

# **RAJASTHAN** Achievements in FY 2024-25



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT 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.

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## वित्त वर्ष 2024-25 में उपलब्धियां

## Achievements in FY 2024-25



# NABARD IN RAJASTHAN

## राष्ट्रीय कृषि और ग्रामीण विकास बैंक राजस्थान क्षेत्रीय कार्यालय, जयपुर

**National Bank for Agriculture and Rural Development** Rajasthan Regional Office, Jaipur





## From CGM's Desk

NABARD - with its mission of rural prosperity through credit and related services has been playing a pivotal role in encouraging enhanced credit flow to priority sector in collaboration with the State Government and Banks.

Agriculture and allied sectors are the backbone of the economy of the State and continue to be large contributors to State's GSDP. NABARD in Rajasthan, through its refinance facility and direct lending operations, plays a key role in coverage of critical infrastructure requirements and gaps to be bridged for development of various sectors of the state. Improving production and productivity in agriculture, post-harvest management, agri input supply chain etc. are some of the priority areas being focussed upon by NABARD in the state.

During the year 2024-25, financial assistance of Rs. 22400.35 crore was provided in the State through State Government/corporations, Scheduled Banks, Cooperative Banks and Regional Rural Banks for undertaking various activities for the transformation of agriculture and rural economy. Banks were provided refinance assistance of Rs.17405 crore which included Rs. 17070.92 crore for short term and Rs. 333.82 crore for asset creation through long term operations.

Over the years, Rural Infrastructure Development Fund (RIDF) has emerged as a timely and reliable source of funding for rural infrastructure. Cumulatively, NABARD has sanctioned a total of 58832 projects involving a RIDF loan of Rs. 36967.71 crore to the State Government. In the FY 2024-25, RIDF sanctions totalled Rs. 2,712 crores, and disbursements amounted to Rs. 2,340 crores. Key accomplishments under direct lending includes sanctioning a Rs. 4,500 crore loan to ERCP under NIDA, a project of national importance inaugurated by the Hon'ble Prime Minister. Rajasthan Regional Office is also the first in the country to sanction and disburse a loan under RIAS 2.0. Rural Infrastructure projects are also supported through other funds such as LTIF,

MIF, WIF, etc. A total financial support of Rs.4996 crore was provided for infrastructure development during the FY 24-25.

The Developmental interventions by NABARD in Rajasthan have also seen a steady growth with grant support of Rs.32 crore during FY 2024-25. Under Farm Sector, grant assistance was disbursed towards FPOs, Climate Change, Watershed development and Tribal development projects and DPR based projects.

Under the Off-Farm sector, NABARD sponsored 41 artisans from Rajasthan for 105 exhibition days to participate in 11 national level exhibitions sponsored by NABARD. Besides, projects for GI certification of 13 new products were sanctioned during FY 2024-25.

Banks were supported in the form of grants to boost financial inclusion and technology adoption through a range of initiatives such as deployment of Micro ATMs & Mobile Vans, conduct of Financial and Digital Literacy Camps, etc. Mobile vans are being utilized to reach under-served banking areas. The SHG women were provided livelihood skill through MEDPs & LEDPs, and rural youth were trained in demandbased skill to ensure employment.

This booklet is an attempt to present the major highlights of financial and developmental initiatives undertaken in the State during FY 2024-25. We take this opportunity to express gratitude to all our partners and stakeholders for their valuable support, inputs, and cooperation in enabling us to contribute to the rural development of Rajasthan.

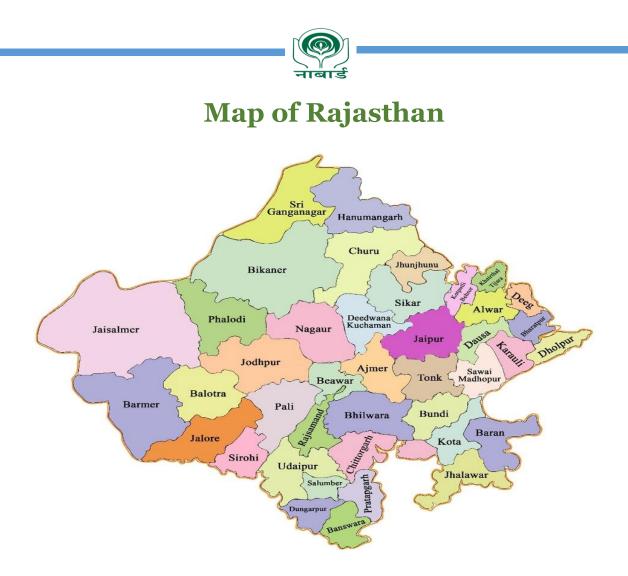
Dr. Rajiv Siwach Chief General Manager NABARD Rajasthan Regional Office, Jaipur

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Our Achievements over last three years							
	(Amount in Rs. Cr						
Sr. No.	Activities	2022-23	2023-24	2024-25			
Business Activities							
1	Long Term Refinance	389.40	308.20	333.85			
2	Short Term Refinance	13303.20	16421.88	17070.92			
3	Direct Refinance to Cooperatives	1110.00	2254.00	1550.00			
4	Rural Infrastructure Development Fund (RIDF)	2305.59	2114.37	2340.00			
5	Long Term Irrigation Fund (LTIF)	30.00	13.13	0.00			
6	Warehousing Infrastructure Fund (WIF)	18.69	5.00	7.04			
7	NABARD Infrastructure Development Assistance (NIDA)	269.06	147.63	918.17			
8	Dairy Processing and Infrastructure Development Fund (DIDF)	5.39	0.00	0.00			
9	Micro Irrigation Fund (MIF)	78.87	271.58	115.21			
10	RIAS-2.0	0.00	0.00	65.16			
	Total	17510.20	21535.79	22400.35			
Deve	lopmental Activities						
11	Producer Organization Development Fund-ID (PODF-ID)	0.98	0.97	1.56			
12	PRODUCE Fund	0.01	0.20	0.00			
12	Central Sector Scheme - Farmer Producer Organization (CSS- FPO)	7.80	7.81	7.58			
14	Farm Sector Promotion Fund (FSPF)	0.83	1.01	0.65			
15	Watershed Development Fund (WDF)	0.70	1.33	0.98			
16	Tribal Development Fund (TDF)	4.72	4.29	3.68			
17	Cooperative Development Fund (CDF)	0.74	1.44	1.52			
18	Gramya Vikas Nidhi (GVN)	1.52	2.42	1.36			
19	Financial Inclusion Fund (FIF)	13.54	13.17	14.84			
20	Research & Development Fund (R&D)	0.12	0.06	0.01			
21	Rural Infrastructure Promotion Fund (RIPF)	0.08	0.02	0.00			
22	CCF-ID	0.00	0.00	0.07			
	TOTAL	31.04	32.72	32.25			
23	Term Money Borrowings (TMB)	142.10	41.40	2.34			
24	NABCONS- Assignment Contracted	52.10	106.38	51.05			
25	NABCONS- Assignment Executed	43.13	41.67	60.57			



Rajasthan, India's largest state by area (3,42,239 sq km), accounts for 10.4% of the nation's landmass. Geographically positioned between latitudes 23°3' and 30°12' North and longitudes 69°30' and 78°17' East, it underwent administrative restructuring recently: 17 new districts announced in August 2023 were revoked in December 2024, keeping the total districts at 41.

Bordering five Indian states and Pakistan, Rajasthan's landscape is marked by the Thar Desert covering 61% of its area, major rivers like the Chambal, Banas, and Luni, and a contrast between its arid west and forested east. It is divided into four major physiographic regions.

The state's climate varies widely, with winter temperatures ranging from 8°C to 28°C and summer temperatures between 25°C and 46°C. Based on agro-climatic conditions, Rajasthan is classified into 10 zones, with 61% of its area being arid or semi-arid.

As per the 2011 Census, Rajasthan had a population of 6.85 crore, with 75.18% residing in rural areas, significantly above the national average.



## **Performance Highlights FY 2024-25**

- NABARD, Rajasthan Regional Office, Jaipur accomplished a record achievement by disbursing loans of Rs.22400.35 crore to the State Government, Banks, NBFCs and other agencies during 2024-25.
- Achievement of Rs. 17405 crore (116%) against HO target of Rs. 14997 crore was registered under Refinance which included Rs. 12412 crore under ST-ASAO, Rs. 3650 crore under ST-SAO, Rs. 1009 crore under ST-Others, and Rs. 334 crore under LT/LTRCF.
- Refinance contributed 78% to the total Business with ST ASAO accounting for 55% of the total business.
- Interest Income of Rs. 1598 crore was earned under business products in FY 2024-25, registering a YoY growth of 22 %.
- During the FY 2024-25, RIDF sanctions were made for Rs. 2712.07 crore and disbursements Rs. 2340 crore registering 11% YoY growth.
- Under NIDA, three projects worth Rs. Rs.5377.26 crore were sanctioned which includes Loan of Rs.4500 Cr sanctioned to the ERCPCL, a project of National importance, inaugurated by the *Honourable Prime Minister*.
- Rajasthan RO is the only RO to sanction and disburse RIAS 2.0 project in India Rs.325.79 crore had been sanctioned to Government of Rajasthan for Canal Lining in Chambal Right Main Canal in Baran district of Rajasthan and Rs. 65.1580 crore disbursed under the same
- During FY 2024-25, Sanctions and Disbursements under DRA were Rs 1840 and Rs. 1550 crore respectively. Further, 5 new DCCBs brought under the fold of DRA.
- Under developmental products, Regional Office made total disbursements of Rs. 32.25 crore during the year. OFDD and DMFI (MCID & DFIBT) surpassed their allocated targets by achieving 160% and 100% respectively
- During the FY 2024-25, under FIF, RO sanctioned 15 MEDPs, 3 LEDPs, 3 E-Commerce training Programmes, facilitated setting up of 61 CFLs, conduct of 7526 FDLCs, and supported deployment of 2157 micro-ATMs.



## **Performance Highlights FY 2024-25**

- For the promotion of Off Farm sector, 18 Skill Development Programmes were sanctioned benefiting 485 individuals.
- NABARD Rajasthan RO sponsored 41 artisans from Rajasthan for total of 105 exhibition days to participate in 11 national level exhibitions conducted by NABARD. The cultural heritage of Rajasthan was displayed throughout India by sponsoring these artisans in the exhibitions. These platforms were medium for artisans to showcase their craftsmanship and products to a wider audience beyond their localities
- NABARD Rajasthan RO sanctioned projects for GI certification of 13 new products during FY 2024-25. The names of the products are Nagaur Pan Methi, Ghewar of Rajasthan, Jaipuri Razaai, Jodhpuri Safa, Karauli Lac Bangles/Rajasthani Lac Bangles, Mathaniya Mirchi, Pushkar Gulkand, Red Sandstone (For stone building material and sculpture), Bassi Kawad Art (Kashth Kala) of Chittorgarh, Black Pottery of Sawai Madhopur, Jeera (Cumin) of Rajasthan, Kishangarh-shaily Painting of Rajasthan, and Rajasthani Lehariya. The registration of these new GI products will be the first step in protecting the collective community rights.
- Farm Sector interventions include 8 FPOs sanctioned under PODF- ID, Equity grant for first tranche for 33 FPOs under CSS FPO, and 5 CAT Exposure visits were organized.
- Grant assistance was sanctioned to three agencies for DPRs on Sustainable Ground Water Management in three districts. BITS Pilani, as a new partner, got approval for a project on 'Designing fodder pellets using local leaves.
- 01 Agri Expo 2025 and 01 National Conference on current trends in Agriculture were sponsored **under FSPF**.
- To promote the export of Agri commodities in the state and guide the farmers, a booklet titled "From Local to Global – The Agri Exporter's Roadmap" was launched under the aegis of Agri Export Facilitation Centre, Jodhpur established under FSPF.
- RO hosted the State-level event "Sahkarita Vikas ki Nai Raah", with the State Cooperative Minister as the Chief Guest, marking the commencement of IYC 2025.



## Performance Highlights FY 2024-25

- Rajasthan continues to be one of the leading states in PACS computerization. Computerization of 6781 PACS sanctioned by GoI in Rajasthan. Under this project, Hardware has been delivered and installed in all the 6781 PACS, and SI has also been appointed in all these PACS. As on 31.03.2025, DCT of 5983 PACS have been completed. 4000 PACS have been made Go-Live
- The Potential Linked Credit Plans of all 50 districts were prepared and launched as per the prescribed time schedule. The State Focus Paper for the year 2025-26 estimated a potential of Rs. 4.40 Lakh Crore under priority sector in the State which was unveiled by Sh. Gautam Kumar Dak, Minister of State, Cooperatives and Civil Aviation, GoR. On 12 February 2025.
- Enhanced the outreach by opening 5 new DDM offices viz. Churu, Dholpur, Kotputli-Behror, Jalore and Dungarpur during 2024-25.
- Rajasthan RO has set a benchmark by becoming the first RO in the country to successfully complete all inspection targets, completing inspections of 22 RFIs by 31 January 2025.
- The Rajasthan Regional Office has received best performance recognition for the financial year 2024-25 during the 80th Business Plan Meet (BPM) of NABARD and Principal Consultants' Meet of NABCONS, held at NBSC Lucknow on 28 29 April 2025. RO secured the "2nd position in Best Business Performance Large RO Category" and secured "1st position in the Business Consulting Large RO category".



1st position in the Business Consulting Large RO category

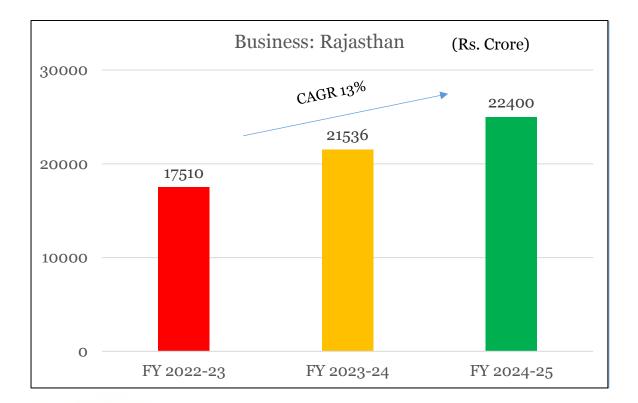


2<sup>nd</sup> position in Best Business Performance Large RO Category



## **Financial Support – Credit**

Rajasthan Regional Office crossed business of Rs. 22,400 crores for the first time despite PSL (shortfall) allocation reduction by 50%. The disbursement includes DoR Refinance of Rs. 17405 cr and direct financing of Rs. 4996 cr to the State Govt., State Corporations, etc. The CAGR over the last three years has been around 13%

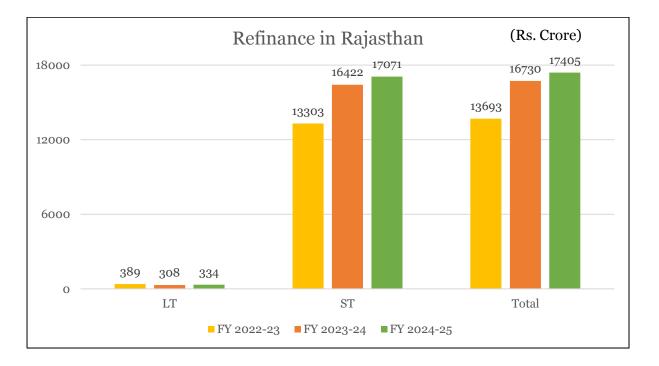


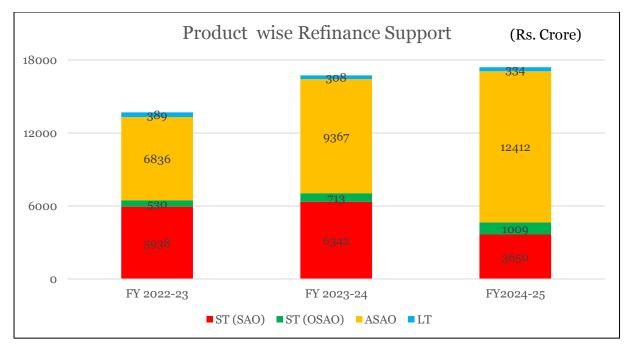


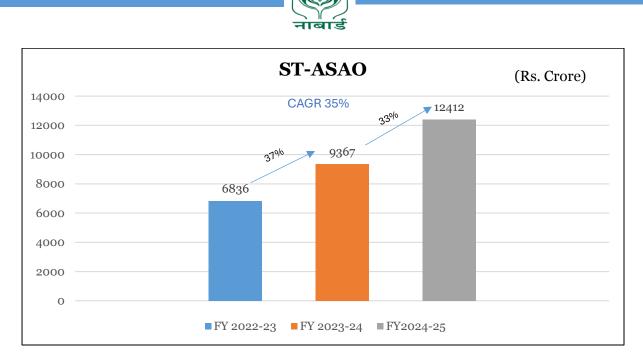


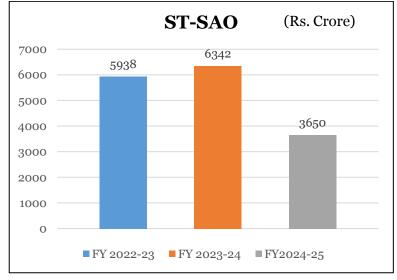
## 1. Refinance Support

Achievement of Rs. 17405 crore (116%) against HO target of Rs 14997 cr was registered under Refinance in Rajasthan. This includes Rs. 17070.92 crore under Short Term and Rs. 334 crore under Long Term Refinance. CAGR over last three years stands at 8% in Rajasthan.

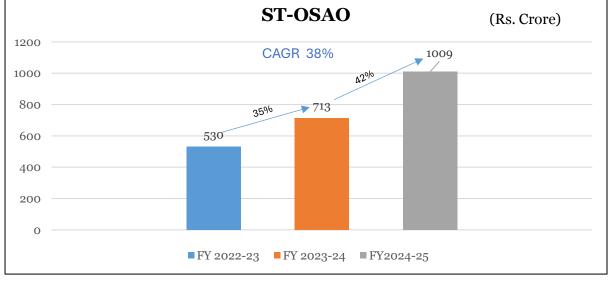










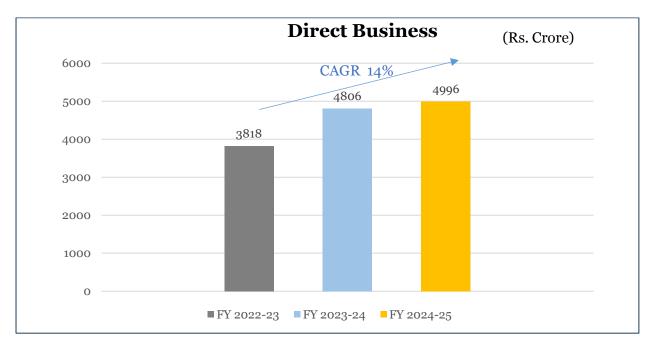


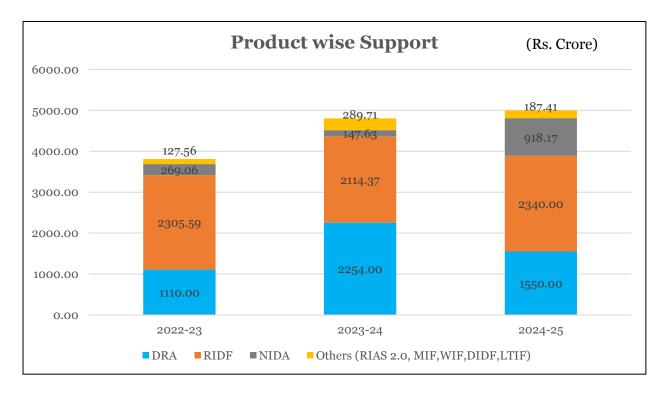
NABARD IN RAJASTHAN 2024-25



## 2. Direct Financial Support

Achievement of Rs. 4996 crore was registered in FY 2024-25 under direct financial support primarily under RIDF, NIDA, DRA, RIAS, MIF and WIF to different stakeholders. Disbursements registered a YoY growth of 25.60% over the last FY with 14% CAGR over last two years.



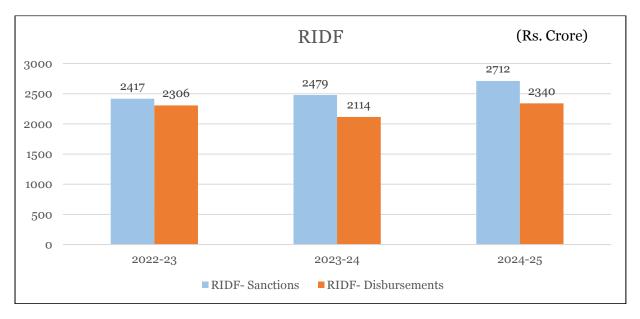


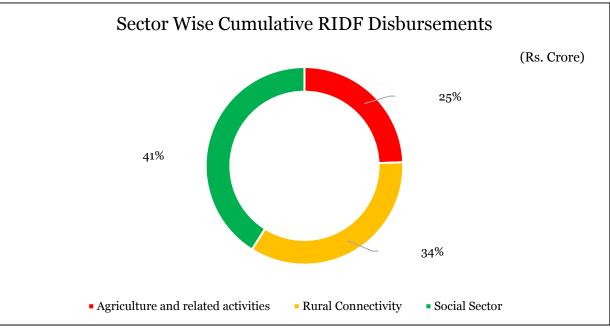


## 2.1 Rural Infrastructure Development Fund

RIDF was formed to provide low-cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources.

Cumulatively, 58832 projects with financial outlay of Rs. 62276.34 crore and RIDF loan of Rs. 36967.71 crore were sanctioned in Rajasthan. The utilization stands at Rs. 30029.81 crore, as on 31st March 2025.











RIDF – KGBV Hostel, Sikar

RIDF- Veterinary Hospital, Sawai Madhopur



**RIDF -IGNP, Bikaner** 

RIDF -OHSR, Nagaur

#### 2.2 Warehouse Infrastructure Fund (WIF)

Since its inception, NABARD has sanctioned projects for creation of 24 Warehouses under WIF in 12 locations to Rajasthan State Warehousing Corporation. As on 31st March 2025, cumulative net sanction of Rs.291.20 crore and total disbursement of Rs.255.07 crore has been made, leading to creation of 3.81 lakh metric tonnes capacity for storage of agricultural produce in Rajasthan. As on 31st March 2025, 24 Warehouse projects have been completed resulting in creation of 381450 MT storage capacity.



Anoopgarh Warehouse Project 2, Sriganganagar

### 2.3 Micro Irrigation Fund (MIF)

A Tripartite Memorandum of Agreement (MoA) has been executed between NABARD, GoR and GoI to incentivize the micro irrigation efforts and enhance water use efficiency at farm level through initiatives like Drip and Sprinkler irrigation systems.

Projects worth Rs. 740.79 crore for incentivizing micro irrigation through additional (top up) subsidy over and above that available under PMKSY-PDMC and also to cover additional area under Micro Irrigation, sanctioned under MIF in Rajasthan. This would cover an area of 7.45 Lakh Ha benefitting 2.86 Lakh people by Water Use Efficiency Enhancement through micro irrigation coverage in all 41 districts of the State.

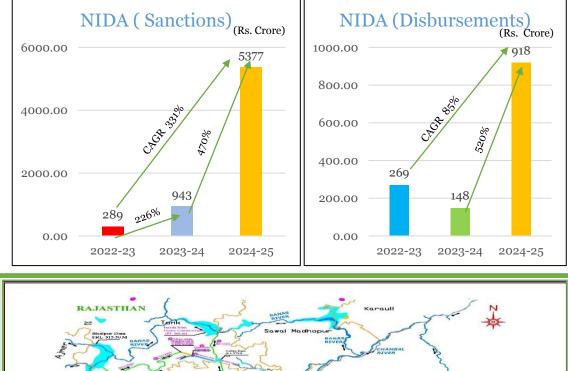
So far, Rs 465.67 crore has been utilized by the State Government under MIF. During FY 2024-25, disbursement amounting to Rs. 115.21 crore has been done.





### 2.4 NABARD Infrastructure Development Assistance (NIDA)

The Fund aims to address the gap in rural infrastructure finance by strengthening and upgrading state highways, establishment of grid service stations and creating irrigation facilities. Rs.4500.00 crore was sanctioned to Eastern Rajasthan Canal Project Corporation Ltd. (ERCPCL) for Construction of Ramgarh & Mahalpur Barrages and Navnera- Galwa- Bisalpur- Isarda (NGBI) Link Project in Rajasthan.Two projects worth Rs. 375.36 crore and Rs. 501.90 crore each were sanctioned to RRVPNL for Construction/ upgradation of Grid Sub-stations (GSS) and Associated Transmission Lines/ Power Transmission system in Rajasthan. A total of Rs. 918.17 crore was disbursed during FY 2024-25 under NIDA.



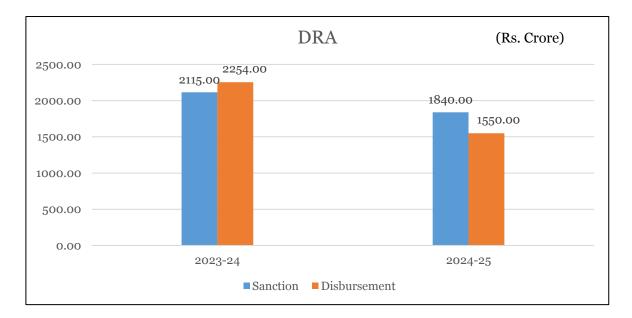


**ERCPCL-** Index Map



### **2.5 Direct Refinance Assistance (DRA)**

During FY 2024-25, an amount of Rs.1840.00 crore was sanctioned by NABARD as DRA to Rural Cooperative Banks under Short Term Multipurpose Credit. Disbursements stand at Rs. 1550 crore under the scheme in FY 2024-25.



# **2.6 Rural Infrastructure Assistance to State Governments** (RIAS 2.0)

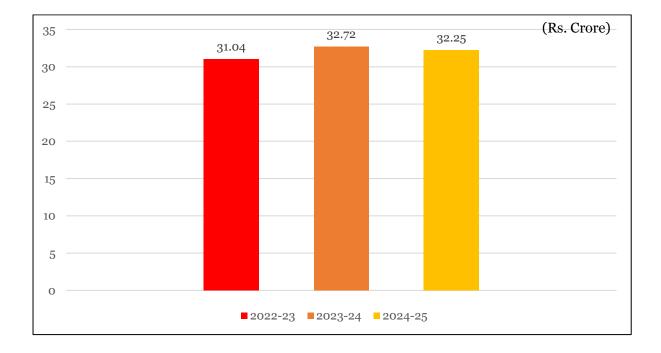
Rural Infrastructure Assistance to State Governments (RIAS) was introduced by NABARD during 2020-21, to provide financial assistance to State Governments to expedite the process of securing critical rural infrastructure which will promote rural livelihoods and in turn the local economy.

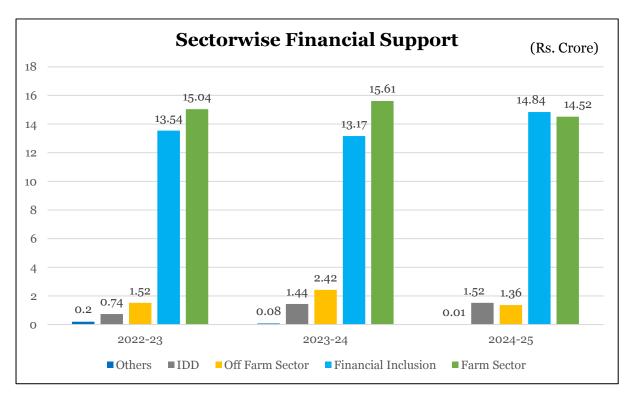
Rajasthan emerged as the only RO to sanction and disburse under RIAS 2.0 in FY 2024-25. During FY 2024-25, Rs.325.79 crore had been sanctioned to Government of Rajasthan for Canal Lining in Chambal Right Main Canal in Baran district of Rajasthan and Rs. 65.1580 crore disbursed under the same.



## **Developmental Initiatives**

NABARD provided developmental support of about Rs. 32.25 crore in Rajasthan during FY 2024-25. These initiatives supported innovative and sustainable projects in farm sector, off-farm sector, financial inclusion and institutional development.







## 3. Farm Sector

## 3.1 Central Sector Scheme for 10,000 FPOs

The scheme aims to provide holistic and broad-based supportive ecosystem to form new 10,000 FPOs in the country to facilitate development of vibrant and sustainable income-oriented farming and for overall socio-economic development and well-being of agrarian communities.

Under this scheme, 112 FPOs have been allocated to various CBBOs in Rajasthan involving a grant assistance of Rs. 51.17 crore. During FY 2024-25, grant assistance of Rs. 7.58 crore was provided under this scheme in the State. All FPOs formed under CSS FPO scheme in Rajasthan are registered under Companies Act 2013.

## 3.2 Credit guarantee scheme - linkage of FPOs promoted under Central Sector Scheme for 10,000 FPOs

Credit guarantee will be provided against the loan up to Rs. 1.5 crore to all FPOs promoted under Central Sector Scheme and other scheme provided they have not availed the credit guarantee facility earlier in other schemes.

During 2024-25, 61 FPOs were credit linked through NABKISAN with a total loan of Rs. 5.93 crore sanctioned.

## **3.3 PODF-ID- for formation and promotion of FPOs under** Animal Husbandry

During 2024-25, eight Farmer Producer Organizations (FPOs) received financial assistance totalling, Rs. 309.28 lakh for their formation and promotion under the Animal Husbandry sector.

Additionally, disbursements amounting to Rs. 156.01 lakh were made under the PODF-ID scheme to various Producer Organizations Promoting Institutions (POPIs) and FPOs.



## (I) Dharmashakti Kisan Agro Producer Company Ltd, Asnawar in Jhalawar district

#### **Key Highlights**

- FPO started with Input-Output business (sale of seeds, insecticides, pesticides, fertilisers, other agri trading) Custom Hiring inputs, Centre granted by Dept. of Agriculture, Rajasthan Govt. FPO also started bee keeping centre and established grading sorting unit and Soyabean seed production in association with NSC in 500 Ha area in 2024-25
- FPO has own brand 'Humkisan' through which they are selling wheat flour, honey, oranges, and spices products
- 1005 shareholders and equity mobilised Rs. 11 lakh
- NABKISAN provided credit support initially for Rs. 15 lakh, then Rs. 40 lakh and presently Rs. 65 lakh
- FPO has crossed turnover of Rs. 7.5 crore in FY 2023-24
- Tie up with ITC, National Seeds Corporation, Tilam Sangh and other companies





**Storage Facility of FPO** 



Snapshots of Dharmashakti Kisan Agro Producer Company, Jhalawar

#### (II) Jaitaran Farmer Producer Organization, Beawar

#### **Key Highlights**

- The FPO has been nationally recognized for its outstanding work, including receiving the Best FPO Award at the National Horticulture Fair 2024 By ICAR- IIHR, Bangalore.
- By embracing IPM (Integrated Pest Management), IND-GAP certifications, and climateresilient farming techniques, the FPO has significantly improved farmer income and market linkage
- Over 750 farmers now benefit from access to quality inputs, assured market, and modern Agri-technology.





**Exposure Visit of FPO Farmers** 



- Key Activities: Production, aggregation, processing, certification, marketing.
- Product Portfolio: Cumin, Fennel, Mustard, Millets, Cookies, Agri-waste Coal
- FPO achieved turnover of Rs.
  5.00 Crore in FY 2024-25





Snapshots of Jaitaran Farmer Producer Organization, Beawar

### 3.4 Tribal Development Fund (TDF)

In Rajasthan, a total of 64 TDF projects were sanctioned with financial support of Rs.200.90 crore in the State up to 31 March 2025, of which 56 projects stand completed and 08 projects are ongoing. These 64 tribal development projects are likely to benefit 51885 families in 15 districts of the State.

Disbursements of Rs. 368.12 lakh were made during FY 2024-25 under TDF.



Segali Ben, beneficiary of NABARD TDF Wadi project is a resident of Village: Jambudi, Block: Gangartalai, District: Banswara, , she raised her income from Rs.60,500 per annum to Rs. 1.12 lakh by associating himself with NABARD TDF Wadi project through NM Sadguru Water and Development Foundation She learnt to increase Crop productivity through scientific methods and diversification of crops which helped in increasing income.



Beneficiary of the TDF Project in village Jambudi, Banswara



Wadi Project at village Chalakatalai, , Banswara

Dala Bhai, beneficiary of NABARD TDF Wadi project is a resident of Village: Chalakatalai, Block: Gangartalai, District: Banswara. He raised his income from Rs.50,000 per annum to Rs. 1.17 lakh by associating himself with NABARD TDF Wadi project through NM Development Sadguru Water and Foundation learnt to increase Crop productivity, intercropping and crop diversification and increase access to local and other markets for sale of the produce.



## 3.5 Watershed Development Fund (WDF)

NABARD sanctioned 49 projects (involving 02 non watershed projects) in Rajasthan, as on 31 March 2025. Out of these 49 projects, 10 watershed projects with a target area of 10753 Hectare are under implementation while remaining projects with 38656 hectare area stand completed.

Grant assistance of Rs.4.50 lakh was sanctioned to 03 agencies for preparation of DPRs for implementation of Pilot Projects on Participatory Sustainable Ground Water Management in identified over-exploited blocks of 03 districts, viz., Jhunjhunu, Jhalawar and Salumber.



Watershed intervention in Jajni, Jhalawar



**Backyard Goatery** 

Under the latest integrated watershed development approach, Bharat Bai, a resident of Village Dodi, Block Dag, District Jhalawar, learned about the revolving fund provided by the Village Watershed Committee funded by NABARD.





The beneficiary Bharat Bai had purchased the 05 Goats and 01 Buck of Sirohi breed with the cost of Rs.60,000/ Enhancement in the income of the Bharat bai is helping her to improve their living standard.

Afforestation at Dodi Watershed, Jhalawar

## 4. Financial Inclusion

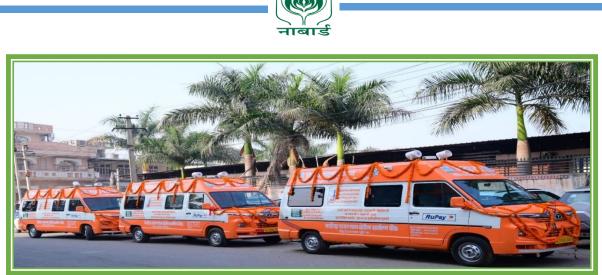
To promote financial inclusion and literacy in the state, NABARD has sanctioned Rs. 1354.72 lakh for several initiatives. These include setting up 61 Centers for Financial Literacy (CFLs) in collaboration with Public Sector Banks, deploying 2264 micro-ATMs for RCBs and RRBs to enhance banking accessibility, and conducting 2956 Financial and Digital Literacy Camps in Special Focus Districts. Additionally, NABARD will reimburse BC/BF examination fees for 3000 candidates to encourage more banking correspondents, use demo vans to demonstrate digital banking technologies, and implement the Positive Pay System to ensure secure transactions.



Financial and Digital Literacy Camp organized at Gram Panchayat level reflecting 100 % Women Participation



Distribution of Micro ATM to Bank Sakhi by Dr Rajiv Siwach, CGM, NABARD Rajasthan RO



**Inauguration of NABARD Sanctioned 3 Demo Vans to BRKGB** 

## 5. Micro Credit Innovations

Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty. Microfinance in its three-decade long journey has been a conduit to improved lives on account of better income for nearly a hundred million rural households. SHG drive of NABARD has grown with regulatory guidelines and policy interventions guiding the sector's growth journey, pulling millions of people out of poverty web.

## **5.1 Micro Enterprise Development Programmes (MEDPs)**

MEDPs are aimed to enhance the capacities of participants through appropriate skill up-gradation/development in existing or new livelihood activities in Farm or Off-Farm sector. It helps to enrich the knowledge of participants on enterprise management, business dynamics and rural markets. Over the last five years, a total of 272 Micro-Enterprise Development Programs (MEDPs) have been conducted, involving 8,160 beneficiaries.

Key highlights:

- Total MEDPs conducted in last 5 years : 272
- Beneficiaries involved: 8160



MEDP on Barmeri Kadai Work, Nagaur



SHG women participating in MEDP on Zardozi work on Saree, Alwar.

# 5.2 Livelihood and Enterprise Development Programme (LEDP)

LEDPs work to enhance the capacities of SHG/JLG members through identifying the skill gaps, appropriate skill up gradation, exposure visits, demonstrations and support for livelihood activities in the locality.

Key highlights:

- Total LEDPs conducted in last 5 years: 128
- SHG Members involved: 11705



LEDP on Millet Products, Alwar





SHG women participating in LEDP on NTFP( Non-Timber Forest Produce), Pali

# **5.3 Capacity building of SHG, JLG, Producer Organisations for Onboarding of their products on E-Commerce platforms**

Key Highlights:

• Aimed to impart training and enhance the capacities of SHG/JLG/Producer Organisation members to register and effectively sell on E-Commerce platforms.

Total E-Commerce training programmes conducted in 5 years:
28

• SHG Members involved: 725



**E-Commerce Training, Churu** 



## 6 Off-Farm Sector

NABARD has been playing an important role in the holistic development of artisans, weavers, SHGs/JLGs, etc., by implementing various developmental schemes such as promotion of producer organisations (OFPO), supporting skill and enterprise training programmes for artisans and rural youth, providing assistance for marketing of artisan goods through rural haats, marts, exhibitions and melas, etc.

## 6.1 Prominent Exhibitions of FY 2024-25:

#### Grameen Bharat Mahotsav, New Delhi:

NABARD Rajasthan Regional Office facilitated the participation of 17 artisans through eight stalls at Gramin Bharat Mahotsav, New Delhi, represented by GI artisans, SHG women, and FPO members. A GI Picchawai artisan from Rajasthan shared his experience about NABARD support at the event, and the RO ensured maximum participation for the event's success.



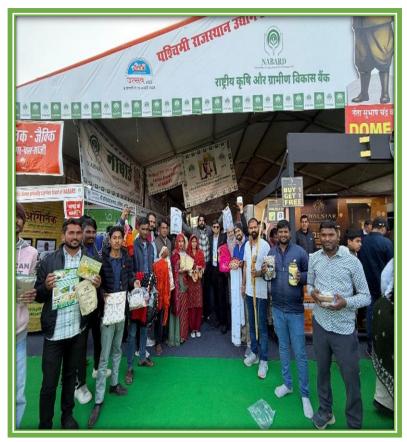
Gramin Bharat Mahotsav an initiative of the DFS, Government of India and NABARD, hosted at the Bharat Mandapam in New Delhi was inaugurated by the Honourable Prime Minister, Shri Narendra Modi



Stalls at Gramin Bharat Mahotsav

#### Paschimi Rajasthan Udyog Hastshilp Utsav 2024, Jodhpur

The Paschimi Rajasthan Udyog Hastshilp Utsav 2025, organized was in **09**<sup>th</sup> Jodhpur from January 2025 to 18th January 2025, celebrating the rich artisanal heritage of Rajasthan. NABARD provided a platform to the rural artisans, to showcase their products to entire Rajasthan. The total sales generated for the artisans from the exhibition was Rs 55 Lakhs.



Snapshot of Paschimi Rajasthan Udyog Hastshilp Utsav 2025



### 6.3 Skill Development Programmes

Skill development programmes aim to build the necessary skillset amongst the rural youth so that they can be brought into the economic mainstream. During FY 2024-25, 18 SDPs were sanctioned where 485 beneficiaries will be provided the training under the programmes. Courses majorly included Assistant Electrician, Self Employed Tailor, General Duty Assistant Healthcare, Bridal Makeup Artist cum hair stylist and Food and Beverage Services etc. Till date, a total of 2334 trainees have completed training under SDPs.



Skill Development Programme by Ambuja Cement foundation on Assistant Electrician at Jaitaran,Beawar

## 6.4 Geographical Indications (GI)

NABARD Rajasthan RO sanctioned projects for GI certification of 13 new products during FY 2024-25. The names of the products are Nagaur Pan Methi, Ghewar of Rajasthan, Jaipuri Razaai, Jodhpuri Safa, Karauli Lac Bangles/Rajasthani Lac Bangles, Mathaniya Mirchi, Pushkar Gulkand, Red Sandstone (For stone building material and sculpture), Bassi Kawad Art (Kashth Kala) of Chittorgarh, Black Pottery of Sawai Madhopur, Jeera (Cumin) of Rajasthan, Kishangarh-shaily Painting of Rajasthan, and Rajasthani Lehariya. The registration of these new GI products will be the first step in protecting the collective community rights.



#### **Proposed GI Products**















NABARD IN RAJASTHAN 2024-25



# 7 Institutional Development

**PACS as MSC:** Under this initiative, grant support of Rs.**76.29** lakh disbursed to 84 PACS as MSC.

**SOFTCOB:** 02 Co-operative Training Institutes in Rajasthan assisted with Rs.**60.26** Lakh towards Training programmes for Personnel of StCB, DCCBs and PACS.

**M-PACS** – One of the leading states in formation of m-PACS. Since 15.02.2023 936 M-PACS have been formed in the state of Rajasthan against target of 317 M-PACS.

## 7.1 Computerisation of Primary Agricultural Credit Societies (PACS)

- Rajasthan continues to be one of the leading states in PACS computerization. 6781 PACS sanctioned by GoI under PACS Computerization in Rajasthan.
- Hardware has been delivered and installed in all the 6781 PACS, and SI has also been appointed in all these PACS
- As on 31.03.2025, DCT of 5983
   PACS have been completed.
   4000 PACS have been made
   Go-Live
- "5554 PACS officials has been given 02 days residential training on ERP software.
- Project for ARDB computerization has been sanctioned for the state. All 163 ARDB units in the state will be computerized



PACS member doing transaction at Borta PACS



Barawarda PACS officials working on ERP software



#### **Best Practices – PACS Computerization**

- **Fast Tracking Issues resolution** At the state level, issues are categorized into technical and operational. Operational concerns are resolved at SI level, while technical issues are escalated to NLPSV. SPMU closely monitors issues and conducts root cause analysis of recurring problems. HO circulated this as a best practice vide IOM dated 7 May 2024.
- **Recognition of Un-reconciled Amounts** Rajasthan pioneered the issuance of an SOP to define stakeholders' roles in approving legacy unreconciled amounts. The SOP later served as the basis for the national-level SOP for Recognition and Reconciliation of Un-reconciled Amounts.
- Integrating FIG-CBS with ePACS Rajasthan is the first state to initiate the integration of FIG portal (ST loaning operations) with ePACS software, successfully migrating legacy KCC data for 973 PACS. Efforts are underway to enable real time KCC data migration of PACS farmers on ePACS.

The Cooperative Minster of the State felicitated 02 PACS at State level function organized by NABARD in February 2025 to mark the "International Year of Cooperatives" showcasing adoption of e-PACS software by the PACS. The PACS officials demonstrated a live cash receipt entry during the event leading to the positive acceptation of the software at the PACS level.



Felicitation of PACS by the Cooperative Minster of the State

## 8 Supervision

Rajasthan RO has set a benchmark by becoming the **first RO** in the country to successfully complete all inspection targets, completing **inspections of 22 RFIs** by 31 January 2025.



Statutory Auditors Workshop was organised for the officials of Rural Co-operative Banks (RCBs) and Statutory Auditors in the State of Rajasthan

A sensitization workshop on Cyber Security and related aspects was effectively organized for SEs, enhancing awareness and preparedness.

# 9. Corporate Planning

RO enhanced NABARD's outreach by opening 5 new DDM offices viz. Churu, Dholpur, Kotputli, Jalore and Dungarpur during 2024-25. With the guidance from the HO, RO has digitized 48 PLPs and State Focus Paper. Rajasthan was the first State in the Country to submit the digital PLPs to Head Office.

State Credit Seminar organized at Jaipur on 12 February 2025. The theme the State Credit Seminar was aligned with UN theme of "**International Year of Cooperatives**". The programme was chaired by Sh. Gautam Kumar Dak, Minister of State, Cooperatives and Civil Aviation, GoR



Snapshots of the State Credit Seminar NABARD IN RAJASTHAN 2024-25



## 10. Premises

The Department of Premises, Security and Procurement (DPSP) has undertaken a series of impactful infrastructure and wellness initiatives at the NABARD Staff Colony and Office premises. The major initiatives include renovation of A - block including VoF & executive VoF. The other developments include the upgradation of the colony gymnasium with modern equipment, installation of rainwater harvesting structure, drainage along with re-carpeting of internal road in staff quarters, the construction of accessible public toilet for the contractual staff and development of green belt.

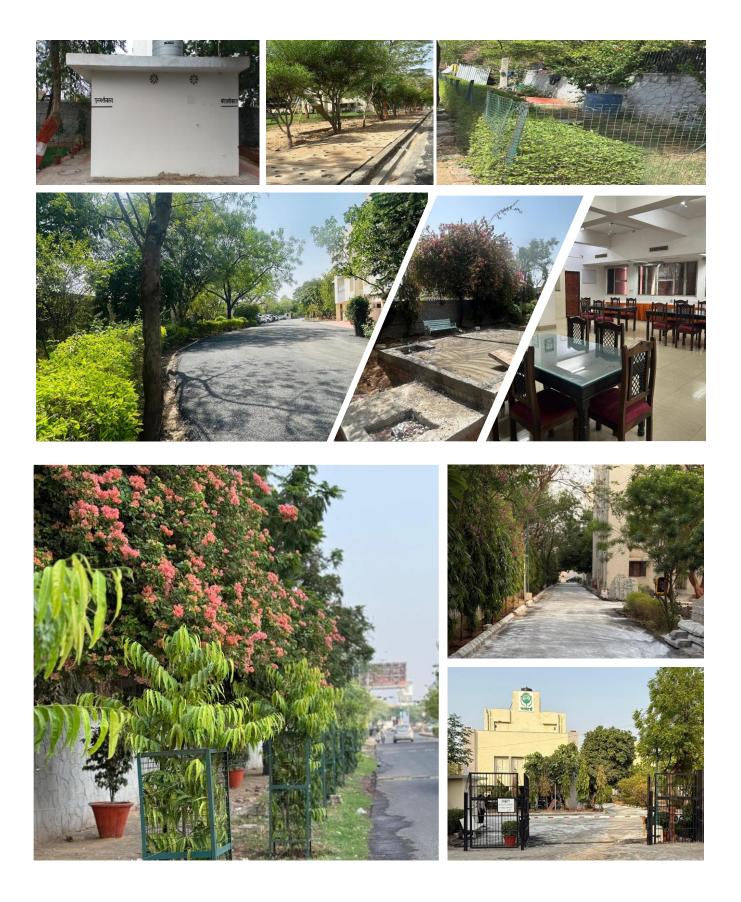
The officers' lounge and staff canteen were upgraded. The replacement of central AC in the office has been approved for replacement. A proposal for solarisation of office rooftop has also been finalised.

These initiatives are aimed at strengthening overall physical infrastructure to promote health, sanitation and sustainability for enhancing the working environment as envisioned under Pragati 1.0.



NABARD IN RAJASTHAN 2024-25





#### NABARD IN RAJASTHAN 2024-25



#### 11.राजभाषा

### हिन्दी दिवस समारोह

नाबार्ड राजस्थान क्षेत्रीय कार्यालय द्वारा हिन्दी पखवाड़ा 2024 के दौरान सभी स्टाफ सदयों हेतु 06 प्रतियोगिताएं आयोजित की गईं जिनमें सभी स्टाफ संवर्गों द्वारा प्रतिभागिता की गई। दिनांक 26 सितंबर 2024 को हिन्दी समारोह का आयोजन किया गया, जिसमें विशिष्ट अतिथि के रूप में मशहूर हास्य कवि श्री पीके मस्त को आमंत्रित किया गया था। समारोह के दौरान हिन्दी पखवाड़े के दौरान आयोजित सभी प्रतियोगिताओं के परिणाम भी घोषित किए गए.



हिंदी दिवस कार्यक्रम का दृश्य

"कृत्रिम मेधा के क्षेत्र में हिन्दी के अनुप्रयोग" विषय पर कार्यशाला का आयोजन

नाबार्ड, राजस्थान क्षेत्रीय कार्यालय में नए भर्ती हुए अधिकारियों/कर्मचारियों के लिए कृत्रिम मेधा (Artificial Intelligence) के विभिन्न एप्लिकेशन में हिन्दी में कार्य करने में सहयोग के लिए दिनांक 30.09.2024 को एकदिवसीय हिन्दी कार्यशाला का आयोजन किया गया जिसमें अतिथि संकाय के रूप में श्री ओ पी अग्रवाल, सेवानिवृत्त अधिकारी, भारतीय रिजर्व बैंक को आमंत्रित किया गया था।



राजभाषा द्वारा आयोजित कार्यशाला में भाग लेते प्रतिभागी



भारत सरकार द्वारा संचालित **हिन्दी शिक्षण योजना** के तहत राजस्थान क्षेत्रीय कार्यालय में कार्यसाधक ज्ञान प्राप्त 11 स्टाफ सदस्यों ने **पारंगत प्रशिक्षण** पूर्ण किया एवं मई-नवंबर 2024 सत्र की पारंगत परीक्षा उत्तीर्ण की।

## **Events in FY 2024-25**



Shri Gautam Kumar Dak, Minster of State, Cooperatives and Civil Aviation, Rajasthan addressing the stakeholders and participants during the State Credit Seminar.

Winners of the quiz being felicitated by Dr. Rajiv Siwach, CGM during the Foundation Day Celebration







NABARDRajasthanRegionalOfficeconvenedtheRegionalAdvisoryCommittee(RAC)Meeting on Off-Farm Sector

Workshop on Proposal Submission & Appraisal Module (PSAM) for the officials of State Government involved in implementation of RIDF projects.





Dr. Rajiv Siwach, CGM addressing the participants during the Statutory Auditors Workshop for StCBs/DCCBs



Customer Service Committee (CSC) Meeting for FY 2024-25 was convened by Rajasthan Regional Office on 19th June 2024





Inauguration of Exhibition on International Women's Day by Dr. Leela Bordia, Founder, Neerja International (Jaipur Blue Pottery Expert).

As part of the Vigilance Awareness Week, integrity pledge was administered by Dr. Rajiv Siwach, CGM to all staff members of the RO to provide value-based services to our country men and work hard without fear and favour.







Inauguration of the 5 new DDM offices at Churu, Dholpur, Dungarpur, Jalore and Kotputali districts by CGM NABARD through VC

Courtesy meeting with Shri Gautam Kumar Dak, the Hon'ble Minister of Co-operative Department, Govt. of Rajasthan





The Sensitization workshop on "Cyber Security and Related Aspects for Supervised Entities (SEs)" was organised by the Department of Supervision, Rajasthan RO





Smt. Manju Rajpal, IAS, Principal Secretary and RCS, Cooperative Department, GoR addressing the forum during the 57th High Level Committee (HLC) / State Level Task Force (SLTF)

NABARD, Rajasthan Regional Office organized a three-day "Tarang-Celebrating Collectivization" fair from June 28-30, 2024 in collaboration with SFAC & ONDC at Jawahar Kala Kendra, Jaipur





नाबार्ड, राजस्थान क्षेत्रीय कार्यालय को वार्षिक राजभाषा शील्ड-2023 हेतु तृतीय पुरस्कार से सम्मानित किया गया।



## Press Clippings - FY 2024-25



जयपुर 14-02-2025

#### दैंगिक भारकर

## राज्य के प्राथमिकता क्षेत्र में वर्ष 2025-26 में होगी 4.40 लाख करोड़ के ऋण की जरूरत : नाबार्ड

जयपर | वित्त वर्ष 2025-26 के दौरान राजस्थान के प्राथमिकता क्षेत्र में 4.40 लाख करोड़ रुपए ऋण की जरूरत होगी, जो मौजूदा वित्त वर्ष की तुलना में 22% ज्यादा हैं। राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) ने यह अनुमान लगाया है। सहकारिता और नागरिक उड्डयन मंत्री गौतम कुमार दक की मौजूदगी हुई नाबार्ड की स्टेट क्रेडिट सेमिनार में वित्त वर्ष 2025-26 के लिए तैयार स्टेट फोकस पेपर का विमोचन भी किया गया। इसमें जिलावार ऋण वितरण की संभाव्यता बताई गई है। सेमिनार में प्रमुख शासन सचिव, सहकारिता मंजू राजपाल भी उपस्थित रहीं।

नाबाई के मख्य महाप्रबंधक डॉ. राजीव सिवाच ने कहा के अनुमानित ऋण संभाव्यता में 47% कृषि और संबद्ध कार्यों के लिए है। एमएसएमई को कुल ऋण का 45% और



अन्य प्राथमिकता वाले क्षेत्र जैसे आवास शिक्षा आदि के लिए 8% आकलन किया गया है। उन्होंने कहा कि कृषि आधारभूत सुविधाओं में निवेश में वृद्धि, कृषि उपज के समूहीकरण, मूल्य संवर्धन और किसानों को किसान उत्पादक संगठनों में संगठित कर कृषि की उत्पादकता बढ़ाई जा सकती है। सेमिनार में वर्ष 2024-25 के दौरान सहकारिता के क्षेत्र में उत्कष्ठ कार्य करने वाली प्राथमिक कृषि ऋण समितियों (पैक्स), जिला केन्द्रीय संहकारी बैंकों और कृषक उत्पादक संगठनों

को भी सम्मानित भी किया गया। सहकारिता

मंत्री ने कहा कि सहकार से समदि के तहत केंद्रीय सहकारिता मंत्रालय ने कई महत्वपूर्ण कदम उठाए हैं। इनमें प्राथमिक कृषि क्रेडिंट समितियों का कंप्यूटरीकरण, नई बहुउद्देश्यीय पैक्स की स्थापना, सहकारी क्षेत्र में विश्व की सबसे बडी अनाज भंडारण योजना सहकारिता में सहकार पर राष्ट्रव्यापी अभियान और ग्रामीण क्षेत्रों में सहकारी बैंकों की

मजबूती शामिल है। 5000 पैक्स को भो लाइव करने का लक्ष्य मंजू राजपाल ने बताया कि मई 2025 तक 5,000 पैक्स को 'गो लाइव' करने का लक्ष्य है। उन्होंने पैक्स के लिए अधिक प्रशिक्षण और अभिमरवी कार्यक्रम आयोजित करने का संझाव दिया और बताया कि राज्य में भंडारण व खरीद सुविधाओं में सुधार लाने के लिए सहकारी क्षेत्र में 500 से 1000 मीट्रिक टन क्षमता वाले 150 गोदामों का निर्माण किया जा रहा है।

### 4.40 लाख करोड के ऋण वितरण का आकलन



स्टेट फोकस पेपर में किए गए अनुमानों को प्राप्त करने के लिए एकजुट होकर काम करने की सलाह दी। इस अवसर पर मंजू राजपाल, आईएएस, प्रमुख शासन सचिव-सहकारिता, टीकम चंद बोहरा, आईएएस. एमडी राजफेड उपस्थित थे। नाबार्ड के मुख्य महाप्रबंधक डॉ. राजीव सिवाच ने कहा कि कुल अनुमानित ऋग संभाव्यता में 47% कृषि और संबद्ध कार्यों के लिए

G

स्टेट क्रेडिट सेमिनार 2025-2

नाबाई, राजस्थान 🍙

Gautam Kumar Dak releases SFP, highlights rural development plans

#### TOG NETWORK

Minister of State for Cooperation Gautam Kumar Dak released the State Focus Paper (SFP) for the financial year 2025-26 during the State Credit Seminar organised by NABARD on NABARD, Dr Rajiv Siwach Wednesday, The National Bank for Agriculture and Dak lauded NABARD's loan Rural Development (NAB-ARD) has estimated a priority sector loan disbursal of role the initiative will play Rs 4.40 lakh crores for the in strengthening rural and

marking a 22% increase The paper outlines strategic from last year's estimate. measures to enhance finan-Principal Secretary of the cial support for priority sec-**Cooperative Department** tors across the state.

Manju Rajpal, Vice Chan-He advised the bank, cellor of SKNAU Jobner. related departments and Balraj Singh, MD of Rajfed, other stakeholders to work Tikam Chand Bohra, and together to achieve the pro-Chief General Manager of iections made in the State Focus Paper by NABARD. were present at the event. Underlining the creation of a separate Ministry of plan and the SFP 2025-26, Cooperation by the Central highlighting the important Government in the year 2021 under the leadership of Prime Minister Narendra upcoming financial year, agricultural development. Modi in giving priority to स्टेट क्रेडिट सेमिनार 2025-26 राजस्थान

cooperation, he said that the tant steps under prosper-Union Ministry of Coopera- ity from cooperation. These tion has taken many impor- include computerisation of erative sector, nationwide tribution made by NAB- May 2025.

He advised the bank, related departments and other stakeholders to work together to achieve the projections made in the State Focus Paper by NABARD.

primary agricultural credit campaign on cooperation in societies, establishment of cooperation and strengthnew multi-purpose PACS, ening of cooperative banks world's largest grain storin rural areas. age scheme in the coop- Dak appreciated the con-

ARD in strengthening the cooperative movement through computerisation of cooperative societies, training programmes and financial assistance. At the same time, Manju Rajpal informed about the importance of State Focus Paper 2025-26. She mentioned the efforts of NABARD in computerisation of Primary Agricultural Credit Societies (PACS) and spoke about the government's goal of making 5,000 PACS "go live" by



जवाहर कला केंद्र जयपुर में नाबार्ड द्वारा आयोजित तरंग' मेले का शुभारंभ - 52 स्टॉल्स पर ऑर्बेनिक एवं स्वदेशी वस्तुओं की प्रदर्शिनी व बिक्री

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जनसंवाद प्रहरी

जनसंवाद प्रहरी जयपुर(का.स.)। कृषक उत्पादक संगठनों (एफपीओ) को इं-कॉमर्स प्लेटफार्म पर लाने के लिए राष्ट्रीय कृषि और बामीण विकास बैंक (नाबाई) की ओर से तीन दिवसीच रारंग मेला शुक्रवार को जवाहर करना केंद्र जयपुर में आरंभ हुआ। पुष्पहास पाण्डेय, प्रभारी अधिकारी, नाबाई द्वारा मेले का शुमारंभ किया गया। इस आयोजन के माध्यम से किसानों के उत्पादों को ब्रांड बनाकर देश-विदेश तक पहुंचाने के लिए ओएनबीस प्लेटफार्म पर जोड़ा जा रहा है. यहाँ कृषक उत्पादक संगठन (FPO) एवं स्वय सहायता वस्तुओं सहित अन्य उत्पादों को प्रदर्शनी और बिको की जा त्रमुह (SI-IG) द्वार खान-पान, जीवन शैली एवं स्वदेशी वस्तुओं सहित अन्य उत्पादों स्वीद्र पर बाजरे के बिस्किट, नमकीन, बेक, जैविक कृषि उत्पाद, मसालों समेत अन्य उत्पाद भी उपलब्ध होंगे। मेले के आदियरी दिन लकी आयोजित किये जाएंगे। मेले के उद्यादन के अवर्यक्रम भी आयोतित किये जाएंगे। मेले के उद्यादन के अवरार पर पुष्पहास पाण्डेय, प्रभारी अधिकारी, नाबाई ने कहा कि किसानों के उत्पादों को सीथ बाहको तक पहुंचाने व ई-



अपयुरा 28 से 30 जुल तक जयपुर में जयाहर करन केंद्र में जायजित तरन सेले के दूसरे दिन एकपीओ और रवा सारावा समूख की महिलाओं डारा बनाए नए उरावदी की जयपुर बलियों ने जमकर स्वतीवरी की।

नाबार्ड दारा आयोजित तरंग मेले के आयोजन का उद्देश्य

क आदाअग का अट्टव इस सेले के आवेजन का सूख्य उदेश्व विजासन उत्पादक संस्थाती, (एएफोड़ी), और स्थय सरायता स्सुवे को बहाव देन है। तथा सेले के आवर्थित से जुड़ने एवं तेजनार के नए आसरा प्राप्त से रही है। समरे खानीय स्मुवायी आंसराई जोई सारकत बाना के है रिए आवर्थित का वो नाई तीन हिये को ये जीवार कार्वजिता की नहां तान स्वीत्रेय के नेतरक माध्यम बनते हैं। बहुरा सहा आमा जिपने माध्यम बनते हैं। बहुरा सहा आमीज उपराधी की रागी बजारी तव्य पूर्व नहीं है, तान मेला इन 2 प्राय्धि के रिष्ट एक मारलपुर्व मेथ सांवित हुना है। वह मंध्य पहली वाजार की व्यंतवार की साइदमें अनुबद्ध-विरात्ता को बहुरावा देने में मार्थिम बनाता है कार्यक्रमों की

Our Bureau

Bengaluru The National Bank for Agri-culture and Rural Develop-ment (Nabard)-supported Agri Export Facilitation Centre (AEFC) in Jodhpur has come out with a compre-hensive guidebook on agri-exports that outlines essen-tial procedures to make In-dian agricultural products vailable on the global mar-ket. The book was released by Manju Rajpal, Secretary, Co-operative Department & RCS, Government of Ra-jasthan during the 55th High Level Committee/State Level Task Force (SLTF) meeting on Cooperative Gredit Structure organised by Nabard regional office, 2024. Nabard has established an initative titled "Setting up of Agri-Export Facilita-tion Centre" at Jodhpur, Ra-

ON R अन्द्रान वा सु का रहव का रहेव का रहेव स्वितेश्व प्रकृति वा स्वति का रहव का रहेव का स्वति का स्वति का रहव का रहव का रहव का रहव का स्वत का रहव का रहव का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का स्वत का स्वत का रहव का रहव का रहव का स्वत का स्वत का रहव का रहव का स्वत का का स्वत का स

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jasthan, funded through its Farm Sector Promotion Fund (FSPF) and implemen-ted by South Asia Biotechno-logy Centre (SABC), Jodh-nur

ted by South Asia Biotechno-logy Centre (SABC), Jodh-pur. The AEFC with support from Nabard, aims to boost Rajasthan's agricultural ex-ports and serve as resource centre for various stakehold-ers such as agripreneurs, agri-business entities, and Farmer Producer Organisa-tions. The centre is also aimed to

The centre is also aimed to

The centre is also aimed to equip exporters with the tools and insights they need to succeed in international trade of agricultural com-modities and value-added products. As a significant outcome of this project, the project implementing agency has de-veloped an insightful agri-export guidebook tilled 'From Local to Global: The Agri Exporter's Roadmap', authored by Bhagirath Choudhary and Sapna Bohra

व्यवसाय को बहुआ देने और छंटे किसाने का सबर्धन करने, आयोजन के समय प्रभाव को बक्तो में जन्मी सुमिक्त निम तरा है। कोरलांकी की मन्मपित जिंडतरन बार्गेप्र सामपानी की स्वर्णपति जिस्स करने की जन्मने प्राजार पर प्रित्य का सिन्सार करने की उन्होंने प्राजार पर स्थित का स्वर्णपति का क्यांने की उन्होंने प्राजार पर सिन्द अनुसिद्ध का स्वर्णपति उन्होंने प्राजार की सिन्द आईफिल स्वर्णाय उन्होंने प्राजा के सिन्द अनुसिद्ध का स्वर्णपति

EYE ON EXPORTS

The AEFC, with support from Nabard, aims to boost

anis to boost agricultural exports and serve as a resource centre

of South Asia Biotechnology Centre.

PRACTICAL INFO

PRACTICAL INFO The agri-export guidebook 'From Local to Global: The Agri-Exporter's Roadmap' is an attempt to assist key stakeholders to explore and navigate through the com-plexity of trade in food, said Rajiv Siwach, Chief General Manager (CGM), Nabard, RO Jaipur Rajasthan. "I am confident that this guidebook will stand as a steadfast ally for navigating through the realm of agricul-

Nabard releases agri-export guidebook

tural exports," said Siwach. The book provides prac-tical information designed to inspire young agripreneurs to start their ventures and

inspire young agripreneurs to start their ventures and explore opportunities in the global marketplace. Additionally, a Hindi ver-sion of the guidebook is un-der preparation for im-proved accessibility and better outreach to the rural community. Keeping in view the boun-tiful production of high value crops in Rajasthan, the po-tential for processing, value addition and agri exports has never been more promising, said Bhagirath Choudhary, author of the guidebook and coordinator of NABARD Agri Export Facilitation Centre. The agri-export guidebook is curated with practical in-formation to facilitate the journey from local small farms and farmer producer organisations to the global marketplace, said Choudhary.



कॉमर्स प्लेटफार्म पर लाने के लिए यह एक सराहनीय पहल है। इससे किसान अपने खेत में उजने वाली फसल से तरह-तरह के उत्पाद बनाकर ऑनलाइन माकेटिंज कर देश-विदेश तक अपने उत्पाद पहुंचा सकेंजे, इस अवसर पर मती मंजू खुराना, महाप्रवंधक, नावाई: एम एल गुप्ता, उप निदेशक, राजस्थान राज्य कृषि विपणन बोर्ड, आयुतोष शर्मा, ओएनडीसी, विजय रावत, एसएफ्टर्सी एवं नावार्ड के अन्य अधिकारी मौजूद रहे। विरुसानों के उत्पादों को ब्रांड के रूप में पूरे विरुसा के स्थापित टिल्ट्या ज्याप्र



# सॉलिंज सैसेज

विश्व में स्थापित किया जाए





बढ़ता है मार्केटिंग का स्तर ग्रामीण कारीगरौं के हुनर को मिल रहा मंच -9

NABARD IN RAJASTHAN 2024-25





क्षेत्र में नेक्निट करने के लिए एक

# नाबार्ड ने कृषि-निर्यात गाइडबुक 'स्थानीय से वैश्विक तक : कृषि निर्यातक का रोडमैप' जारी की

#### कामयाब कलम, जयपर

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) द्वारा समर्थित कृषि निर्यात सुविधा केंद्र (एईएफसो) ने कृषि-निर्यात पर एक व्यापक गाइडव् तैयार को है, जिसे अधिकारिक तौर तेयर को है, विसे आधिकारिक तौर प श्रीमती मंत्रू राजपाल, आर्राएरस, सॉक्ट सरकारिता और आसोएस, इजस्थान सरकार द्वारा नवाई क्षेत्रीय कार्यासय द्वारा रिलंक 26 सितंबर 2024 को जयपुर में अव्योतित सहकारी अस संरचना की SSयों उच्च स्तरीय समिति (एचएलसी) / राज्य स्तरीय टास्क फोसं (एसएलटीएफ) को बैठक के दौरान

दैनिक कामयाब कलम राजस्थान का सबसे तेज बहता अरबार

तारो किया गया। वारी किया गया। छाट्रेव कृषि और प्रामीण विकास बैंक (जबाई) इल वोधपुर, गजस्वान में धर्ड्डि- निर्यात मुविधा केंद्र परियोवना स्वीकृत की गई है, जिसे कृषि छेड़ संवर्धन निर्धा (एक्स्सचीएक) के अंतर्गत विनीय सारायन प्रदान की है और देश्वा सहायता प्रदान को गई है और दक्षिण एशिया जैव प्रौद्योगिकी केंद्र (एसएबोसी), जोधपुर द्वारा कार्यान्वित



फमी का खेरच राजम्थान के कथि एएएफसे का उदेश्य गढस्थान के कृषि नियांत को बहावा देन और विभिन्न हितपार्स्स वैसे कृषि-उडमियों, कृषि-व्यवसाय संस्थाओं और किसान उत्पारक संगठनों (एफपीओ) के लिए एक संगठनों (एफपीओ) के लिए एक संगठन के कु के स्था में कार्य करना एक उत्तावन कर करने में कान करने है। केंद्र का उद्देरय नियंतकों को कृषि वस्तुओं और मूल्य वर्षित उत्पादों के अंतर्राष्ट्रीय व्यापार में सफल होने के लिए आवश्यक उपकरण और जानकारी प्रदान करना है। १ परण हा इस परिवोजना के एक महत्वपूर्ण परिणाम के स्थ में, परियोजना

बन म नामाट करने का सर एक महत्वपूर्ण सहयोगी साबित होगी। इस गाइडवुक में आवश्यक कृषि-निर्यात प्रक्रियाओं की स्परेखा तैयार की रिपात प्रेक्षण्यं का संपत्म दिवर का राउं हैं, जिसमें एक कार्ट्नी व्यवसाय स्थपित करने से लेकर भारतीय कृषि उप्तरां देवी देवे का बात रक खुंचना शामित है। वह युवा कृषि टडमियों को अपने उद्यम शुरूकते और वैशिक्क बावा में अवसरों का प्ता तराने के तिरू प्रेरिक करने के लिए डिवाइन को रां व्यावादीक करनों प्रदान का गई व्यावहारिक जनकारी प्रदान करती है। इसके अतिरिक्त, ग्रामोण समुदाय तक बेहतर पहुंच के लिए गाइडवुक क कायावक्ष प्रको हुए स्थानि से वैधिक तरुः कृषि निर्यातक को ठोडींग नामक एक व्यावार्तिक की गई है जो राईज होतिया वैव प्रौदोगिको केंद्र के भागीश्व चौधरी और सपना बोहरा हुज लिखित है। जॉ. जावैन सिवच, मुका माराज्यंकर, नाबाई ने कहा कि कृषि-निर्वात नाटवक ध्यापायेन में जिंडक नियांत गइडबुक धस्थानीय से वैश्विक तक: कृषि-नियांतक का रोडमैंपध खाद्य

वैश्विक बाजार तक की यात्रा को हिंदी संस्करण तैयार किया जा खा है हिंदी संस्करण तैयर किया वा हा है। इस कृषि-सिर्चात गइडबुक के साथ, जबाई का जेरेप इच्चुक कृषि-निर्यातकों को अपने लक्ष्यों तरू ज्हुंचने और वैरिवक निर्यात बजार में हमारे देश के विकास में योगदान करने के लिए उच्चल जन्म करे। तरिः प्रेलगोश्वास्त भाष्य भाष्य भाष्य स्वात्र हा उपरावे के व्याप्त को उतिता का स्वा गौरात्मव है कि व्याप्त को स्वात् अधिक जनकारी वेस्ताट दिराधन्त्रों की सालना करने का एक प्राप्ता है। उन्होंने कार कि उन्हें विश्वसा सा प्राप्त को ना सस्ती है। गाइतकुक सशक बनाना है। गौसलब है कि गइडवुक को

सुविधाननक बनाया जा सके। कृषि नयांत गाइडबुक जारे करने के दौरान श्री पुष्पदास पाण्डेय, महाप्रबंधक, नाबाई, भारतीय रिजर्व बैंक के क्षेत्रीय का दे प्रतितिध काचलच के प्रातानाथ, राजस्थान राज्य सहकारों बेंक लिमिटेड (आरएसटोसीबी) के एमडी, जयपुर, श्रीगंगानगर और वैसलमेर जिला केंद्रीय सहकारी बैंकों के प्रबंध निरेजक, गरएसटीसीबी के अधिकारी औ नाबाई, क्षेत्रीय कार्यालय के अन्य अधिकारी भी उपस्थित थे।

लेखक और नाबार्ड एग्री एक्सपो

समन्वयक डॉ. भागीरथ चौधरी ने कहा

कि उत्तम्यम में उत्त मूल्य कहते फसले के भरतूर उत्यारन को प्यान में रुपति हुए प्रसंक्य प्राप्त संके भा वर्ष हुए प्रसंक्य प्राप्त करने भी अधिक अखाउनक रहि के हैं। उत्तने प्रस कत पर को रिया कि कृषि-निर्वात गाइलुक को प्रवादकि जानकार के साथ सलभ्यनीपूर्वक तैयर किया गया है ताकि स्वानीय क्रेटे सेतें और किया

उत्पादक संगठन (एफपीओ) से

फैसिलिटेन्नन सेंटर (एईएफसी) वे

कि राजस्थान में उच्च मूल्य वाली

## दैनिक

जयपुर 03-08-2024

### नाबार्ड ने राजस्थान में पांच नए जिला कार्यालय खोले

जयपुर | राष्ट्रीय कृषि और ग्रामीण (नाबार्ड) विकास बैंक राजस्थान में 5 नए जिला विकास प्रबन्धक कार्यालयों का उद्घाटन कार्यालयों का किया। उद्धाटन नाबार्ड राजस्थान क्षेत्रीय कार्यालय के मुख्य महाप्रबंधक डॉ. राजीव सिवाच द्वारा किया गया। यह कार्यलय जिला विकास कार्यालय चुरू, धौलपुर, डूंगरपुर, जालौर और कोटपुतली-बहरोड़ जिलों में खोले गए हैं।

### दैनिक नवज्योति

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#### टाउन हॉल में तरंग मेले का शुभारंभ आज



ब्युरो नवज्योति/ उदयपुर। नाबार्ड की ओर से शहर के टाउन हॉल में तीन दिवसीय तरंग मेले का शुभारंभ शुक्रवार को जिला कलक्टर अरविंद पोसवाल के आतिथ्य में होगा। इस् अवसर पर एमपीयूएटी कुलपति, नाबार्ड के डीजीएम सहित विभिन्न विभागों के अधिकारी उपस्थित रहेंगे। नाबार्ड डीडीएम नीरज यादव ने बताया कि इस आयोजन का उद्देश्य किसान उत्पादक संगठनों ( एफपीओ ) और स्वयं सहायता समूहों को बढ़ावा देना और एफपीओ व एसएचजी को जुड़ने और बढ़ूने के लिए एक मंच प्रदान करना हैं। उन्होंने बताया कि एफपीओ और एसएचजी के उत्पादों को प्रदर्शित करने वाले विभिन्न प्रकार के 50 स्टॉल. उन्हें अपनी अनुठी पेशकश प्रदर्शित करने और संभावित खरीदारों और भागीदारों के साथ जुड़ने का अवसर प्रदान करेंगे। उन्होंने बताया कि एसएफएसी और ओएनडीसौँ के साथ सहयोग, एसएफएसी कृषि व्यवसाय को बढ़ावा देने और छोटे किसानों का समर्थन करने, आयोजन के समग्र प्रभाव को बढ़ाने में अपनी विशेषज्ञता लाता है। ओएनडीसी की भागीदारी डिजिटल वाणिज्य समाधानों को एकीकृत करने में मदद करेगी, जिससे एफपीओ और एसएचजी को अपनी बाजार पहुंच का विस्तार करने और अपने विकास के लिए आधुनिक तकनीकी उपकरणों का लाभ उठाने में सक्षम बनाया जा सकेगा। जोजग परापांत्री गर्गिमा सर परापांत्री तजी

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नाबार्ड ने किया आदिवासी समाज के ग्रामीण जीवन का विकास

बैंक (नाबार्ड) अपने जनजातीय स्वास्थ्य, स्वच्छता और महिला 🗔 विकास निधि (टीडीएफ) के सशक्तीकरण पर विशेष ध्यान देते

माध्यम से राजस्थान के आदिवासी हुए समग्र सामुदाविक प्रगति 🎇 समुदायों के उत्थान के लिए निरंतर सुनिश्चित की गई। 30 नवंबर-समुदाया के उत्थान के लिए निर्रात सुनार्श्वत को यहा 30 नवेश-प्रयासरत है। संघारणीय कृषि 2024 तक, राज्य में कुल 64 (सस्टेनेकल एग्रीकल्पर), परियोजनाएं स्वीकृत की गई हैं, अपनीनिक के निधिज्य प्राण्यों की नियने लिग 200 का करोट रागा आजीविका के विभिन्न साधनों की जिनके लिए 200.90 करोड़ रुपए उपलब्धता और कौशल विकास को की संचयी निधि आवींटत की गई। बढावा देकर नाबार्ड ने प्रदेश के इनमें से 156.11 करोड़ रुपए का हजारों आदिवासी परिवारों के संवितरण किया जा चुका है। इन जीवन में उल्लेखनीय सामाजिक प्रयासों का लाभ उदयपुर, और आर्थिक परिवर्तन लाया है। बांसवाडा, बारां, पाली, .. प्रवालक सलपन पाला हा वासवाडा, बारा, पाली, जनजातीय विकास निधि के चित्तीडुगढ़, कोटा, और झालाबाडु अंतर्गत नाबार्ड ने वाड़ी जिसका सहित 15 जिलों में 51885 से और करौंदा का वृक्षारोपण किया वर्ष 2018-19 में ?45,000 से



जयपुर (सच कहूं न्यूज)। तहत नावार्ड ने वर्ष-2005-06 से आंवला के छोटे बगीचों (वाड़ी) सफलता का एक उदाहरण वारां आदिवासी महिला सिया वार्द सहरिया हैं। नाबार्ड और डेवलपमेंट सपोर्ट सेंटर के सहयोग से सिया बाई ने एक बगीचा विकसित किया और जलवाय-अनुकूल कृषि प्रथाओं को अपनाया। इसके परिणामस्वरूप फल और सब्जियां बेचकर उनकी सालाना रु. 95.000 की अतिरिक्त आय हुई। किराना दुकान से रु. 35,000 और जलवायु-अनुकुल कृषि से रु. 95,000 की कमार्र के साथ उनकी वर्षिक आय

अर्थ "बगीचाया उद्यान" है, मॉडल अधिक आदिवासी परिवारों को गया। साथ ही 2,500 भूमिहीन बढ़कर वर्ष 2023-24 में रु. संधारणीय कपि-वानिकी को बढावा हुआ है। स्वीकत परिवोजनाओं में परिवारों को बकरी पालन, 2,50,000 हो गई। उनकी आय में देते हुए, इस पहल के माध्यम से से 56 परियोजनाएं पूरी हो चुकी हैं, पशुपालन, मुर्गी पालन और छोटे इस वृद्धि ने न केवल उनकी वित्तीय आदिवासी समुदायों को आर्थिक जबकि 8 परिवोजनाएं अभी चल स्तर पर खाद्य प्रसंस्करण एवं किराने स्थिरता में सुधार किया बल्कि रूप से सशक्त बनाने के साथ-साथ रही हैं।इन परिवोजनाओं के अंतर्गत की दुकानों जैसे कृषीतर कार्यों के वित्तीव नियोजन और सामाजिक उनके पर्यावरणीय संसाधनों को मुख्यतः अंतर-फसलन के साथ- माध्यम से समर्थन प्रदान किया गया। कल्वाण लाभों के बारे में उनकी संधित रखने में मदद की है। इसके साथ आम, अमरुद, नींबू, और नाबार्ड के इस कार्यक्रम की जागरूकता को भी बढ़ाया।



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# Abbreviations

BDPIC	Business Diversification and Product Innovation Cell	
CAGR	Compound annual growth rate	
CBBO	Cluster Based Business Organizations	
CDF	Cooperative Development Fund	
CFC	Common Facility Centre	
CFL	Centres for Financial Literacy	
CSS-FPO	Central Sector Scheme- FPO	
DCCBs	District Central Cooperative Bank	
DDM	District Development Manager	
DIDF	Dairy Processing and Infrastructure Development Fund	
DPR	Detailed Project Report	
DRA	Direct Refinance Assistance	
ERP	Enterprise Resource Planning	
ERYA	Encouraging Rural Youth in Agriculture	
FDLC	Financial and Digital Literacy Camps	
FIF	Financial Inclusion Fund	
FIG	Financial Inclusion Gateway	
FLC	Financial Literacy Centre	
FPO	Farmer Producers' Organization	
FSPF	Farm Sector Promotion Fund	
GI	Geographical Indications	
GSS	Grid Sub stations	
GVN	Gramya Vikas Nidhi	
HLC	High Level Committee	
ICAR- CAZRI	Indian Council of Agricultural Research - Central Arid Zone Research Institute	
JLG	Joint Liability Group	
KCC	Kisan Credit Card	
NUL		
LEDP	Livelihood and Enterprise Development Programme	
LTIF	Long Term Irrigation Fund	

LTRCF	Long Term Rural Credit Fund		
MCID	Micro Credit Innovations		
	Department Micro Enterprise Development		
MEDP	Programmes		
MIF	Micro Irrigation Fund		
MSC	Multi Service Centre		
NCDC	National Co-operative Development Corporation		
NIDA	NABARD Infrastructure Development Assistance		
NRAA	National Rainfed Area Authority		
OFDD	Off Farm Development Department		
ONDC	Open Network for Digital Commerce		
PACS	Primary Agricultural Credit Societies		
PODF	Producer Organisation Development Fund		
R&D	Research & Development Fund		
RAC	Regional Advisory Committee		
RFIs	Rural Financial Institutions		
RIDF	Rural Infrastructure Development Fund		
RSETI	Rural Self Employment Training Institute		
RSWC	Rajasthan State Warehousing Corporation		
SDP	Skill Development Programmes		
SHG	Self Help Groups		
SLTF	State Level Task Force		
ST-ASAO	Additional Short-Term Refinance for Seasonal Agriculture Operations		
StCB	State Cooperative Bank		
ST-SAO	Short Term refinance for Seasonal Agriculture Operations		
TDF	Tribal Development Fund		
TMB	Term Money Borrowings		
VLPs	Village Level Programmes		
WDF	Watershed Development Fund		
WIF	Warehousing Infrastructure Fund		