790	541.24	541.24
5	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.49	1	26100	12846.42	12846.42
6	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	1.02	1	32700	33239.55	33239.55
7	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.78	1	99800	78060.58	78060.58
8	Oil Seeds - Sesame/ Til/ Seasmum/ Gingelly_unIrrigated_Conventional	Hectare	0.45	1	500	224.70	224.70
9	Others - Green Grass_Irrigated_Conventional	Hectare	0.54	1	5270	2819.45	2819.45
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hectare	0.56	1	550	306.02	306.02
11	Pulses - Lentil/ Masur/ Masoor_unIrrigated_Conventional	Hectare	0.48	1	1250	601.90	601.90
<b>Sub Total</b>					<b>196520</b>	<b>145421.33</b>	<b>145421.33</b>
<b>Post Harvest</b>							<b>14542.13</b>
<b>Maintenance</b>							<b>29084.27</b>
<b>Total</b>							<b>189047.73</b>
<b>Grand Total</b>					<b>196520</b>	<b>145421.33</b>	<b>189047.73</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The water resource status in Deeg district, Rajasthan, is marked by a high dependence on groundwater, with over 82% of irrigation sourced from tube wells and bore wells, as per the Department of Agriculture, Rajasthan (2023). However, much of the groundwater is moderately to highly saline, especially in southern and western blocks, limiting the types of crops grown. Farmers primarily cultivate rainfed and low water-consuming crops like mustard and gram during the Rabi season, while wheat is restricted to pockets with good quality groundwater. To access potable water for irrigation, farmers often lay pipelines extending 1 to 2 km. The region's micro-irrigation infrastructure is underdeveloped, with sprinkler and drip irrigation adoption below 30%, despite government subsidies under schemes like PMKSY and NABARD RIDF. Deeg falls within the over-exploited groundwater

zones, as identified by CGWB (2022), highlighting the need for sustainable practices. Surface water exploitation remains minimal due to lack of perennial rivers. Expanding underground pipeline systems, water harvesting structures, and drip irrigation are now priorities to ensure water use efficiency and support long-term agricultural resilience in the district.

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

Groundwater across all sub-divisions of the district is categorized as critical and over-exploited, making excessive dependence on tube wells unsustainable. Farmers are encouraged to collect rainwater, build tanks in their fields, and use drip and sprinkler irrigation instead of relying solely on rain for irrigation.

1. The State Government's Ground Water Department operates in the district to monitor groundwater levels.

2. The Pradhan Mantri Krishi Sinchai Yojana is implemented in the district, providing subsidies through the Agriculture and Horticulture Department for constructing field ponds, diggias, and kutch/pucca tanks, promoting rainwater conservation efforts.

3. While some farmers in the district use sprinkler irrigation, it is not yet widely adopted. Additionally, drip irrigation, a highly effective and scientific micro-irrigation technique that conserves water and increases production, has not gained the desired momentum in Deeg district. Expanding the area under drip irrigation is crucial.

4. According to the Underground Water Resources Report-2022, all 05 blocks of the district fall into the over-exploited category, and the available water is saline.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.82	90	226	186.20	167.57
2	Electric Pump Sets--5.0 HP	No.	0.32	90	204	65.47	58.92
3	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	884	700.88	630.82
4	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.21	90	5600	1153.90	1038.50
<b>Total</b>					<b>6914</b>	<b>2106.45</b>	<b>1895.81</b>

### 2.1.3 Farm Mechanization

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

Deeg district demonstrates increasing adoption of farm mechanisation, driven by rising labour costs and growing irrigation coverage. The district has an estimated 18,000 registered tractors, and usage continues to expand, especially for operations like land preparation, sowing, interculture, spraying, and threshing. Mechanisation is also widely employed for

post-harvest transport, with tractors being a primary mode for moving produce from fields to mandis and storage centres. The majority of small and marginal farmers in Deeg depend on rental machinery services rather than ownership, highlighting the need for shared asset models. The Government of India, through the Sub-Mission on Agricultural Mechanisation (SMAM) and National Mission for Sustainable Agriculture, provides capital subsidies on implements such as seed drills, rotavators, and sprayers. Additionally, banks and private financiers offer tractor and equipment loans, though formal credit uptake remains limited in remote blocks. Expanding custom hiring centres and promoting cluster-based equipment banks are among the priority interventions under NABARD's mechanisation strategy for the district.

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

Adequate infrastructure facilities for agricultural mechanization are available in the district. Dealers for all tractor and thresher companies are present at the block headquarters. Additionally, trained mechanics and spare parts are available throughout the district for company workshops and repairs. Krishi Vigyan Kendra, ITI, and tractor companies provide training for tractor maintenance to ensure better care and profitability from the tractors. However, the use of power tillers is minimal in the district, despite their suitability for small and medium farmers. Power tillers are versatile, being used for various tasks from plowing fields to transporting produce to markets. There is a shortage of power tiller dealers in the district, and farmers lack awareness about them.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	70	33.70	30.35
2	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	20	96.30	86.65
3	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	50	379.85	341.87
<b>Total</b>					<b>140</b>	<b>509.85</b>	<b>458.87</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

The climatic conditions of Deeg district are highly conducive to horticultural development, particularly for crops such as ber, guava, pomegranate, amla, lemon, and mango. According to the Department of Horticulture, Rajasthan, Deeg has over 4,800 hectares under horticultural cultivation as of 2023-24, with annual expansion supported under the National Horticulture Mission (NHM). Farmers are gradually being encouraged to shift from

traditional field crops to high-value horticulture through nursery support, polyhouse subsidies, and drip irrigation schemes. Deeg is also emerging as a hub for floriculture and beekeeping, with substantial Rabi-season flowering crops aiding honey production. A honey processing unit established under the Rajasthan State Horticulture Development Programme has further enhanced value addition and marketing. While sericulture has limited presence, the district's environment shows promise for pilot mulberry plantation projects, especially near canal-irrigated zones. The Horticulture Department in Deeg plays a central role in mobilising farmers, distributing saplings, and linking them to national schemes. Going forward, strengthening cold chain infrastructure and market linkages will be crucial to unlock the full potential of horticulture and allied sectors in the district.

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

- 1) The Government of India has set a target of 8 percent growth rate for this sector under the Integrated Horticulture Development Mission. Its main strategy is to adopt a holistic approach by providing all facilities under one roof including pre-production, production and post-harvest management, processing and marketing facilities to ensure adequate returns to the growers. Under the National Horticulture Mission, financial assistance is available for establishment of new gardens, renovation of old gardens, protected cultivation, integrated nutrient management, integrated pesticide management, organic farming, beekeeping, horticulture mechanization, post-harvest management etc.
- 2) Such horticulture techniques have been developed by Krishi Vigyan Kendra and Agricultural Research Center Kumher which are beneficial for horticulture crops in dry areas and are being delivered to the farmers through the Agriculture Department and ATMA.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.33	90	710	1656.15	1490.53
2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	195	133.55	120.18
3	Floriculture-Rose-1 ha	ha	1.58	90	25	39.60	35.65
4	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	372	995.10	895.61
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6m*6m	ha	1.00	90	151	150.26	135.23
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-without drip-6m*6m	ha	0.97	90	144	140.22	126.21



7	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	ha	1.23	90	14	17.22	15.49
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	12	10.80	9.72
9	Protection Structure-Poly/ Green Housing-1000 per square meter	sq.m.	14.66	90	271	3972.59	3575.33
10	Protection Structure-Poly/ Green Housing-4000 per square meter	sq.m.	44.94	90	8	359.52	323.58
<b>Sub Total</b>					<b>1902</b>	<b>7475.01</b>	<b>6727.53</b>
<b>Total</b>					<b>1902</b>	<b>7475.01</b>	<b>6727.53</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Deeg district has limited forest cover, accounting for less than 2% of its total geographical area. However, the district possesses a considerable extent of barren and uncultivated land, offering significant potential for forestry and wasteland development. Efforts under the Social Forestry Programme and Compensatory Afforestation schemes have targeted these areas to improve green cover, soil conservation, and biodiversity restoration. The state government promotes agroforestry, tree plantations, and silvipasture models, especially in community lands and along water-depleted zones. Despite this, there has been no recorded disbursement of bank loans for forestry development in Deeg over the past three years, which remains a critical gap. Self-help groups (SHGs) are being encouraged to participate in nursery raising and plantation activities under convergence with MGNREGS and NABARD's Wadi model. Sustainable development of wastelands could improve water retention, control erosion, and generate alternative income sources through the sale of timber, fruits, or medicinal plants. Strengthened financial access and convergence with rural livelihood missions are essential to unlock the sector's full potential.

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

The Forest Department prepares various saplings and distributes them in the district. There is lack of awareness about bank loans available for forestry and barren land development in the district. The Forest Department should provide better extension services and better quality saplings to the farmers.

Forestry and barren land development programs can be conducted under Mahatma Gandhi NREGA.

The major obstacles to the development of this sector are encroachment on public land, mining operations, and ownership disputes over barren land, and lack of forestry education and awareness.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-5m*5m	ha	0.65	90	133	85.81	77.24
2	Plantation--Neem-5m*5m	ha	0.45	90	187	83.44	75.08
3	Plantation--Subabul plant-2.5 m*2.5m	ha	0.44	90	276	121.38	109.25
4	Plantation-Teak-2.5 m*2.5m	ha	1.11	90	86	95.56	86.00
<b>Total</b>					<b>682</b>	<b>386.19</b>	<b>347.57</b>

### 2.1.6 Animal Husbandry - Dairy

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

Animal husbandry and dairy farming form an integral part of rural livelihoods in Deeg district, particularly for small and marginal farmers, who constitute the majority of the agrarian population. The district contributes actively to the Rajasthan State Cooperative Dairy Federation (RSCDF) network, with more than 145 milk cooperative societies and three major milk collection routes. Infrastructure includes over 30 veterinary hospitals and a growing number of mobile veterinary units. Under various central and state initiatives such as Rashtriya Gokul Mission and Mukhyamantri Dugdh Utpadak Sambal Yojana, services like breed improvement, free vaccination, deworming, and fodder distribution are provided. Despite rising milk demand, banks have underperformed in credit disbursement, achieving only 64% of the target in 2023–24. To address this, an area-based credit plan has been launched under NABARD's Dairy Entrepreneurship Development Scheme (DEDS) to strengthen backward and forward linkages and enhance income opportunities.

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

1. Under the Dairy Infrastructure and Processing Fund (DIDF) established by the Government of India within NABARD, district milk unions are provided with funds for the development of dairy-related infrastructure at very economical rates through the National Dairy Development Board/National Cooperative Development Corporation.
2. Recognizing the significant role of animal husbandry and fisheries in the Indian economy, the Government of India has recently established the Ministry of Animal Husbandry and Fisheries to focus specifically on the development of these sectors.
3. The Government of India has set up a Rs.15,000 crore Animal Husbandry Infrastructure Development Fund to promote dairy and meat processing across the country. Eligible beneficiaries can receive up to 3% interest subsidy for a maximum of seven years under this initiative.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	3950	10380.28	9342.25
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	900	3231.82	2908.65
3	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	963	2051.75	1846.55
4	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-without shed	1+1	1.45	90	900	1301.20	1171.08
5	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	40	428.00	385.20
<b>Sub Total</b>					<b>6753</b>	<b>17393.05</b>	<b>15653.73</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	37600	6799.20	6799.20
<b>Sub Total</b>					<b>37600</b>	<b>6799.20</b>	<b>6799.20</b>
<b>Total</b>					<b>44353</b>	<b>24192.25</b>	<b>22452.93</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

Poultry farming in Deeg district holds substantial promise as a high-return, low-investment enterprise, especially for small and marginal farmers. With the district's strategic location in the National Capital Region (NCR), it benefits from proximity to major consumer markets in Agra, Mathura, and Delhi, where the demand for broiler meat and eggs continues to rise. According to the Animal Husbandry Department of Rajasthan (2023–24), Deeg has a poultry population of over 2.15 lakh birds, with most activity concentrated in semi-urban and peri-rural blocks. Although the district lacks large-scale commercial farms, the backyard and semi-commercial poultry sector is expanding, aided by availability of veterinary services, hatcheries, and short-cycle poultry units. With improved credit flow and disease control infrastructure, poultry farming in Deeg can serve as a major driver of rural employment and nutrition.

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

- 1) According to the instructions of the Government of India, under the Kisan Credit Card Scheme, working capital loan of up to Rs 2 lakh is to be given to the farmers at affordable rates (7%) for animal husbandry and fisheries. Besides, 3% interest subvention will also be provided on timely repayment of the said loan so that farmers can get such loans at only 4%. Further, 4% interest subvention provided by GoR on loans provided by cooperatives and making loans effectively interest free.
- 2) With the objective of promoting dairy and meat processing in the country, Animal Husbandry Infrastructure Development Fund of Rs. 15000 crore has been established by the

Government of India, under which interest subsidy of up to 3% will be given to the eligible beneficiaries for a maximum of seven years.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	17	52.31	47.06
<b>Sub Total</b>					<b>17</b>	<b>52.31</b>	<b>47.06</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.87	1	24	44.94	44.94
2	Layer Farming_Others	1000	0.75	1	9	6.75	6.75
<b>Sub Total</b>					<b>33</b>	<b>51.69</b>	<b>51.69</b>
<b>Total</b>					<b>50</b>	<b>104.00</b>	<b>98.75</b>

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

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

Animal husbandry is a vital business in the district. The climate is well-suited for sheep and goat rearing, providing supplementary employment and additional income for small and marginal farmers. Sheep, goat, and pig farming are primarily financed through government-sponsored programs and are generally subsidiary activities for small and marginal farmers as well as agricultural laborers. These activities are also popular among self-help groups. Sheep, goats, and pigs significantly contribute to increasing the income of marginal farmers.

Given the high demand for meat and pork, there is potential for establishing large commercial units in the district. However, very few loans have been distributed by banks for this purpose in the last three years. Deeg is a well-known tourist destination, which boosts the hotel industry and keeps meat demand high. Additionally, there are pig farms in the neighboring district of Alwar.

Sheep and goat rearing is a beneficial activity that provides livelihood and additional income to landless, small, and marginal farmers. Pig farming is an emerging business in the district, with the White Yorkshire breed being particularly popular. As this is a new activity, there are currently no marketing challenges.

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

1. The development of sheep, goats, and pigs in the district is overseen by the Joint Director of the Animal Husbandry Department. Supporting the Joint Director are deputy directors, assistant directors, veterinarians, and other staff.

2. To promote dairy and meat processing in the country, the Government of India has established the Animal Husbandry Infrastructure Development Fund with a budget of RS. 15,000 crore. Under this fund, eligible beneficiaries can receive an interest subsidy of up to 3% for a maximum of seven years.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	1175	2074.45	1867.00
2	Pig Rearing Unit--Pig fattener unit-150/sqft@Rs.600/sqft-without shed-10pigs	3+1	2.04	90	25	51.12	46.00
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	20	132.70	119.40
<b>Sub Total</b>					<b>1220</b>	<b>2258.27</b>	<b>2032.40</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Others	Per Anim	0.01	1	1691	25.34	25.34
<b>Sub Total</b>					<b>1691</b>	<b>25.34</b>	<b>25.34</b>
<b>Total</b>					<b>2911</b>	<b>2283.61</b>	<b>2057.74</b>

### 2.1.9 Fisheries

#### 2.1.9.1 Status of the Sector in the District

The district features many ponds, seasonal dams, along with the Goverdhan Canal and KP Drain. Deeg district is part of the flood-prone eastern plain zone, which has led to saline soil in some areas, making it unsuitable for farming. In these areas, fish farming can be more profitable than agriculture. The Gurgaon Canal passes through three blocks of the district, and leakage from the canal has created swampy areas utilized by farmers for fish farming, covering about 200 hectares. The district produces approximately 3,750 metric tons of fish annually. The state government is actively working to promote fish farming in the district, but due to a lack of information among farmers, progress in the fisheries sector has been limited.

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

1. There is a need to provide factual and forward information about fish farming business. Absence of fish seed farms in the district and lack of extension services are the main hindrances in the development of this sub-sector. There is a need to establish hatcheries,

nurseries, breeding farms in rural areas.

2. Under the recently released Pradhan Mantri Matsya Sampada Yojana by the Government of India, grants are being provided for various activities to the fish farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond constructioncomposite fish culture-01 ha	ha	7.49	90	240	1797.60	1617.84
<b>Sub Total</b>					<b>240</b>	<b>1797.60</b>	<b>1617.84</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Prawn Culture - Scampi__JHINGA FISH	Hecta re	6.42	1	12	77.04	0.77
<b>Sub Total</b>					<b>12</b>	<b>77.04</b>	<b>0.77</b>
<b>Total</b>					<b>252</b>	<b>1874.64</b>	<b>1618.61</b>

### 2.1.10 Farm Credit - Others

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

Farm credit in Deeg district has been expanding steadily beyond traditional crop loans to include diversified needs like two-wheelers for farmers, dairy units, and rural infrastructure support. With poor connectivity and scattered farmlands, two-wheelers have become essential for farmers to access fields, markets, and service points. However, loan penetration for this segment remains low, especially among marginal farmers due to limited financial literacy and formal banking reach. Banks have started offering targeted schemes under priority sector lending (PSL) norms, and cooperative societies are increasingly collaborating with microfinance institutions to expand coverage. There is significant scope for improvement through awareness drives and flexible financing mechanisms.

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

Most of the area in the district is flat and bullock carts and camel carts are used on a small scale for carrying goods and for agricultural purposes, but due to increasing maintenance costs and agricultural mechanization, this activity is decreasing.

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

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

## Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Finance to FPOs/FPCs-Procurement & Marketing	No.	5.35	80	10	53.50	42.80
2	Integrated Farming--1.0 ha (SF/MF)	No.	1.19	90	45	53.55	48.20
3	Integrated Farming--1.75 ha model	No.	9.10	90	10	90.95	81.85
4	Two Wheeler Loans	No.	1.07	90	90	96.30	86.65
<b>Total</b>					<b>155</b>	<b>294.30</b>	<b>259.50</b>

### 2.1.11 Sustainable Agricultural Practices

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

At present, farmers mainly focus only on crop production in which there remains uncertainty in their income and their employment. In this context, coordination of various agriculture related enterprises will not only increase the income of farmers but will also create new employment opportunities in their families.

Sustainable farming practices can be defined as follows This approach is based on a combination of two or more components using the principle of minimum competition and maximum complementarity and involves improving farm income, family Sustainable and environmentally friendly development of nutrition and ecosystem services is targeted. Estimating the income received from agriculture indicates that under diversified agriculture, the income received from more than two enterprises is double that of two or less enterprises. To achieve various goals, scientifically designed models are needed on the principle of minimum competition and maximum complementarity. The benefits of sustainable agriculture model are shown below:

To increase soil fertility and productivity and sustainable increase in agricultural income by recycling organic waste. Integrated farming system will meet the energy and wood needs of rural families and will also meet the demand for wood in the construction sector at low cost. Production of food grains in large quantities to meet the food demand of the increasing population.

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

The main components of sustainable agriculture include crops, livestock, birds and plants. These crops can have sub-systems like mixed/intercropping, multi-tier crops. Livestock components may include dairy cattle, goats, sheep, poultry and tree components may include fruits, timber, fuel and fodder. The key factors that need to be considered in choosing an affordable farming model include soil type, rainfall, its distribution and duration of the cropping season.

### 2.2 Agriculture Infrastructure

#### 2.2.1 Construction of Storage and Marketing Infrastructure

### 2.2.1.1 Status of the Sector in the District

Deeg has a total storage capacity of approximately 12,500 MT, primarily managed by cooperatives and private godowns. However, this capacity meets only a small fraction of the district's annual marketable surplus, creating serious bottlenecks in price realization. Cold storage and grading facilities are nearly absent, affecting perishable horticultural produce. The district has one e-NAM mandi under development, but the coverage remains limited to major crops like mustard and wheat. To address the gap, NABARD and the state government are promoting subsidized warehouse construction, rural haats, and agri- logistics hubs through schemes like the Agriculture Infrastructure Fund (AIF). Improved credit flow and farmer producer organization (FPO) participation are key to scaling infrastructure sustainably.

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

1. Rajasthan is among the leading producers of grains, oilseeds, and milk in India, highlighting significant potential for developing infrastructure for processing, transportation, and storage of agricultural commodities such as grains, fruits, and vegetables. It is crucial to establish adequate market infrastructure to ensure that producers benefit from various agricultural and rural development programs by receiving fair prices for their produce. Mustard, wheat, millet, gram, guar, and sesame are the primary crops in the region, underscoring an urgent need for warehouse construction to facilitate their storage. Currently, there is a severe shortage of storage facilities in the district, particularly at the village level, where medium-scale farmers have high demand. The current storage capacity is insufficient for proper storage.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage	No.	107.00	80	8	856.00	684.80
2	Godown	No.	37.45	80	150	5617.50	4494.00
<b>Total</b>					<b>158</b>	<b>6473.50</b>	<b>5178.80</b>

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

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

Successful development planning for the future will depend on scientific land-use planning, based on specific attention to maintaining and improving soil health and crop- water management practices. Land development includes all those activities which prevent land degradation and increase the productivity of land. Investments on various land development activities include restoring/improving soil health, geo-stratification, dams (contour dams, farm dams), salt affected/submerged soils, farm ponds, watershed development,

underground pipe lines, command area Reconstruction includes development works in the field of irrigation (dams, level and regional channels), lining of regional channels etc. , Apart from this, closely related areas like seed production and processing, production of biological inputs, biocontrol laboratory and field fencing are also included under this sector.

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

To increase agricultural production and prevent land conservation, land development (reclamation) is an important area under which there are many activities. Economic development can also be achieved by distributing bank loans through agriculture related activities. For land conservation and better utilization in the district, there is a need for levelling, bunding, prevention of soil erosion, agricultural ponds, organic farming, vermicomposting, integrated farm development, prevention of acidity. Due to use of chemical fertilizers and medicines and not adopting crop rotation and inter-cropping system, there is deficiency of nutrients in the soil. Soil fertility has to be increased through soil testing, use of vermicomposting and appropriate amount of chemical fertilizers, so that production and productivity can increase and the goal of doubling the farmer's income can be achieved.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	125	292.00	262.80
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	125	738.30	664.45
3	Green Manuring--Vermi composting-1.5 ha	ha	2.83	90	600	1698.75	1528.85
<b>Total</b>					<b>850</b>	<b>2729.05</b>	<b>2456.10</b>

### 2.2.3 Agri. Infrastructure - Others

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

Sustainable agriculture is one of the six missions of the Government of India. In this it has become necessary to consider mainly the following five aspects:-

1. Tissue culture Commercially improved seeds are being produced in limited quantities in the district. The conditions for production of improved seeds are also not favorable in the district. In this situation, tissue culture can prove to be the right solution. For this in the district, the Agriculture Department and Krishi Vigyan Kendra, Kumher, which are technically capable, can take effective steps in this direction.



2. Agricultural Biotechnology- Agricultural Biotechnology has become a big field in India after the success of BT cotton. The acceptance of Bt. cotton has encouraged the development of agricultural biotechnology.
3. Seed production Quick and good seed replacement is essential to increase productivity in agriculture.
4. Biological pesticides Chemical pesticides are not only making our food items poisonous today, apart from this, they are affecting the agricultural production in the long run by affecting the natural prevention of pests. Therefore use of organic pesticides is very important.
5. Vermi-composting Chemical fertilizers are badly affecting the fertility of the soil. Organic fertilizers should be used for this. There is lack of awareness among the farmers regarding organic farming in the district due to which the district is lagging behind in organic farming.

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

Currently, there are 25 villages in the district designated as seed villages by the Rajasthan State Seeds Corporation. The corporation has plans to expand this initiative to include 35 villages, aiming to ensure the supply of genuine seeds to farmers. Additionally, 18 Farmer Producer Organizations (FPOs) in the district are being equipped to significantly contribute to this effort.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.70	90	9	96.30	86.67
<b>Total</b>					<b>9</b>	<b>96.30</b>	<b>86.67</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Deeg has about 23 registered agro-processing units, primarily engaged in oil extraction, flour milling, spice grinding, and dairy-based value addition. Despite strong raw material availability, the processing capacity remains underutilized due to gaps in infrastructure, cold storage, and grading facilities. Under schemes like the PM Formalization of Micro Food Processing Enterprises (PM-FME) and the Agri-Infrastructure Fund (AIF), efforts are being made to modernize processing clusters and provide working capital and machinery subsidies. The government is encouraging FPOs and SHGs to engage in food processing activities through capacity building and market linkages. Greater focus on cluster-based food parks, common processing centres, and financial access is needed to unlock the sector's full potential in Deeg.



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

1. The Government of India, in collaboration with the 14th Finance Commission, has approved the Pradhan Mantri Kisan Sampada (SAMPADA) scheme with a budget of Rs 6000 crore for the period 2016-20. This scheme, managed by the Ministry of Food Processing Industries, aims to establish modern infrastructure for the direct transportation of agricultural produce from farm lands to retail outlets. The concerned department in the district should ensure widespread awareness and promotion of this scheme.
2. The Prime Minister Micro Food Enterprises (PM-FME) Scheme, launched by the Government of India in 2020-21, provides a 35% capital grant (up to Rs 10 lakh maximum) to eligible micro food entrepreneurs and women self-help groups.
3. The Deeg and Bharatpur district holds the top position in beekeeping in the state, attracting traders during the harvest season. The district also hosts a functioning honey processing plant, and major companies such as Apis India Natural Products, Rajpur Punjab, Kashmira Apis Exports, Doaba Ludhiana, and Dabur India Ltd. are active purchasers in the area.
4. Flower crops are crucial for honey production. While mustard flowers are abundant during its season in the district, honey producers face challenges in other seasons due to the lack of suitable crops. Cultivating sunflower crops during the summer season could address this gap.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	5.35	80	280	1498.00	1198.40
2	Dairy Processing Unit	No.	107.00	80	100	10700.00	8560.00
3	Dal/ Pulses Mill	No.	10.70	80	18	192.60	154.08
4	Honey & Honey Products	No.	10.70	80	5	53.50	42.80
5	Oil Extraction	No.	10.70	80	150	1605.00	1284.00
6	Vegetable Processing	No.	26.75	80	75	2006.25	1605.00
<b>Total</b>					<b>628</b>	<b>16055.35</b>	<b>12844.28</b>

### 2.3.2 Agri Ancillary Activities - Others

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

The Ministry of Agriculture and Farmers Welfare, Government of India, in collaboration with NABARD, has launched an innovative program to educate farmers across the country on better farming practices. This program aims to leverage the expertise of agricultural graduates by encouraging them to establish their own agricultural clinics or agribusiness centers, thereby providing essential business extension services to countless farmers.

The government is dedicated to this initiative and is now offering training to youths pursuing degrees in agriculture or allied fields such as horticulture, sericulture, veterinary science, forestry, dairy, poultry farming, and fisheries. Those who complete the training can apply directly for loans to set up their enterprises, earning both money and prestige by becoming advisors to farmers. These Agri Business Centres help farmers by providing advice on crop selection, best farming practices, post-harvest pricing options, critical agricultural information (including internet-based weather forecasts), price trends, market news, risk reduction, crop insurance, credit, and inputs.

A key component of this nationwide initiative is offering free training to agricultural graduates interested in establishing their Agri. clinic or Agribusiness Centre. This two-month free training course is provided by selected institutes across the country. Initiated by SFAC and coordinated by MANAGE, the curriculum includes modules on entrepreneurship and business.

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

Most of these centers operate primarily as distribution points for fertilizers and seeds, with extension services also being part of their responsibilities. However, their effectiveness has been limited by low technical efficiency and low returns.

For these Agriclincs/Agribusiness Centers to succeed, it is crucial to diversify their business activities. This requires the implementation of better business models, efficient consultancy services, credit counseling, and the cooperation of banks. Additionally, NABCON, the consultancy wing of NABARD, should play a more active role in supporting these small consultancy services.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	36	770.40	693.36
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	350	3745.00	2996.00
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	34	1819.00	1455.20
4	Loan to PACS/ FSS/ LAMPS	No.	53.50	80	37	1979.50	1583.60
<b>Total</b>					<b>457</b>	<b>8313.90</b>	<b>6728.16</b>

## **Chapter 3**

### **Credit Potential for MSMEs**

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

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

The credit potential for the MSME sector in Deeg district is very good, reflecting the district's evolving industrial base. Though Deeg was recently carved out of Bharatpur, it has inherited a significant portion of Udyam-registered enterprises, particularly in agro- processing, handicrafts, and rural manufacturing. The district has shown rising demand for working capital, machinery loans, and infrastructure development, especially among small-scale industries located in Kumher and Kaman blocks. However, limited access to formal finance, lack of credit history, and low awareness about schemes such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) continue to pose challenges. Financial institutions, in coordination with the District Industries Centre (DIC) and MSME Department, are now expanding outreach and digital loan onboarding. The potential for MSME credit is expected to rise further with proposed industrial parks and incentives under the Rajasthan MSME Policy 2022.

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

The MSME sector in Deeg district is supported by a developing ecosystem of infrastructure and market linkages, though notable gaps remain. As per the NABARD State Focus Paper (2024–25), the district lacks a designated RIICO industrial area, which limits the availability of developed land, common facilities, and logistics hubs. Currently, most MSMEs operate from scattered semi-urban pockets, relying on basic infrastructure and local markets. While banking and cooperative credit institutions are present, credit facilitation centres and digital onboarding support remain insufficient. The District Industries Centre (DIC) is working to promote cluster-based development, especially in agro-processing and rural handicrafts. Under the Rajasthan MSME Policy 2022, plans are in motion to improve power, road, and warehouse connectivity, alongside skill training centres through RSLDC. However, lack of cold storage, testing labs, and marketing platforms continues to constrain growth. Strengthening backward-forward linkages and creating a structured MSME park are critical to unlock the district's full credit absorption capacity. The StandUp India Scheme continues to strengthen inclusive entrepreneurship in Rajasthan by providing targeted credit support to SC, ST, and women entrepreneurs. It serves as a strategic instrument for enhancing financial inclusion and promoting enterprise development among historically underserved communities. The new CGTMSME scheme is expected to significantly enhance credit accessibility for MSMEs by strengthening guarantee coverage, thereby incentivizing institutional lending and fostering sustained sectoral growth.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	275	13750.00	11000.00
2	Manufacturing Sector - Term Loan-Small	No.	1500.00	80	26	39000.00	31200.00
<b>Sub Total</b>					<b>301</b>	<b>52750.00</b>	<b>42200.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	1000.00	80	16	16000.00	12800.00
2	Manufacturing Sector - Working Capital-Micro	No.	40.00	80	122	4880.00	3904.00
3	Manufacturing Sector - Working Capital-Small	No.	400.00	80	28	11200.00	8960.00
<b>Sub Total</b>					<b>166</b>	<b>32080.00</b>	<b>25664.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	250.00	80	28	7000.00	5600.00
2	Service Sector - Term Loan-Small	No.	500.00	80	15	7500.00	6000.00
<b>Sub Total</b>					<b>43</b>	<b>14500.00</b>	<b>11600.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Micro	No.	50.00	80	180	9000.00	7200.00
<b>Sub Total</b>					<b>180</b>	<b>9000.00</b>	<b>7200.00</b>
<b>Total</b>					<b>690</b>	<b>108330.00</b>	<b>86664.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Although Deeg is a newly carved district, it shares agro-climatic advantages with Bharatpur and benefits from proximity to the National Capital Region (NCR), offering logistical access to national and international markets. The primary export potential lies in processed mustard oil, honey, spices, and handicrafts, particularly from blocks like Kumher and Kaman. However, infrastructural limitations such as the absence of export facilitation centres, quality certification labs, and cold chain logistics hamper full-scale development. Existing exporters rely on DGFT-registered hubs in Agra or Jaipur for export documentation and shipping. With proper investment in export-oriented infrastructure, training on compliance standards, and integration with schemes under TIES (Trade Infrastructure for Export Scheme) and DGFT export promotion initiatives, the district could significantly enhance its export credit utilisation.

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

As per the NABARD State Focus Paper (2024–25) and inputs from the DGFT and Rajasthan Industrial Development authorities, Deeg district currently lacks dedicated export infrastructure, posing a challenge to harnessing its export potential. There are no designated export facilitation centres, dry ports, or custom clearance points within the district. Most exporters depend on facilities in Jaipur or Agra, increasing logistics time and costs. Though Deeg has natural advantages in products like honey, mustard oil, and handicrafts, inadequate cold storage, grading, and packaging infrastructure limit scale and quality compliance. The district is not yet linked with TIES (Trade Infrastructure for Export Scheme) or District as Export Hub (DEH) initiatives. However, under Rajasthan's Export Promotion Industrial Policy, plans are being explored to develop small-scale export clusters, especially in agro-processing. To realize its export credit potential, Deeg needs investment in testing labs, transport logistics, digital trade facilitation, and capacity building for exporters through the District Industries Centre and DGFT outreach programs..Export credit up to Rs 50 crore reckon under priority sector credit.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	50.00	75	21	1050.00	787.50
<b>Total</b>					<b>21</b>	<b>1050.00</b>	<b>787.50</b>

## **4.2 Credit Potential for Education**

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

Deeg, being a newly carved district, is witnessing increased enrolment in senior secondary schools and degree colleges, along with a rising need for student loans, education infrastructure, and skill development financing. However, access to education loans under priority sector lending (PSL) remains limited due to low financial awareness and inadequate institutional support. The district has over 500 government and private schools, but there is a pressing need for investment in digital classrooms, transportation, hostels, and technical training centres. To address these gaps, coordinated efforts from banks, NBFCs, and state education departments are being encouraged. Improved credit facilitation for student loans and infrastructure development will be essential to support educational aspirations and employment readiness among youth in Deeg.

**Recent Policy Initiatives and Assistance:** The Educational Loan Scheme aims to provide financial assistance to deserving and meritorious students for pursuing higher education in India and abroad through the banking system. The scheme ensures that every deserving student, even those from poor backgrounds, can receive financial assistance under easy terms and conditions. Since its launch in 2010, the scheme has undergone amendments, including provisions for loans up to Rs 10 lakh for individuals pursuing educational purposes, including professional courses. These loans will be eligible for priority sector lending, while loans given to institutions will not be included.

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

As per census 2011, district's overall literacy rate surpasses the state average across all levels. However, there remains a noticeable disparity, particularly in female literacy rates, which fall short of the national average. This highlights a pressing need for enhanced educational initiatives within the district.

In terms of technical education, the district currently hosts one government medical college, one engineering college, and two polytechnic colleges, supplemented by several private institutions. These institutions are crucial in catering to the educational needs of local students pursuing higher studies and those aspiring to study abroad. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as

eligible for priority sector classification as per the latest Master directions on PSL issued by RBI. Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	230	2300.00	2070.00
<b>Total</b>					<b>230</b>	<b>2300.00</b>	<b>2070.00</b>

### 4.3 Credit Potential for Housing

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

Housing is an essential human need, crucial not only for familial well-being but also for social stability. It serves as a refuge from natural elements and the commotion of the outside world, providing privacy and comfort in life. Housing serves both as a consumer product and a capital asset, significantly enhancing quality of life. In a welfare-oriented state, it becomes the government's responsibility to ensure housing for citizens who cannot secure it independently. Public investment in housing not only enhances public welfare but also stimulates local economic development.

The primary objective of public housing is to provide initial accommodation, termed as "Basic Housing" or "Starter Housing," which includes essential living space and sanitation facilities. Such housing can be expanded as families grow or improve their financial circumstances. By addressing the fundamental need for shelter, this housing contributes to security, stability, and creates a micro-environment conducive to physical comfort and happiness.

The Ministry of Rural Development, Government of India has formulated a vision for rural housing aimed at "Ensuring adequate and affordable housing for all" through sustainable and inclusive practices facilitated by government assistance and community involvement under the Panchayati Raj system. The initiative encourages self-help initiatives and public-private partnerships to achieve its objectives.

The "Housing for All by 2022" initiative, announced by the Government of India in June 2015, underscores the ambitious goal of providing housing to every citizen by the specified year. According to the KPMG report titled "Decoding Housing for All by 2022," India needs to build approximately 11 crore housing units by 2022, requiring an annual investment exceeding Rs. 128 lakh crore. This initiative aims not only to address housing shortages but also to promote sustainable urban development and economic growth across the country.

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

1. The Government of India is implementing Pradhan Mantri Awas Yojana Rural for Below Poverty Line (BPL) families in rural areas, and Pradhan Mantri Awas Yojana Urban for BPL families in urban areas.

2. The primary challenges facing the housing sector include rising costs of land and construction, insufficient microfinance measures and limited outreach of existing initiatives, and inadequate financial assistance provided for the purchase of housing sites. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutchra and dilapidated houses by 2029. In Phase I (2016/17 to 2018/19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029. 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 atCentres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Metropolitan Centre	No.	10.00	90	1250	12500.00	11250.00
2	Repair of Dwelling Units- Other Centre	No.	3.00	90	1760	5280.00	4752.00
<b>Total</b>					<b>3010</b>	<b>17780.00</b>	<b>16002.00</b>



**Title : “Credit is the seed from which futures grow”**

Education loans sow the seeds of knowledge enabling youth to chase aspirations and strengthen employability. Housing credit builds secure homes nurturing dignity stability and healthier living. Together they create a cycle of progress boosting families jobs and rural economies

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure encompasses essential facilities and systems that support the functioning of a country, city, or region, facilitating economic activities and enhancing living conditions. It includes both public and private physical improvements such as roads, bridges, tunnels, water supplies, sewers, electrical grids, and telecommunications infrastructure like Internet connectivity and broadband speeds. Broadly defined, infrastructure comprises the interconnected physical components that provide necessary goods and services to enable and improve social living conditions.

In rural areas, infrastructure development plays a crucial role in supporting agriculture and overall economic growth, thereby improving living standards. Key elements of rural infrastructure include transportation networks (roads and railways), irrigation systems (dams, canals, tube wells, ponds), drinking water facilities, electricity supply, communication systems, health services (including veterinary care), educational institutions, and facilities for agriculture and processing activities. These components are essential for accelerating economic activities in rural regions and increasing the productivity of important factors of production such as land, capital, and labor. Major infrastructure projects in rural areas typically encompass largescale initiatives like highways, railways, energy projects, airports, ports, and dams. These projects are vital for enhancing connectivity, energy supply, and water management, which are fundamental for sustainable economic development and improving the quality of life in rural communities.

According to the World Bank, an increase of 1 percent in a country's infrastructure stock correlates with a proportional increase in its gross domestic product (GDP). Research by Shennan Fan, Peter Hazell, and Sukhdev Thorat (IFPRI, 1999) examined the relationship between rural connectivity, agricultural development, and public investment in poverty alleviation in India.

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

District is well connected through highways and rail. Most of the villages are also connected through roads. Most of the villages have schools for primary education at village level. RIDF supported road projects have connected remote villages to markets, schools, and healthcare facilities. This has not only reduced transportation time and cost but also facilitated better access to economic opportunities and social services.

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

RIDF projects playing major role in agriculture and rural infrastructure development, created infrastructure in education, health, agriculture, animal husbandry and drinking water. which is supporting social and economic activities in rural areas and livelihood. Rural Infrastructure Development Fund (RIDF) projects have brought transformative changes to district, significantly enhancing the rural economy and quality of life. Through targeted investments in rural roads, irrigation, health, and education infrastructure, these projects have addressed critical developmental gaps, especially in backward and underserved regions. In the area of rural connectivity, RIDF projects have played a crucial role in bridging rural infrastructure deficits, promoting inclusive development, and creating employment opportunities during project execution.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

RBI, in view of the importance of social infrastructure for the development of rural and urban areas, has recognized loans extended by banks in Tier 2 to Tier 6 areas for creation of social infrastructure for schools, health facilities, drinking water facilities and sanitation facilities up to a credit limit of Rs. 5 crore per borrower as priority sector loans. As the availability of drinking water, sanitation, education and health defines the quality of life of an individual and the state of development of a society, these services have a bearing on the day-to-day life of people and their longevity and earning capacity, better availability of social amenities is essential.

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

Considering the importance of social facilities, the Government of India has started programs like National Drinking Water Scheme (Jal Shakti Abhiyan), Sarva Shiksha Abhiyan, Swachh Bharat Abhiyan etc. These initiatives aim to ensure universal access to education, housing, and sanitation facilities for all citizens across the country.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	3.00	80	62	186.00	148.80
2	Education-Schools	No.	50.00	80	47	2350.00	1880.00
3	Healthcare-Hospital	No.	200.00	80	23	4600.00	3680.00
<b>Total</b>					<b>132</b>	<b>7136.00</b>	<b>5708.80</b>

## 5.3 Renewable Energy

### 5.3.3 Status of the Sector in the District

All societies require energy services to fulfill fundamental human needs such as lighting, cooking, heating, transportation, communication, and to support productive processes. For sustainable growth, it is crucial to ensure reliable delivery of energy services while minimizing environmental impacts. Sustainable social and economic development depends on secure and affordable access to energy resources that can provide essential and sustainable energy services. Renewable energy sources play a critical role in mitigating climate change sustainably, including bioenergy, solar energy, geothermal energy, hydropower, ocean energy, and wind energy. In the current era of energy challenges, utilizing non-conventional and renewable energy sources is essential. These resources are abundant in nature, such as solar and wind energy, and need to be effectively utilized. Importantly, these renewable sources not only meet energy needs but also mitigate environmental pollution risks. The connection

between social and economic development and the requirement for modern energy services is evident, particularly in developing nations like India. Access to clean and reliable energy is a crucial prerequisite for fostering economic growth, generating income, alleviating poverty, improving health, advancing education, and promoting gender equality all fundamental aspects of human development. Renewable energy technologies, because of their decentralized nature, can play a significant role in advancing rural development. There is substantial demand for electrical energy in the agricultural sector, where energy inputs directly and indirectly impact productivity. To achieve rural development goals, ensuring energy availability is essential, and promoting the use of solar energy is key. Harnessing solar energy holds potential for various applications, such as solar water pump systems for water-conserving irrigation. In the future, advancements may enable widespread adoption of technologies.

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

The state of Rajasthan is rich in natural resources such as wind and solar energy. Bio gas and solar energy have gained popularity in the district due to their renewable nature and benefits in waste management. Solar-powered pump sets and lighting systems from various major companies are available for purchase in the district.

**Solar Energy:** India receives abundant solar energy, with an average daily radiation ranging from 4 to 7 kWh/m<sup>2</sup>, significantly higher than the country's total energy consumption. Rajasthan experiences numerous sunny days, making solar energy a viable option in the region. As fossil fuel costs rise, resources deplete, and environmental awareness grows, interest in solar energy has surged.

The State Solar Energy Policy 2011, notified on 19 April 2011, has undergone amendments on 09 August 2011 and 18 September 2012. In February 2019, the Government of India launched the Kisan Urja Suraksha Uttha Mahabhiyan (KUSUM) with a central assistance of ₹34,422 crore to ensure financial and water security for farmers by harnessing solar energy potential of 25,750 MW by 2022. The scheme comprises three components: Component-A involves installing 10,000 MW of decentralized ground-mounted grid-connected renewable power plants, Component-B aims to install 17.50 lakh standalone solar-powered agricultural pumps, and Component-C focuses on solarizing pumps connected to the grid. **Wind Energy:** Rajasthan is a leading producer of wind energy in India, with a potential of 900 MW, accounting for 50% of India's total wind power potential. However, this only utilizes 17% of Rajasthan's actual wind energy potential.

The Government of India has set a target of 50,000 MW from wind energy resources under the 12th Five Year Plan to promote non-conventional energy sources. The state government offers various incentives to support this initiative.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery	No.	10.00	90	340	3400.00	3060.00
<b>Total</b>					<b>340</b>	<b>3400.00</b>	<b>3060.00</b>

## RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	0	0.000000	0.0000
B	Ongoing tranches	10	9.520000	7.6171
	Total (A + B)	10	9.520000	7.6171

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	0	0.000000	0.0000
B	Rural roads & bridges	0	0.000000	0.0000
C	Social Sector	0	0.000000	0.0000
	Total (A + B + C)	0	0.000000	0.0000

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

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

**Title : NABARD – Financing Rural Futures**

Since its inception in 1982 NABARD has been at the forefront of rural infrastructure financing. The Rural Infrastructure Development Fund (RIDF) set up in 1996 has supported irrigation rural roads bridges health and education facilities significantly improving rural connectivity and resilience. Complementing this the NABARD Infrastructure Development Assistance (NIDA) provides longterm flexible funding for renewable energy power drinking water and sanitation. The Micro Irrigation Fund (MIF) launched in 2020 with a ₹5000 crore corpus promotes wateruse efficiency under More Crop per Drop. In Rajasthan interventions such as rural roads bridges in Deeg showcase how NABARDs initiatives are transforming agriculture enhancing market access and uplifting rural quality of life. Together these funds symbolize NABARDs role as a catalyst for inclusive and sustainable growth in India's villages.

## Chapter 6

### Informal Credit Delivery System

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

##### Role of Self-Help Group Bank Linkage Program

The Self Help Group Bank Linkage Program, initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992 as a pilot project with fewer than 500 groups, aimed to provide affordable banking services continuously and easily to the poor. Since then, it has evolved into the world's largest micro loan distribution and financial inclusion program. This program has garnered acclaim for fostering financial, economic, social, and technological capital in rural areas nationwide, serving as a potent tool for micro credit distribution and financial inclusion globally. As of March 31, 2023, a total of 134.03 lakh groups have participated in this program across India, benefitting approximately 14.69 crore families. These groups have collectively deposited Rs.58,892.68 crore in savings accounts held in banks.

1.2 Financing through Joint Liability Groups To cater to marginalized sectors such as tenants, sharecroppers, oral lessees, and farmers lacking proper land records, the National Bank for Agriculture and Rural Development (NABARD) introduced the Joint Liability Group (JLG) in 2006-07. Initially focused on micro-entrepreneurs and individuals deprived of employment due to capital constraints, the concept evolved to include small farmers, marginal farmers, tenant farmers, sharecroppers, and oral lessees. Under the JLG scheme, NABARD facilitates financing for groups of 4-10 individuals who guarantee each other without requiring collateral. This approach enables them to access bank loans either individually or as a group. NABARD supports the capacity building of JLGs and provides financial assistance of Rs. 4,000 per group formation and credit linkage to NGOs, banks, and farmer clubs.

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

Rajiveeka is forming selfhelp groups in all the 12 blocks of the district and connecting them with banks. Poor quality of maintenance of accounting in Self Help Groups. Imbalance in credit linkage of Self Help Groups among different areas of the district. Branch managers do not have complete knowledge about Self Help Groups and Joint Liability Groups and huge indifference regarding credit linkage of SHGs in commercial banks. Good work is being done by the Regional Rural Bank in the district under the Self Help Group Program.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	0.60	100	1500	900.00	900.00
2	Individuals/ Individual members of SHGs	No.	0.60	100	1500	900.00	900.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	5000	5000.00	5000.00
4	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	300.00	100	18	5400.00	5400.00
5	SHGs/ JLGs-Others	No.	2.00	100	1500	3000.00	3000.00
<b>Total</b>					<b>9518</b>	<b>15200.00</b>	<b>15200.00</b>



**Title : SHGs – From Credit to Creativity**

The SelfHelp Group (SHG) movement nurtured under NABARDs SHGBank Linkage Programme has evolved into a platform for empowerment thrift and enterprise. Beyond financial access NABARD enriches SHGs through MEDPs and LEDPs sharpening entrepreneurial skills; Skill Development Programmes (SDPs) for employability; and MSUIVDHA a onestop solution offering credit training and market linkage. In convergence with the Governments Lakhpati Didi initiative SHGs are transforming rural women into confident income generators. A strengthened MoU between NABARD and DAYNRLM ensures deeper collaboration in financial literacy capacity building and livelihood expansion. Together these programmes enable SHGs to move from dependency to self reliance from borrowers to wealth creators pioneering a silent rural revolution.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Expand Kisan Credit Card (KCC) Coverage by increasing outreach and issuance of KCCs, especially to tenant and sharecropper farmers, to improve timely access to short-term credit.
2. Promote Area-Based Credit Plans (ABCP) by Implementing crop- and region-specific ABCPs to align lending with agro-climatic conditions and improve credit absorption.
3. Strengthen PACS and JLG Linkages by Digitizing Primary Agriculture Credit Societies and promote Joint Liability Groups for enhancing credit access among smallholders.
4. Loan should be provided to farmers only on the basis of scale of finance set by DLTC. Banks can receive applications from farmers under the online system and can add the remaining farmers under the Kisan Credit Card Scheme by organizing block-wise camps. Also, loans should be made available to landless tenants, sharecroppers and tenant farmers and small and marginal farmers through joint liability groups.
5. Enhance Credit for Farm Mechanisation by Scaling up loans for tractors, power tillers, and implements by partnering with custom hiring centres and offering interest subvention.

#### 2. Water Resources

1. Revive Groundwater Levels as Over 70% of Deeg's blocks are classified as "over-exploited" by CGWB. Promote groundwater recharge through check dams, percolation tanks, and rooftop rainwater harvesting.
2. Expand Micro-Irrigation Coverage as Only 27% of cultivable area is under micro-irrigation. Scale up drip and sprinkler systems under PMKSY and NABARD RIDF to improve water-use efficiency.
3. Water Quality Monitoring Infrastructure by Establishing block-level water testing labs to monitor salinity and fluoride—common issues in Deeg groundwater.
4. Construction of Farm Ponds by Supporting construction of farm ponds and small water harvesting structures, especially in rainfed areas.
5. There is a need to raise awareness among farmers about drip and sprinkler irrigation systems through field demonstrations at the village level by the Agriculture and Horticulture Departments. This requires proper coordination between the institutions and financial bodies involved in development work.
6. To address the acute water shortage in the district and enhance groundwater recharge, water storage ponds should be constructed at the community level through Gram Panchayats as there is immense potential for its construction. Additionally, traditional water storage structures like stepwells, ponds, and johars should be cleaned and repaired. This responsibility can be assigned to Jal Sakhis, selected through women selfhelp groups, to maintain these water storage structures

#### 3. Farm Mechanisation

1. Bridging Mechanisation Gap for Small Farmers as Only 38% of Deeg's cultivable area uses

mechanised inputs.

Deeg, PLP 2026-27

2. Promote Custom Hiring Centres (CHCs) with subsidised equipment access for small and marginal farmers.

3. Boost Tractor Penetration as approx. 18,300 tractors are in use (2023–24), Deeg still lags behind in power tiller and mini-tractor coverage and some growth of 10 percent can be targeted.

4. The Agriculture Department should enhance publicity for setting up custom hiring centers, prioritizing village service cooperative societies and farmer producer organizations under this scheme to benefit small and marginal farmers in the district. Power tillers, which are more useful and economical for medium and small farmers, should be promoted, as they can also be used to transport agricultural produce by attaching a trolley.

5. Strengthen Training & Maintenance Services by Setting up mechanic training centres and mobile repair vans to ensure equipment longevity and reduce downtime for rented and owned machinery.

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

1. Expand Area Under Horticulture as Currently, only 2600 hectares in Deeg are under horticulture. Expanding it by promoting ber, guava, pomegranate, and amla with support from NHM subsidies and nurseries.

2. Develop Infrastructure for Perishables as Deeg lacks cold storage and grading facilities. Set up pack houses and cold storage units to reduce post-harvest losses.

3. Promote Drip Irrigation in Orchards as Less than 30% of horticulture farms use micro-irrigation. Expand drip systems under PMKSY-Per Drop More Crop to improve water efficiency and yield.

4. Emphasis should be placed on adopting value-added technology and post-harvest management. Medicinal plants should be cultivated under contract farming to provide farmers with on-farm marketing facilities and fair prices.

There is significant potential for beekeeping in the district, and training for farmers along with the availability of bank loans should be ensured.

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

1. The State Government's efforts for forestry and wasteland development under the Social Forestry Program are being implemented by identifying members of women self-help groups as Van Sakhi at the Gram Panchayat level for the protection and maintenance of plants. This approach ensures public participation and can also increase the income of Gram Panchayats and farmers. Marginal and landless farmers should be encouraged to plant forestry saplings under the social forestry program by renting barren government land. As the saplings grow, these farmers can also secure bank loans for other needs.

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

1. Breeding Improvement Programs as Over 60% of cattle are of non-descript breeds. Scale up artificial insemination and cross-breeding programs under Rashtriya Gokul Mission to increase milk yield.

2. Expanding Milk Procurement Network as Despite 145 dairy societies, only 25% of milk



producers are linked to organized channels. Establish more milk pooling points and connect them to dairy.

3. Supporting Fodder & Feed Security by Promoting fodder cultivation on 200 ha of common land and offer subsidized fodder seeds and chaff cutters to reduce input costs.

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

1. Expanding Veterinary & Disease Control Services as Limited access to poultry-specific veterinary care leads to high mortality. Setting up dedicated poultry health clinics and ensure regular vaccination drives in all blocks.

2. Creating Feed and Hatchery Infrastructure as Absence of local hatcheries and feed mills inflates input costs. Support mini-hatchery and feed production units under subsidy schemes for small entrepreneurs.

3. Poultry farmers face difficulty in obtaining insurance coverage from insurance companies. The government could take initiatives to address this issue and provide better insurance options for poultry farming.

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

1. Generally, loans for sheep and goats are provided only under government-sponsored programs. However, there is significant potential for commercial-level activities in this sector. Banks should identify capable cattle rearers and encourage them to establish units in the district through bank loans.

#### **9. Fisheries**

1. Fish farming is currently practiced in Kaman and Pahari blocks of the district. To enhance production and productivity, farmers in these areas require training and access to high-quality seeds.

2. Establishing fish seed production centers with public participation is essential. Suitable land must be allocated for fish seed production, and these centers should be constructed according to prescribed standards.

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

1. A comprehensive directory of all warehouses in the district should be compiled and made accessible to banks and farmers. This directory will enable farmers to secure pledge loans against their agricultural produce through banks, allowing them to avoid selling their produce at low prices immediately after harvest. Farmers should organize extensive awareness programs at the block level to educate others on the significance of scientific storage and the advantages of primary processing.

2. Gram Seva Cooperative Societies with warehouses having a capacity of more than 500 tonnes should register their warehouses with the Warehouse Development and Regulatory Authority, Government of India, to provide marketing credit to farmers against warehouse receipts. Mandis should be registered under the National Agricultural Market Scheme (e-NAM) to enhance transparency in the marketing system. This initiative will facilitate price discovery, encourage competition, and simplify farmers' access to larger markets and buyers across the country.

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

1. Ensuring soil fertility, timely availability of seeds, and proper use of fertilizers not only enhances crop production but also improves its quality, enabling farmers to fetch fair prices and profits from their produce. Therefore, initiatives should focus on establishing soil, seed, fertilizer, and pesticide testing laboratories at each block level in Bharatpur district.

**12. Agriculture Infrastructure: Others**

1. Priority should be given to providing loans to vermi compost units. This initiative will not only benefit farmers but also reduce reliance on chemical fertilizers, contributing to pollution prevention and environmental balance.

**13. Food and Agro. Processing**

1. Banks should give priority to granting loans to agricultural and food processing units located in industrial parks developed by RIICO. This strategy will expedite the expansion of processing activities within these parks.

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

1. Village service cooperative societies in the district should provide both crop loans and intermediate agricultural loans to their members. Additionally, they should evolve into a "one-stop shop" meeting all household and financial needs of their members.

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

1. The District Industries Centre, KVIC, and KVIB should coordinate to formulate a banking strategy in collaboration with major commercial banks, rural banks, and central co-operative banks under the Margin Money Assistance Scheme. The Industries Department, Khadi Commission/Board, NGOs, RIICO, and RFC should actively participate in promoting these schemes through organized camps with local banks in Panchayat Samiti and Municipal areas on a quarterly basis.

**16. Export Credit**

1. Many organizations of traders like ASSOCHAM, FICCI, CII and DCCI etc. Should open full-fledged branches in the district so that they can coordinate with the traders, government and banks from time to time and can contribute effectively in solving the problems of the traders.

**17. Education**

1. Banks should conduct financial literacy camps in all schools and colleges across the district to educate students about education loans. Additionally, the education department should be informed about these financial services available to students through banks.

**18. Housing**

1. The government should implement an online application system for the approval of house maps, ensuring a specified timeframe for processing. Moreover, officials from government departments should simplify procedures for changing land use.

## **19. Social Infrastructure**

1. There is a need to meet the loan obligations by banks for financing social infrastructure structures on priority basis.

## **20. Renewable Energy**

1. There is a necessity to widely publicize the solar power pumpset model. Facilities for repairing solar equipment should be accessible, preferably at the Panchayat Samiti level. Furthermore, there is a requirement for private sector companies to establish large- capacity solar power plants and wind power plants in the district.

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

1. Strengthen SHG–Bank Linkage as repeat finance and capacity-building will improve loan absorption and sustainability.
2. Digital Onboarding and Financial Literacy by Conducting village-level digital credit literacy camps, targeting especially women and SC/ST communities. Focus on onboarding to Jan Samarth, UPI, and PM SVANidhi platforms.
3. Banks should conduct training sessions on Self Help Groups/Joint Liability Groups for branch managers and field staff. It is essential for all banks in the district to collaborate and facilitate credit linkage for SHGs and JLGs. Rajivika should organize a credit camp every month in partnership with all banks and the district administration.
4. Banks in the district, particularly government banks, exhibit reluctance in extending loans to self-help groups and joint liability groups. It is imperative to adhere to the Reserve Bank of India's guidelines for lending to Pradhan Mantri Jan Dhan Yojana, Self Help Groups, and Joint Liability Groups, and to formulate a branch-wise action plan for loan distribution. Self-help groups established by Rajivika in the district should swiftly engage in income generation activities based on the "One Block One Product" initiative.
5. Improve Monitoring through BC Model by Expanding Banking Correspondent (BC) network in unbanked panchayats, supported by DigiGaon or CSCs, to deliver doorstep banking and microcredit services effectively.

## 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.
- 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. Rajasthan Cooperative Gopal Credit Card Loan Scheme**

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.

##### **2. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana**

The objectives of the scheme are:

To provide a fair price of agricultural produce to the farmers.

To protect farmers from forced sale of agricultural commodities.

To increase the loan business of PACS/LAMPS and ensure capacity utilization of available warehouses.

Under the scheme, District Central Cooperative Banks have disbursed loan amounting to Rs 276.21 lakh to 100 farmers in the year 2023-24.

##### **3. Interest free loans for non-farming sectors**

The Government of Rajasthan has introduced a scheme namely Interest free loans for non-farming sectors in budget 2023-24 to distribute interest-free loan of Rs 3000 cr. to 1.5 lakh families in rural areas for non-farming activities like handicrafts, small-scale industries, spinning-weaving, dyeing-printing, and shops etc. through cooperative banks.

The major features of the scheme are as follow -

Eligible families residing in rural areas of Rajasthan for 5 years.

Under the scheme, the amount as loan credit limit ranges from Rs 25,000/- to Rs 2.00 lakh.

The credit limit can be renewed by repaying the loan within 1 year.

No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government.

Provision of a loan of Rs 5.00 lakh per group to the self-help groups of Rajivika to a maximum of 10 members per group.

Under the scheme, during financial year 2023-24, an amount of Rs. 240.61 Crore has been sanctioned to the Rajeevika, Dairy and other beneficiaries by the Central Cooperative Banks.

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

1. The cooperative sector in Deeg comprises NonCredit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and rural credit cooperatives (PACS etc.). These primary societies have members, spread across villages. Likewise, longterm rural cooperative credit institutions cover whole district, State Cooperative Agriculture and Rural Development Banks (SCARDBs). Deeg has an active network of SelfHelp Groups (SHGs) under the National Rural Livelihood Mission (NRLM). Many of these are evolving into registered cooperatives, especially in Kaman and Pahari blocks. Women led milk and credit cooperatives are showing



encouraging success in socioeconomic empowerment. Dairy cooperatives are among the strongest and most active in Deeg, especially in Kaman and Pahari blocks, which are known for high milk production. These are affiliated with the Rajasthan Cooperative Dairy Federation (RCDF) and operate through village level milk producer societies. Deeg hosts approximately 185 cooperative societies, covering both credit and noncredit types. These include around 72 Primary Agriculture Credit Societies (PACS), which play a vital role in agricultural credit delivery and fertilizer distribution. There are also 4 dairy/milk cooperatives and most of these cooperatives collect, test, and route milk to chilling centers for processing at nearby dairy plants.

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

1. Deeg district holds significant potential for the expansion and modernization of cooperative societies across its key blocks Deeg, Kaman, Kumher Pahari, Nagar. Each block presents unique opportunities for cooperative growth based on its socioeconomic profile and inherited institutional base. 10 More PACS can be formed in the deeg district and The Deeg block, centrally located with access to mandi linkages, has a moderate presence of Primary Agriculture Credit Societies (PACS) and milk cooperatives. It offers potential for agroprocessing and Farmer Producer Cooperative development, especially in oilseeds and cereals. Kaman, already strong in dairy activity under the RCDF milk route, can benefit from expanded SelfHelp Group (SHG)based cooperatives and upgraded dairy infrastructure such as automated collection systems. Pahari block, with its tribal dominated villages, holds potential for agroforestrybased societies, and rural artisan collectives. In Nagar, a semiurban block, rising demand for consumer goods and housing opens up space for urban cooperative societies and credit societies focused on small businesses.

**Title : Cooperatives 2.0: Roadmap to 2035**

The National Cooperative Policy 2025 envisions transforming cooperatives into growth engines of rural India with NABARD playing a pivotal role. Anchored in “Sahakar se Samriddhi” the policy targets formation of 2 lakh new PACS by 2026 expansion into logistics renewable energy agro-processing and tourism and digital integration of cooperative networks. NABARD’s interventions will focus on strengthening rural credit delivery digital onboarding of PACS capacity building and financing agri-infrastructure. The policy also emphasizes inclusion of women youth Dalits and Adivasis to ensure equitable participation. With a roadmap to triple the cooperative sector’s contribution to GDP and raise membership to 50 crore by 2034 NABARD’s role through refinance training and convergence with government schemes will be central to translating this national vision into measurable outcomes across districts.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and promotion of Farmer producer organizations under the Central Sector Scheme for 10000.	Pahari and Nagar	Formation and Promotion, Handholding and working as Implementing Agency	Yes, Collaboration with state government and FPO got support from GoR schemes.	1600	Farmer Producer Organizations offer inputs and equipment to their farmer members at affordable rates. They collect farmers' products, process them to add value, conduct business operations through the company, thereby reducing agricultural costs and boosting farmers' income.
2	Collectivisation	Formation and promotion of Farmer producer organizations under PRODUCE Fund of NABARD	Deeg and Kumher	Formation and Promotion of FPOs and providing Financial support	Yes, Collaboration with state government and FPO got support from GoR schemes.	2350	Farmer Producer Organizations offer inputs and equipment to their farmer members at affordable rates. They collect farmers' products, process them to add value, conduct business



							operations through the company, thereby reducing agricultural costs and boosting farmers' income.
3	Institution Development	PACS (Scheme for the computerization of Primary Agricultural Cooperative Societies)	Whole district	The Government of India/NABARD is undertaking the computerization of all primary agricultural cooperative societies (PACS) in the district to strengthen and modernize them.	NO	11500	All the PACS will be computerized.

## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the

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

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

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

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

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

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

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

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

#### **1.6 Way Forward**

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

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

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

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

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

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

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

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

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

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

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

a Under the CCF-ID Project NABARD has sanctioned a three-year project titled "Designing Fodder Pellets Using Locally Available Leaves: An Approach to Doubling Farmers' Income" to BITS Pilani Jhunjhunu. The project aims to create a sustainable fodder management

system by recycling crop residues reducing carbon footprint and promoting rural entrepreneurship through a viable fodder pellet business model.

Under NAFCC two projects are :

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

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

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

a 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: 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. Given Rajasthan's arid to semi-arid 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. The cement industry being a major source of CO<sub>2</sub> emissions in the state (SAPCC 2022) the development of industry-specific technology alternatives for high-emission industrial sectors like cement chemicals iron and steel as well as for small-scale and MSME industries is crucial for significant carbon reduction. Promoting efficient methods of irrigation reducing the area under water-intensive crops by crop diversification and adopting climate resilient agricultural practices.

b It 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.

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a 1. Development of Solar Parks in Pugal Chhatargarh Bikaner and Bodana Jaisalmer



2. Plantation drive with target of 7 crore plantation
3. Mission Hariyalo Rajasthan - Various works amounting Rs. 4000 crore in next 5 years
4. The state government has announced the introduction of a Green Budget starting next year

a 1. Mukhyamantri Jal Swavlamban Abhiyaan For Climate Change Adaptation and Water Harvesting in District Banswara with Directorate of Watershed and Soil Conservation (GoR) as Executing Entity. This completed project has created 1840 water harvesting structures storing 2644 TCM of water which has enabled farmers to initiate horticulture and vegetable production with a key focus on water conservation harvesting and extensive plantation.

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

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. The scope for Geographical Indication (GI) in the district has not been determined yet as it is a new carved out district. However given the potential and viability, same will be carried out .

### Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Population census 2011 and district statistical 2023-24
Soil & Climate	district statistical-2023-24
Land Utilisation [Ha]	district statistical-2023-24
Ground Water Scenario (No. of blocks)	Ground water report-2021-22
Distribution of Land Holding	Agriculture Census 2015-16
Workers Profile [In 000]	Population census-2011
Demographic Profile [In 000]	Population census-2011
Households [In 000]	Population census-2011
Household Amenities [Nos. in 000 Households]	Population census-2011
Village-Level Infrastructure [Nos.]	Population census-2011
Additional Information	district statistical-2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District Statistical 2023-24
Irrigation Coverage [000 Ha]	District Statistical 2023-24
Infrastructure For Storage, Transport & Marketing	District Statistical 2023-24
Processing Units	District Statistical 2023-24
Animal Population as per Census [Nos.]	2019
Infrastructure for Development of Allied Activities [Nos.]	District Statistical 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical 2023-24
Status	Agriculture Census-2015-16
Major Crops, Area, Production, Productivity	District Agriculture Department
Irrigated Area, Cropping Intensity	District Agriculture Department
Input Use Pattern	District Agriculture Department
Trend in procurement/ marketing	District Agriculture Department
KCC Coverage	District Agriculture Department
Soil testing facilities	District Agriculture Department
Crop Insurance	LDM Office
Irrigated Area & Potential	WRD
Block level water exploitation status	WRD
Mechanisation in District	Agriculture Dept
Service Centers	Agriculture Dept
Area under Forest Cover & Waste Land	Forest Survey of India 2023
Processing Infrastructure	Animal husbandry dept
Agri Storage Infrastructure	Agri Statistics 2023-24
Fertilizer Consumption	Agriculture dept
MSME units - Cumulative	msme website

Details of non-credit cooperative societies	Rajasthan Cooperative Department Annual Report 2022-23
Details of credit cooperative societies	Rajasthan Cooperative Department

**Name and address of DDM**

Name	SHIVAM AGGARWAL
Designation	DDM, NABARD
Address 1	561 A RAJENDRA NAGAR BEHIND IG OFFICE
Address 2	near Dr Vinod Gupta Hospital
Post Office	Collectorate BTP S.O
District	BHARATPUR
State	Rajasthan
Pincode	321001
Telephone No.	5644228422
Mobile No.	9711968935
Email ID	bharatpur@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
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**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



**N A B FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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



**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT