



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



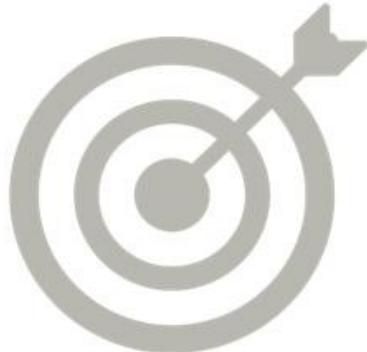
Ajmer District  
Rajasthan Regional Office, Jaipur



## 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: Ajmer**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**



### **PLP Document Prepared by:**

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District Development Manager NABARD Ajmer

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 Ajmer has projected a credit potential of Rs.1658428.21 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 Ajmer district of Rajasthan.

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

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## Abbreviations

Abbreviation	Expansion
A & F	Agro and Food Processing
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development
AH - S G P	AH - Sheep / Goat / Piggery Devt.
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
C L	Crop Loan
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
F & W	Forestry & Wasteland Dev.
F D	Fisheries Development
F M	Farm Mechanization
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund

Abbreviation	Expansion
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KS <sup>K</sup>	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
L D	Land Development
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission

Abbreviation	Expansion
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
OTH	Others
P & H	Plantation & Horticulture including Sericulture
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
S G & M F	Storage Godown & Marketing Facilities
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
W R	Water Resources
WDF	Watershed Development Fund



Abbreviation	Expansion
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	Ajmer district, centrally located in Rajasthan, spans between northern latitudes $26.1668^{\circ}$ N, $74.7805^{\circ}$ E. It is bordered by Nagaur to the north, Bhilwara to the south, Jaipur and Tonk to the east, and Pali and Rajsamand districts in west. Covering a total area of 6919 sqkm.
Type of soil	Ajmer, located in Rajasthan, India, has a diverse range of soil types influenced by its climate and geography. The predominant soil in this region is sandy loam, which is well-drained and suitable for various crops. This type of soil is enriched with minerals and supports agriculture.
Primary occupation	The primary occupation of the people in Ajmer is agriculture, supported by the region's varied soil types and climate. Many residents engage in farming, growing crops like wheat, barley, and pulses, and cash crops such as cotton and mustard. Besides agriculture, livestock rearing is also significant.

### 3. Sectoral trends in credit flow

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

Achievement of the district was Rs. 1270248.00 lakh against target of Rs.1176810.00 lakh.

#### 2. Investment credit in agriculture

As on 31 March 2025 Rs.479862.00 against a target of Rs.566850.00 lakh.

#### 3. Credit flow to MSMEs

As on 31 March 2025 Rs.759009.00 lakh against a target of Rs.567950.00 lakh.

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

Rs.31377.00 lakh against target of Rs.42010.00 lakh.

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

<b>1. Projection for the year</b>	<b>2. Projection for agriculture and its components</b>
<b>Rs.1658428.21 lakh</b>	Rs.616840.27 lakh for Agriculture and Rs. 92606.00 lakh for its components
<b>3. Projection for MSMEs</b>	<b>4. Projection for other purposes</b>
<b>Rs. 877808.00 lakh</b>	Rs. 71173.65 lakh

#### 5. Developmental Initiatives

- 1 The district's population, as per the 2011 census, stands at Rs.20.15 lakh. The district benefits from a sufficient network of 540 bank branches across various banks, equating to an average of one bank branch for every four villages.
- 2 The Potential Credit Plan (PLP) serves as a crucial link between development and credit planning, outlining a roadmap for extending credit, particularly investment credit, to agriculture, agro-allied sectors and infrastructure projects by government departments.
- 3 It emphasizes the promotion of skill development in both agricultural and non-agricultural sectors. Furthermore, the plan addresses the urgent challenge of climate change through strategic development initiatives.
- 4 A Skill Development Program for CRM Domestic Voice for 30 participants is being implemented in district with a grant support of Rs. 1.75 Lakh.
- 5 Two Livelihood and Enterprise Development Programmes on Tailoring with grant support of Rs. 11.82 Lakh are being implemented in the district..
- 6 A Watershed project is being implemented in Bhinai block covering 5 villages with project area of 1457 ha.
- 7 A Centre for Financial Literacy is being run at Kayad block with financial support for manpower and infrastructure under Financial Inclusion Fund.
- 8 NABARD is providing grant support to Regional Rural Banks and District Central Co-operative bank for adoption of latest banking technologies and financial inclusion penetration under Financial Inclusion Fund.
- 9 1 FPO has been formed under CSS FPO scheme in the district for collectivisation and are being nurtured regularly through grant support and capacity building.
- 10 Regular workshops are being conducted in district for NGOs SHGs Bankers and farmers to sensitise about various GoI / State Govt. schemes and NABARD initiatives.

## 6. Thrust Areas

- 1 In consideration of the Government of India and State Government schemes, the focus for the fiscal year 2025-26 is on enhancing loan disbursement across various sectors including MSMEs, the SHG Bank Linkage Programme, Joint Liability Groups, Farmer Producer Organizations (FPOs), Animal Husbandry.
- 2 Agricultural Innovation: Promote the adoption of modern farming techniques and sustainable practices to boost productivity. Water Conservation: Invest in rainwater harvesting and efficient irrigation systems to combat water scarcity.
- 3 Education and Skill Development: Enhance educational facilities and vocational training to empower the youth and improve employability.
- 4 Healthcare Access: Strengthen healthcare infrastructure and services to ensure better health outcomes for the community.
- 5 Rural Entrepreneurship: Foster small-scale industries and promote entrepreneurship through training and financial support.
- 6 Cooperative Development: Encourage the formation of cooperatives in agriculture, dairy, and handicrafts to enhance collective bargaining and Computerisation of PACS.
- 7 Tourism Promotion: Leverage Ajmer's historical and cultural sites to boost tourism and related economic activities. Digital Connectivity: Improve digital infrastructure to enhance access to information and services, bridging the urban-rural divide.
- 8 Environment Sustainability: Implement initiatives focused on environmental conservation and sustainable resource management. Women Empowerment: Promote gender equality and support women's initiatives through targeted programs and cooperatives.

## 7. Major Constraints and Suggested Action Points

- 1 All 09 blocks within Ajmer district are over exploited, indicating significant challenges with water availability. This issue hampers year-round agricultural productivity, preventing farmers from harvesting crops consistently.
- 2 The district faces additional obstacles such as fragmented and unequal land holdings, insufficient agricultural investment, ineffective policies, underutilization/overutilization of natural resources, inadequate irrigation infrastructure and inefficiencies within farmer producer organizations.
- 3 These factors collectively contribute to farmers not receiving fair prices for their produce. Numerous initiatives have been undertaken in the district to foster credit accessibility, particularly investment credit, at the grassroots level. Efforts for easy accessibility of credit will be taken up.
- 4 Agricultural productivity has been boosted by solar energy based pump set on agricultural wells/diggi. Production has been promoted through aggregation in the agricultural or non-agricultural sector by producer association promoted through producer companies are operating in this district.

## 8. Way Forward

- 1 Facilitating the formation of Farmer Producer Organizations to consolidate agricultural products, collectively market their produce, and establish fair pricing mechanisms. Extending Kisan Credit Card benefits to all farmers, enhancing the district's Credit Deposit ratio.
- 2 Micro Enterprise Development Program (MEDP) and Livelihood Enterprise Development Program (LEDP) opportunities to women engaged in local self-help groups. Providing training through these programs and equipping unemployed youth in the district with skills through NABARD's NABSKILL initiatives.
- 3 Promotion of sustainable practices, Infrastructure development, skill development programmes, water resource management and Financial Inclusion. Judicious implementation of PACS computerisation and Sahakar se Samridhhi programmes of Ministry of Cooperation , Govt.of India.

# Part A

## District Map



**NIC** राष्ट्रीय नियंत्रण और वित्तीय सेवा विभाग  
National Informatics Centre



### Legend

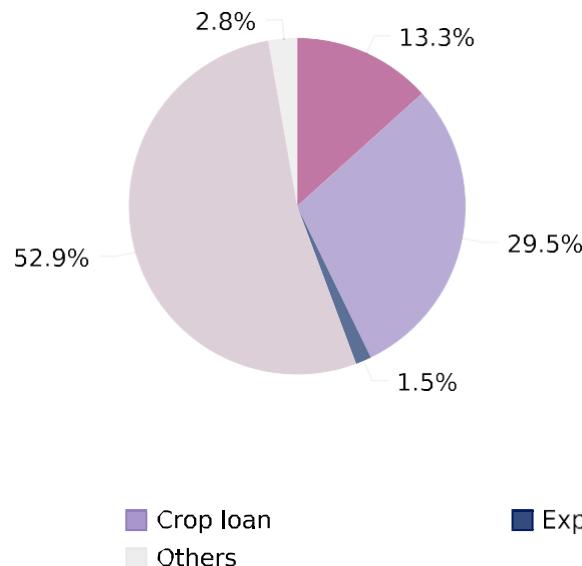
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	616840.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	488629.32
2	Term Loan for agriculture and allied activities	128210.95
B	Agriculture Infrastructure	55553.26
C	Ancillary activities	37053.03
I	Credit Potential for Agriculture A+B+C)	709446.56
II	Micro, Small and Medium Enterprises	877808
III	Export Credit	14737.5
IV	Education	551.25
V	Housing	10165.5
VI	Social Infrastructure	26594.4
VII	Renewable energy	4815
VIII	Others	14310
	<b>Total Priority Sector</b>	<b>1658428.21</b>



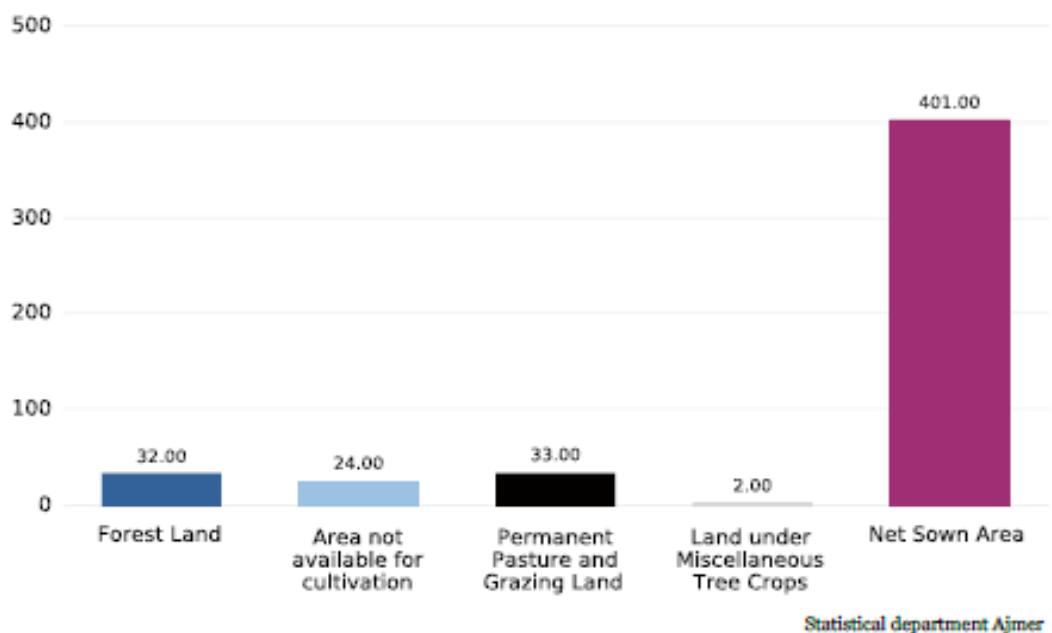
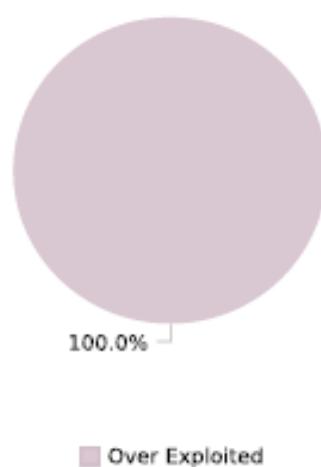
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### **Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

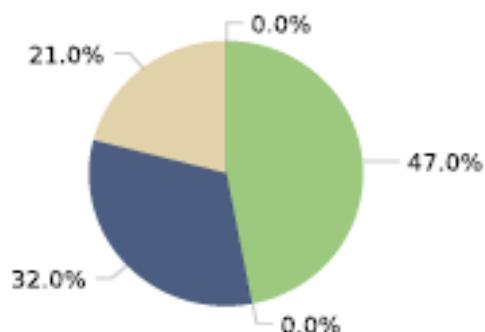
(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	453997.87
2	Water Resources	4059.88
3	Farm Mechanisation	21216.44
4	Plantation & Horticulture with Sericulture	32706.52
5	Forestry & Waste Land Development	1050.01
6	Animal Husbandry - Dairy	75433.71
7	Animal Husbandry - Poultry	487.28
8	Animal Husbandry - Sheep, Goat, Piggery	21497.13
9	Fisheries	1712.23
10	Farm Credit- Others	4679.2
	Sub total	616840.27
B	Agriculture Infrastructure	
1	Construction of storage	30612.7
2	Land development, Soil conservation, Wasteland development	23096.37
3	Agriculture Infrastructure - Others	1844.19
	Sub total	55553.26
C	Ancillary activities	
1	Food & Agro. Processing	15172.6
2	Ancillary activities - Others	21880.43
	Sub Total	37053.03
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	104000
II	B Service Sector - Term Loan	518400
II	C Manufacturing Sector - WC	67200
II	D Service Sector - WC	141408
II	E MSME - Others	46800
	Total MSME	877808
III	Export Credit	14737.5
IV	Education	551.25
V	Housing	10165.5
VI	Social Infrastructure	26594.4
VII	Renewable energy	4815
VIII	Others	14310
	<b>Total Priority Sector</b>	<b>1658428.21</b>

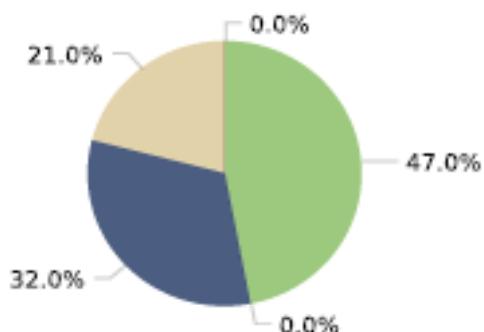
# **District Profile**

**1. Land Utilisation ('ooo hectares)****2. Status of Extraction of Ground Water - No. of blocks**

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



### Landholding - Area (%)

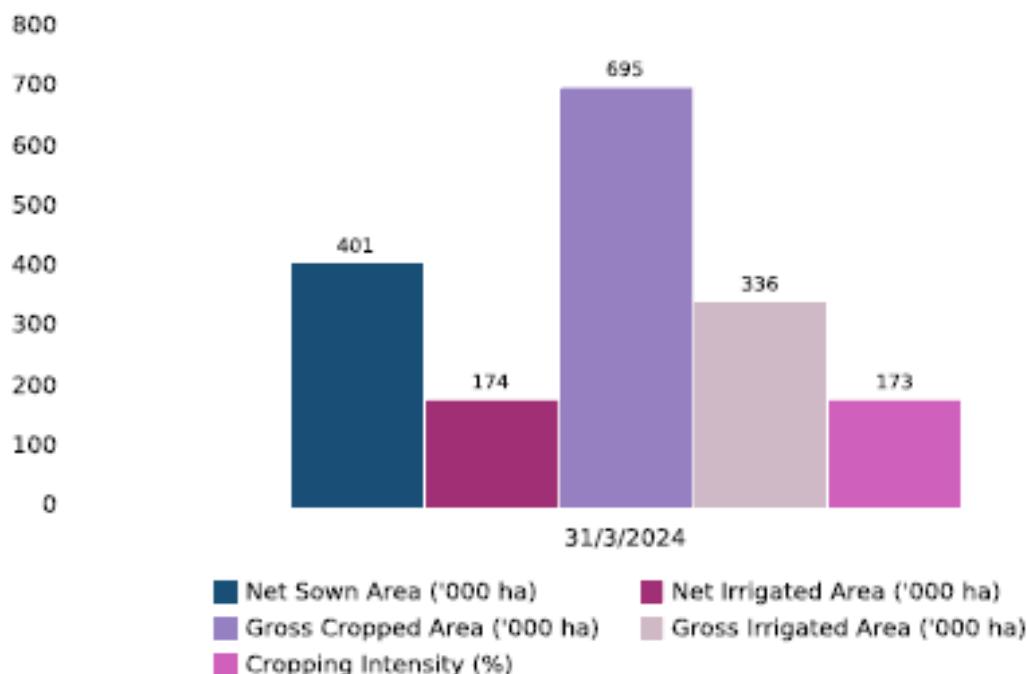


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

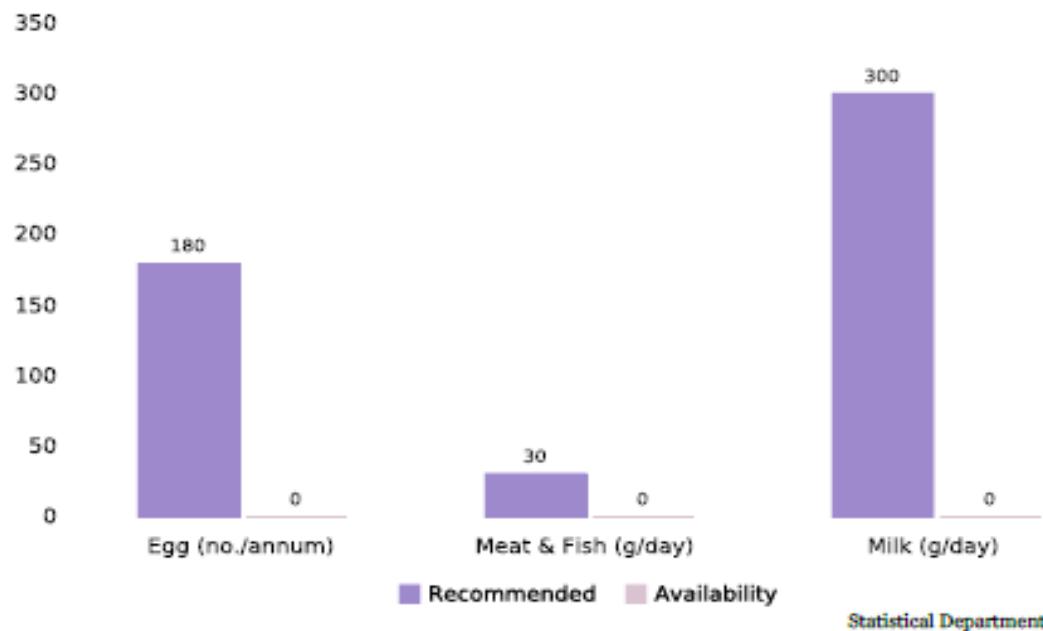
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Statistical department Ajmer

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



### 5. Per-capita availability



## Key Agricultural and Demographic Indicators

### 1. Additional Information

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

### 2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha		47.00	47.00	47.00
2	>1 to <=2 ha		21.00	21.00	21.00
3	>2 to <=4 ha		32.00	32.00	32.00
4	>4 to <=10 ha			0.00	0.00
5	>10 ha			0.00	0.00
6	Total		100.00	100.00	100.00

### 3. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2015.00	1035.00	980.00	1170.00	845.00
2	Scheduled Caste	403.00	235.00	168.00	217.00	186.00
3	Scheduled Tribe	55.00	32.00	23.00	42.00	13.00
4	Literate	69.00	82.00	55.00	74.00	89.00
5	BPL	50.00				

## Health, Sanitation, Livestock and Agricultural Infrastructure

### 4. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	897.00
10	Others	129.00

**5. Animal Population as per Census [Nos.]**

Sr. No.	Category of animal	Total	Male	Female
2	Cattle - Indigenous	384657.00		
3	Buffaloes	520779.00		
5	Sheep - Indigenous	363893.00		
6	Goat	739132.00		
8	Pig - Indigenous	14910.00		
9	Horse/Donkey/Camel	3151.00		
10	Rabbit	339.00		

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### **Crop Production, Maintenance and Marketing ' Agriculture**

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	525.00	525
Rainfall - Actual (mm)	755.00	701

#### **Irrigated Area, Cropping Intensity**

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	6634330.00	695.00
Net sown area ('ooo ha)	458.00	401.00
Cropping intensity (%)	14482.00	173.32

#### **Input Use Pattern**

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	51.01	
Fertilizer consumption - Rabi (kg/ha)	48.34	

#### **KCC Coverage**

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		99520	203857
GLC through KCC (Rs. lakh)		207177.00	340236.00

#### **Soil testing facilities**

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	1
Soil Health Cards Issued (No.)	12179	

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

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Sorghum	152.60	118.22	118.22	145.09	105.23	774.70
Pearl Millet	61.65	85.87	85.87	54.37	57.92	1392.91
Maize	17.91	27.61	27.61	17.91	17.41	1541.42
Wheat	51.61	167.18	167.18	51.61	130.09	3239.51

Indian Mustard	87.89	140.01	140.01	87.23	148.83	1592.94
Barley	24.02	71.77	71.77	24.02	63.00	2987.97

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	10607	17400
Gross Irrigated Area (ooo ha)	16252	

### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Rose	Rose
Area cultivated (Ha)	2000	2000
Processing Units (No.)	2	2

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	61	32
Waste Land (ooo ha)	82	24

### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Agriculture	1	1

## District Profile

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

**Animal Husbandry - Poultry**

#### **Poultry**

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		316.00
Hatcheries (No.)		8.00

#### **Fisheries**

#### **Inland Fisheries Facilities**

Particulars	Status
Tanks/ Ponds (No.)	1165.00
Rainfall - Actual (mm)Reservoirs (No.)	33.00

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	45639.00	

##### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	150000.00	150000.00

#### Status and Prospects of Cooperatives

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

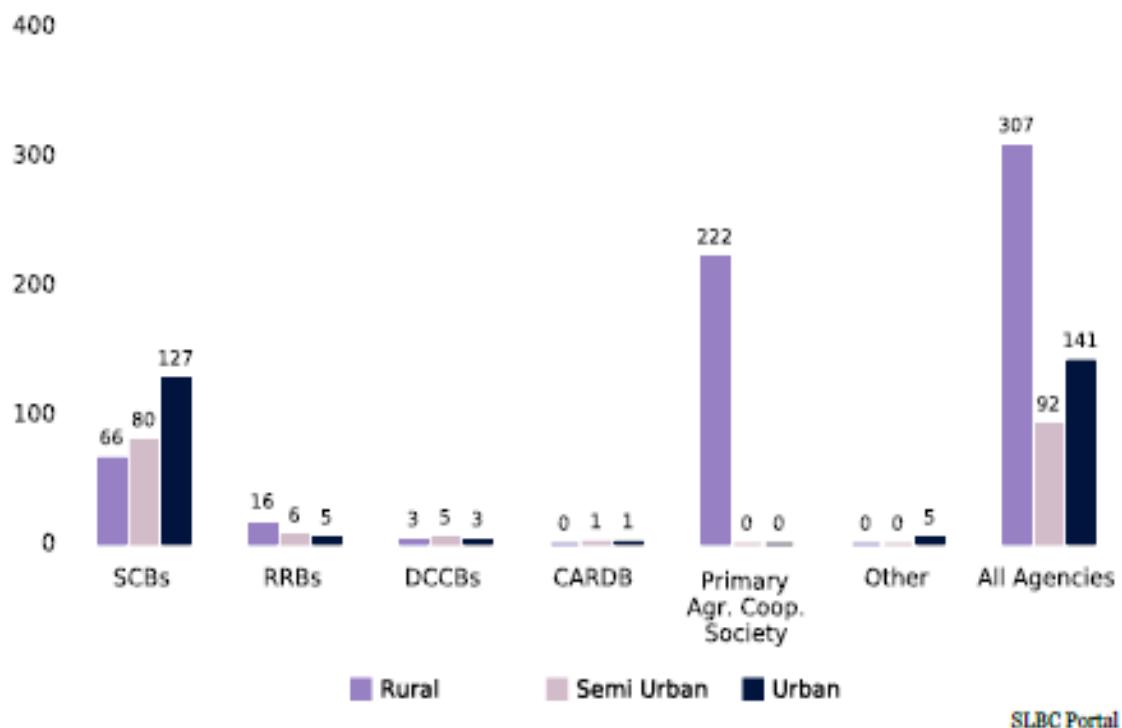
Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	503	695
Consumer Stores (No.)	2	5
Housing Societies (No.)	52	46
Weavers (No.)	4	13
Marketing Societies (No.)	5	
Labour Societies (No.)	15	
Industrial Societies (No.)	32	
Others (No.)	23	
Total (No)%	636	759

##### Details of credit cooperative societies

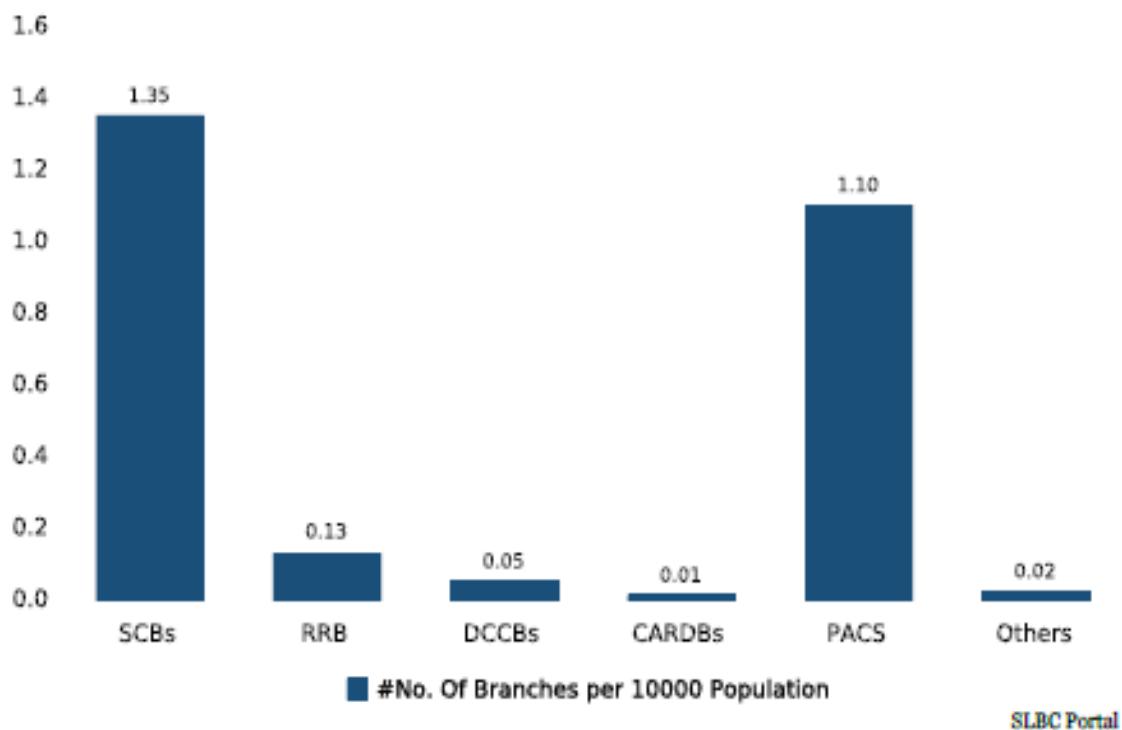
Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	220	222

# **Banking Profile**

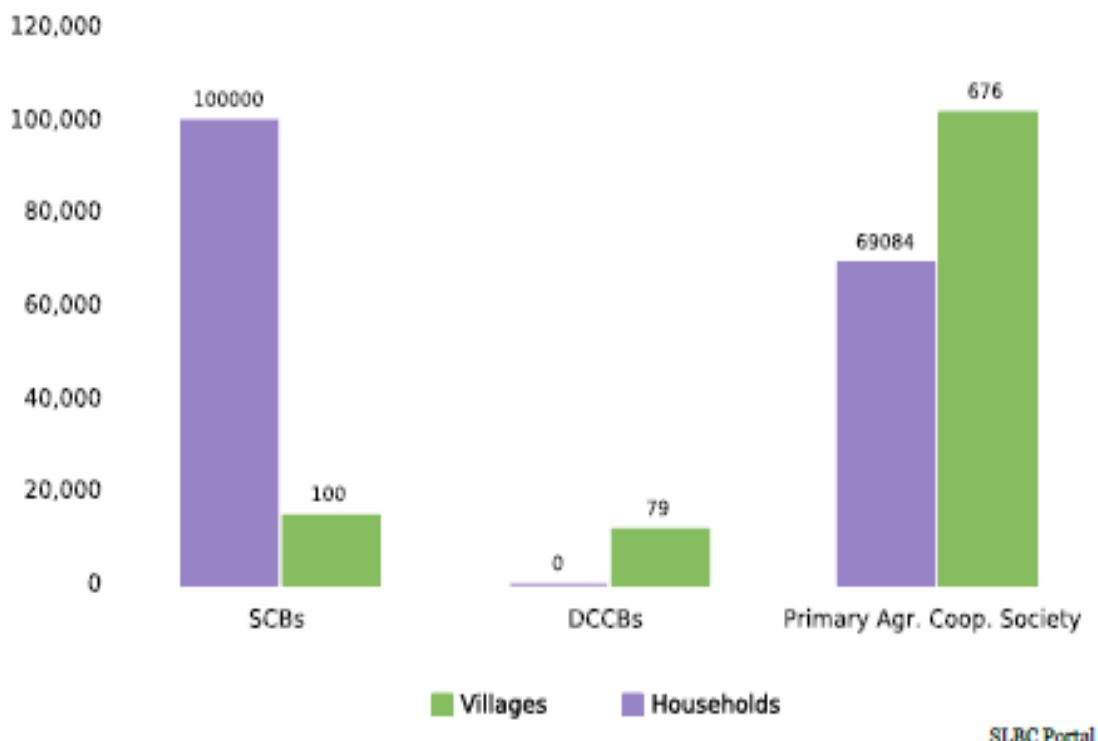
### 1. Agency wise - Number of branches in the district



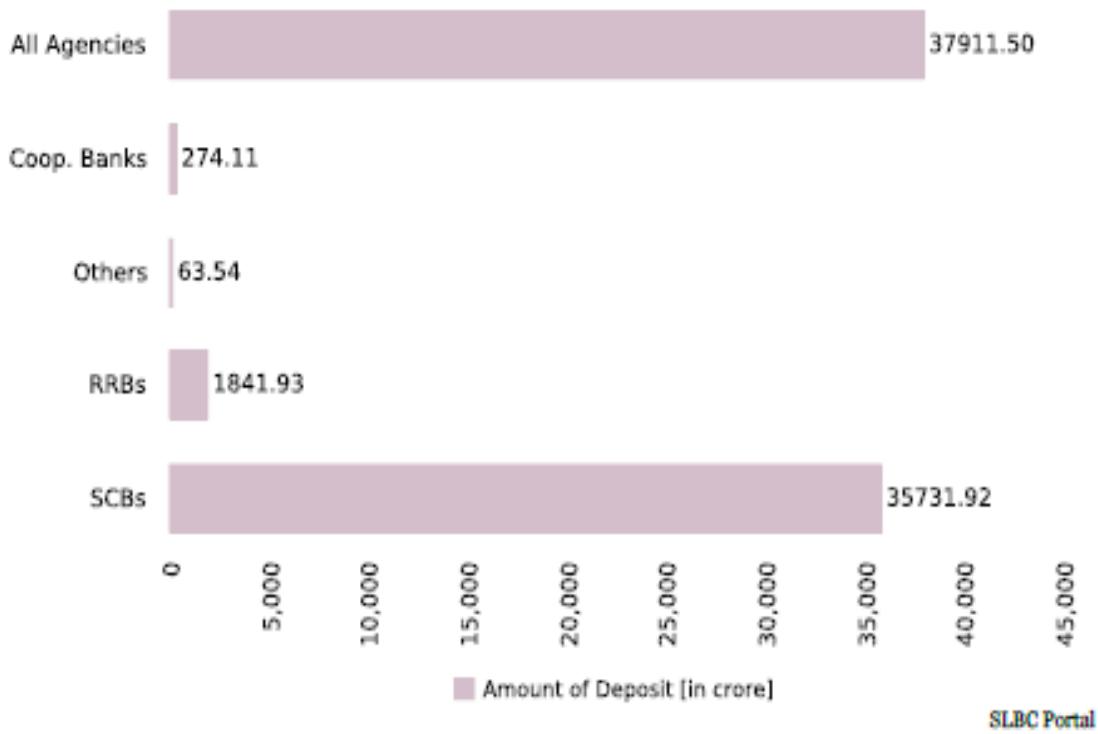
### 2. Branch Penetration



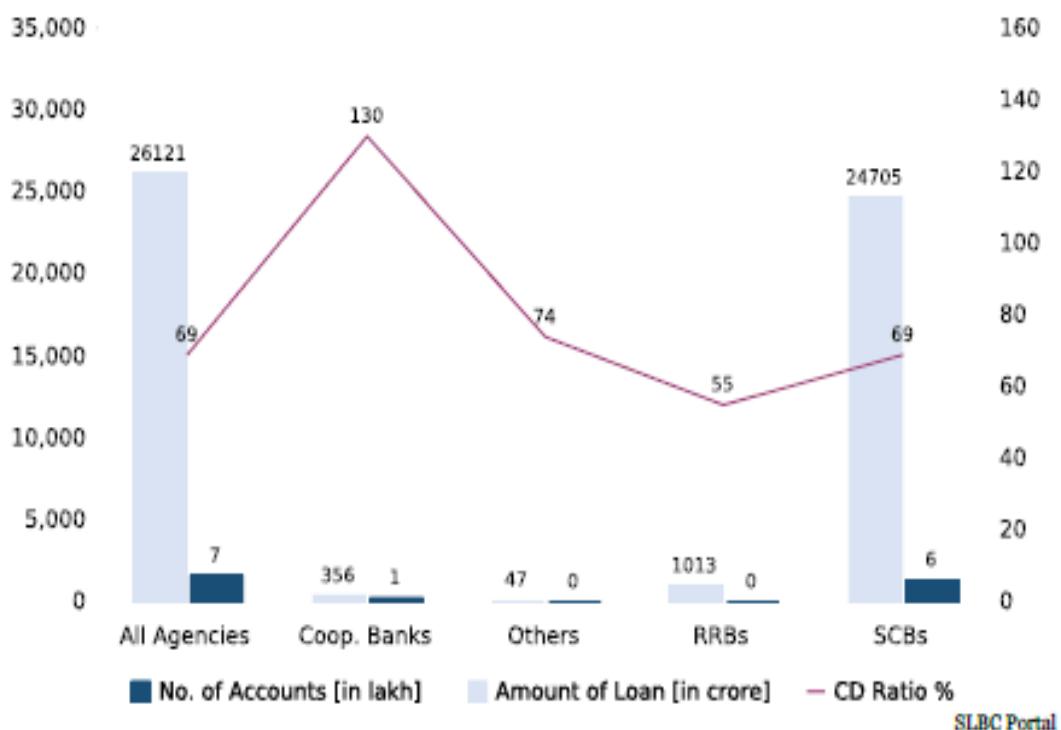
### 3. Agency wise - Per branch Outreach



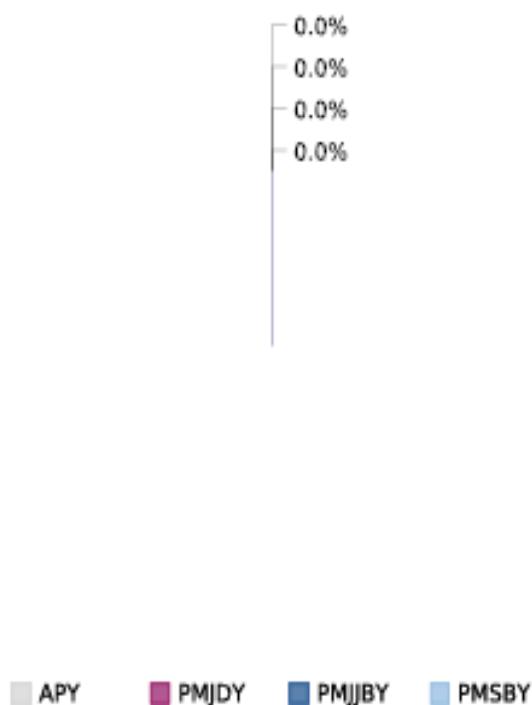
### 4. Agency wise - Deposit O/s



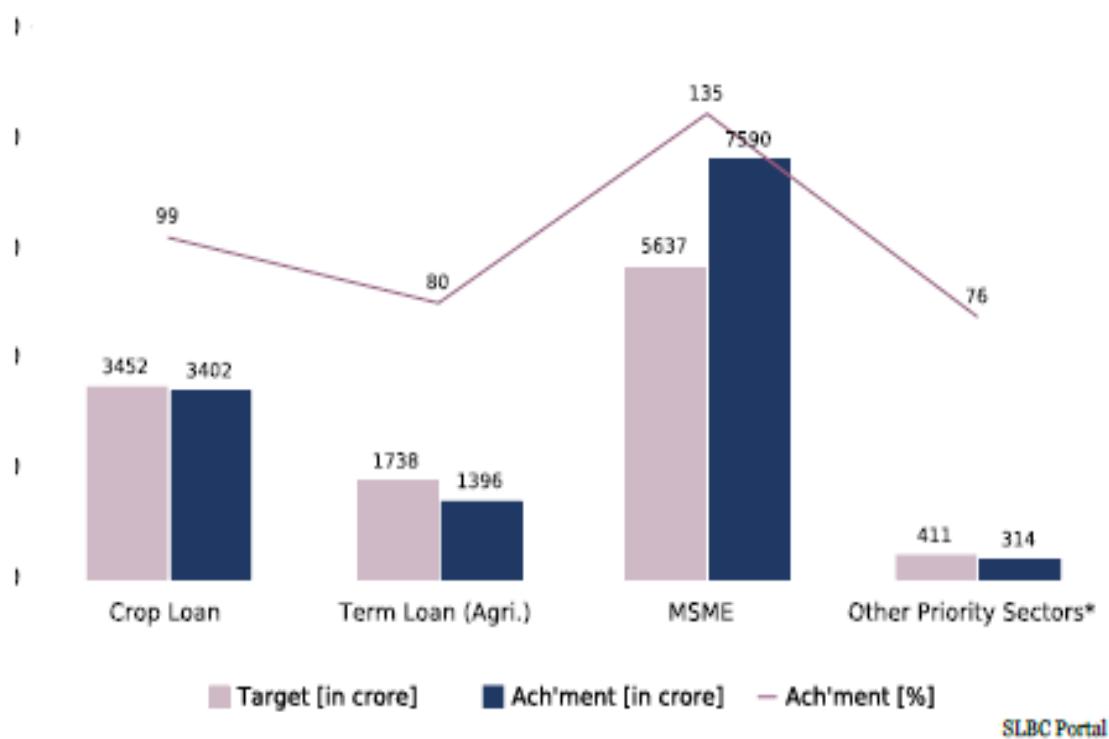
### 5. Agency wise - Loan O/s and CD ratio



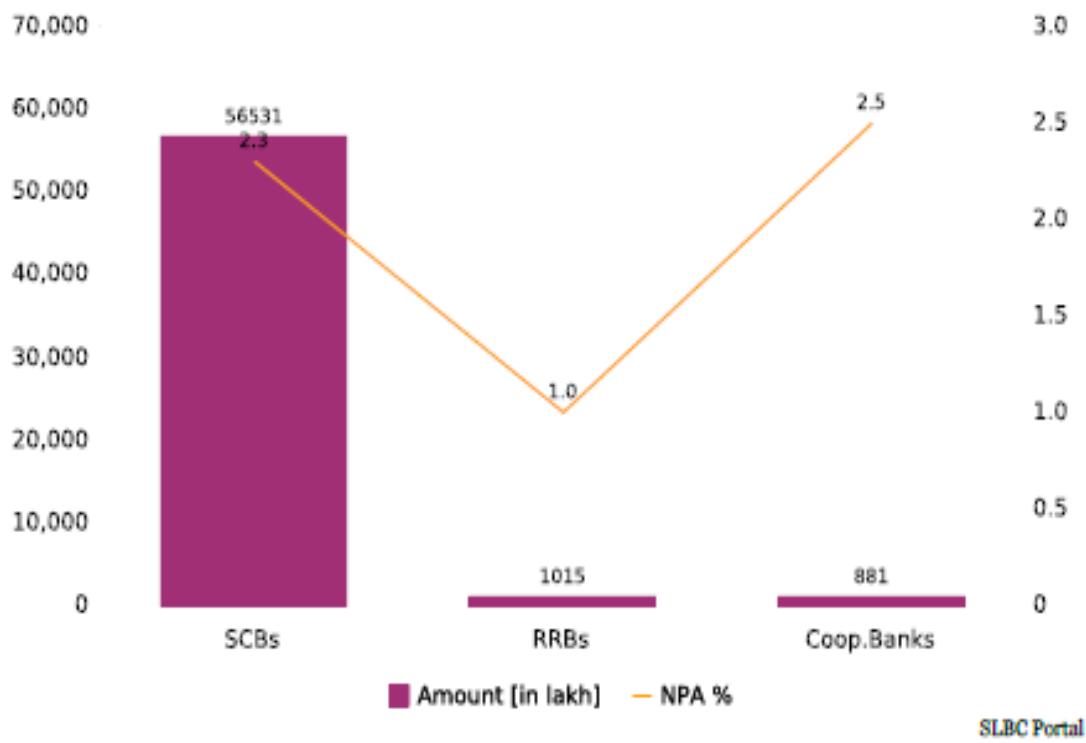
### 6. Performance under Financial Inclusion (No. of A/c)



#### 7. Sector-wise Performance under ACP

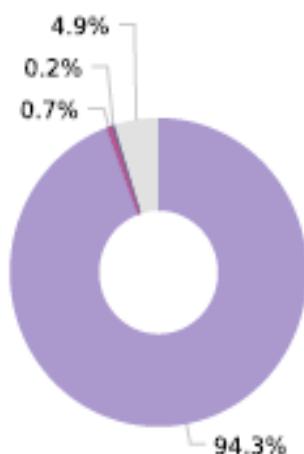


#### 8. NPA position



**9. Agency wise - Share of Deposit O/s**

Year 2024-25

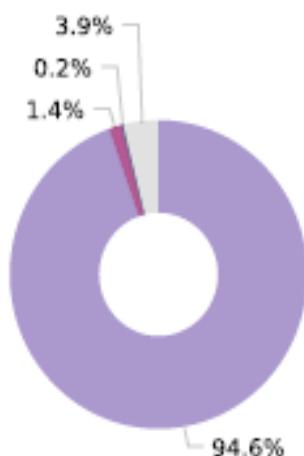


- Commercial Banks
- Cooperative Banks
- Others - Deposits
- Regional Rural Bank

SLBC Portal

**10. Agency wise - Share of Loan O/s**

Year 2024-25



- Commercial Banks
- Cooperative Banks
- Others
- Regional Rural Bank

SLBC Portal

## 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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	33	273	66	80	127	23	4350	358	100	100000
Regional Rural Bank	1	27	16	6	5		742	5292		
District Central Coop. Bank	1	11	3	5	3				14	79
Coop. Agr. & Rural Dev. Bank	1	2	0	1	1					
Primary Agr. Coop. Society	222	222	222	0	0				676	69084
Others	5	5	0	0	5					
All Agencies	263	540	307	92	141	23	5092	5664		

### 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	3395171	2696832	3461521	28.4	89.0	3355293.00	3283829.00	3573192.00	8.8	94.25



Regional Rural Bank	261739	432475	263836	-39.0	6.8	159842.00	169594.00	184193.00	8.6	4.86
Cooperative Banks	142516	252378	142812	-43.4	3.7	29706.00	30053.00	27411.00	-8.8	0.72
Others	22812	14821	23131	56.1	0.6	6306.00	5710.00	6354.00	11.3	0.17
All Agencies	3822238	3396506	3891300	14.6	100.0	3551147.00	3489186.00	3791150.00	8.7	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	766824	399410	705140	76.5	100.0	2259567.00	2363533.00	2612095.00	10.5	100.0
Commercial Banks	649134	342434	598136	74.7	84.8	2126280.00	2197301.00	2470532.00	12.4	94.6
Cooperative Banks	89872	39153	80806	106.4	11.5	35748.00	40190.00	35550.00	-11.5	1.4
Others	3341	1382	1403	1.5	0.2	12815.00	3877.00	4674.00	20.6	0.2
Regional Rural Bank	24477	16441	24795	50.8	3.5	84724.00	122165.00	101339.00	-17.0	3.9

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	63.4	66.9	69.1
Regional Rural Bank	53.0	72.0	55.0

Cooperative Banks	120.3	133.7	129.7
Others	203.2	67.9	73.6
All Agencies	63.6	67.7	68.9

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	762971	584125	242530	98201
Regional Rural Bank	59291	74041	32575	10765
Cooperative Banks	0	43	6	36
Others	0	0	0	0
All Agencies	822262	658209	275111	109002

### 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	1557768.00	63.1	527127.00	21.3	429772.00	17.4	973.00	0.0	349769.00	14.2
Regional Rural Bank	79903.00	78.8	47952.00	47.3	35066.00	34.6	310.00	0.3	14760.00	14.6



Cooperative Banks	34293.00	96.5	34149.00	96.1	21174.00	59.6	0.00	0.0	4545.00	12.8
Others	3208.00	68.6	982.00	21.0	674.00	14.4	0.00	0.0	219.00	4.7
All Agencies	1675172.00	64.1	610210.00	23.4	486686.00	18.6	1283.00	0.0	369293.00	14.1

### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	795254.00	1174264.00	147.7	831291.00	1202596.59	144.7	1123777.00	1270248.00	113.0	135.1
Commercial Banks	694104.00	1053465.00	151.8	729394.00	1056674.00	144.9	990443.00	1146992.00	115.8	137.5
Cooperative Banks	52950.00	58572.00	110.6	38588.00	61413.40	159.2	60750.00	54322.00	89.4	119.7
Others	9000.00	1173.00	13.0	6075.00	151.70	2.5	50.00	0.00	0.0	5.2
Regional Rural Bank	39200.00	61054.00	155.8	57234.00	84357.49	147.4	72534.00	68934.00	95.0	132.7

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	272600.00	376991.00	138.3	288420.00	383289.00	132.9	345194.00	340236.00	98.6	123.3
Term Loan (Agri.)	108600.00	152302.00	140.2	120714.00	139445.00	115.5	173759.00	139626.00	80.4	112.0
Total Agri. Credit	381200.00	529293.00	138.8	409134.00	522734.00	127.8	518953.00	479862.00	92.5	119.7
MSME	377600.00	582781.00	154.3	384831.00	635726.00	165.2	563684.00	759008.60	134.7	151.4
Other Priority Sectors*	36454.00	62190.00	170.6	37326.00	44138.00	118.3	41140.00	31377.60	76.3	121.7
Total Priority Sector	795254.00	1174264.00	147.7	831291.00	1202598.00	144.7	1123777.00	1270248.20	113.0	135.1

### 9. NPA Position (Outstanding)

Broad Sector	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	2126280.00	44331.00	2.1	1886342.00	33812.00	1.8	2470532.00	56531.33	2.3	2.1



Regional Rural Bank	84724.00	1156.00	1.4	67350.00	1043.00	1.5	101339.00	1015.04	1.0	1.3
Cooperative Banks	35748.00	841.00	2.4	17872.00	894.00	5.0	35550.00	880.98	2.5	3.3
Others	12815.00	6775.00	52.9	2984.00	0.00	0.0	4674.00	0.00	0.0	17.6
All Agencies			0.0			0.0			0.0	0.0

# Part B

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

### **3. Policy Initiatives - RBI**

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

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

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

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

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

The other major master directions issued by RBI:

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

### **4. Policy Initiatives - NABARD**

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

## **INFRASTRUCTURE:**

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

## **CLIMATE CHANGE:**

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

## **INSTITUTIONAL DEVELOPMENT:**

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a

Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

- For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 10,890 crore, and RRBs are now permitted to raise capital from markets.

### **NABARD's DIGITAL INITIATIVES**

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

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

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

### **PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION**

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 2023-24 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 2023-24 to support microenterprises for women through skill development, credit linkage, and marketing.

- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

- Government of Rajasthan provides 70% subsidy or up to Rs.73,500 for raw farm ponds and 90% or up to Rs.1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to Rs.63,000 and 80% or up to Rs.1,20,000 respectively.
- Rajasthan Government offers fencing support where small and marginal farmers get 60% subsidy or up to Rs.48,000, general farmers get 50% or up to Rs.40,000, and community applications receive 70% or up to Rs.56,000.
- State Government provides grants for water delivery systems (irrigation pipeline) at 60% or up to Rs.18,000 for small and marginal farmers, and 50% or up to Rs.15,000 for others.
- Government of Rajasthan supports Diggi construction in canal areas with 85% subsidy or up to Rs.3,40,000 for small and marginal farmers, and 75% or up to Rs.3,00,000 for others.
- Rajasthan Government provides educational support to girl students studying agriculture: Rs.15,000/year for classes 11–12, Rs.25,000/year for UG/PG, and Rs.40,000/year for PhD.
- State Government offers subsidies for agricultural equipment ranging from 40% to 50% based on farmer category and horsepower range.
- Government of Rajasthan distributes free seed kits to weaker section farmers to promote new and improved crop varieties.
- Rajasthan Government provides a 50% subsidy on gypsum for up to 2 hectares per farmer.
- State Government implements the Food and Nutrition Security Mission (FNS), offering 50% subsidy on micronutrient kits and bio-fertilizers with caps of Rs.500 for Nutri cereals, Rs.300 for pulses, and Rs.100 for wheat.
- Government of Rajasthan runs the Rain Based Area Development Programme, offering 50% cost assistance for integrated farming: Rs.40,000/ha for cows, Rs.25,000/ha for horticulture, Rs.15,000/ha for tree-based methods, and Rs.50,000 for vermicompost units.
- Crop insurance under Pradhan Mantri Fasal Bima Yojana, supported by the State Government, requires farmers to pay premium only of 2% for Kharif, 1.5% for Rabi, and 5% for horticulture and commercial crops.
- Organic farming support under Paramparagat Krishi Vikas Yojana includes various subsidies for land transformation, organic seeds, vermicompost units, and bio-fertilizers over three years, promoted by the Rajasthan Government.
- The Crop Display/Demonstration program offers subsidies for both Kharif and Rabi crops. For Kharif oilseeds like groundnut, soybean, sesame, and castor, farmers receive 50% of

input costs or a fixed subsidy ranging from Rs. 1,800 to Rs. 10,000. For Rabi crops like mustard and flaxseed, subsidies are up to Rs. 3,000. Wheat, pulses, gram, and other crops in both seasons are eligible for 100% subsidy support, ranging from Rs. 5,000 to Rs. 9,000.

- Support for sprinklers, drip irrigation, and rainguns is available with a 70% subsidy for general farmers and 75% for small, marginal, SC/ST, and women farmers, facilitated by the State Government.
- For climate-controlled cultivation, greenhouses and shade net houses are promoted to increase income by regulating agro-climatic factors. General farmers receive a 50% subsidy, while small/marginal/SC/ST farmers receive 70%, with an additional 25% for those in Scheduled Tribe areas.
- Plastic tunnels and plastic mulching are supported with varying subsidy rates based on farmer category, under schemes of the Government of Rajasthan.
- Anti-bird nets protect crops from bird damage with a 50% subsidy for areas up to 5,000 sq. meters, is provided by the State Government.
- Vermi-compost units are encouraged with a 50% subsidy, capped at Rs.50,000 for large units and Rs.8,000 for small ones, promoted by the Rajasthan Government.
- For orchard development, farmers receive up to 50% subsidy for high-value crops and 40% for intensive orchards, with special support for ST farmers under the Government of Rajasthan.
- Onion storage structures with 25 MT capacity are supported with a 50% subsidy (up to Rs. 87,500), facilitated by the State Government.
- Solar energy pump projects (PM Kusum scheme) provide 60% subsidy (30% state + 30% central) for solar pumps, aimed at reducing diesel dependence for irrigation, under the support of the Government of Rajasthan.
- The construction of community water sources ensures life-saving irrigation by collecting rainwater, with 100% subsidy for water sources up to Rs.20 lakh for a 10-hectare command area, supported by the Rajasthan Government.
- The Goat (Sirohi) Genetic Development initiative aims to enhance the meat production of the Sirohi breed and local unclassified goats by introducing high genetic quality males for breeding. Support includes incentives for goat rearers, with amounts of Rs. 3,000 for selected goats and Rs. 5,000 for the maintenance of selected male kids, with further compensation for high-quality animals purchased by the department.
- Foot and Mouth Disease (FMD) and Brucellosis Disease Control program includes animal tagging and vaccinations, aiming for eradication by 2030, under the Government of Rajasthan.
- Livestock Free Health Scheme provides free medical treatment for livestock, covering all types of treatments and medicines, supported by the Rajasthan Government.
- Poultry Farming (Poultry Development), the focus is on improving nutrition through eggs and chicken and boosting farmers' incomes. The scheme supports rural poultry farming through cluster development, providing 800 rural families in four districts with 400 LIT chicks each, along with medicine, feed, and marketing support for the sale of poultry products.
- The Skill Development, Technology Transfer, and Extension Scheme under the National Livestock Mission enhances livestock farmers' knowledge through exposure visits,

supported by the Government of Rajasthan.

- The Infertility Prevention and Veterinary Camp treats temporarily infertile female animals to restore productivity and improve income, under the Rajasthan Government's veterinary initiatives.
- Rajiv Gandhi Krishak Sathi Assistance Scheme provides financial help to farmers and market workers in case of accidental injuries or death during agricultural or marketing activities, supported by the State Government.
- The Mahatma Jyotiba Phule Mandi Labor Welfare Scheme offers benefits for licensed porters including childbirth, marriage, education, paternity leave, scholarships, and medical reimbursements, under the Government of Rajasthan.
- Government of Rajasthan provides nutritious meals at subsidized rates for farmers and market laborers under the Farmer Food Scheme, ensuring affordable food access while they work in agricultural markets. Meals are served for just Rs. 8, including chapati, dal, vegetables, and seasonal extras like jaggery or buttermilk.
- Rajasthan Government offers the Capital Investment Grant to assist in establishing or modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.
- State Government supports domestic and international market expansion through the Freight/Transportation Subsidy, which subsidizes the cost of transporting agricultural products over long distances, including air, sea, and rail transport. This subsidy covers both general and organically certified products, with higher rates for organic exports.
- Government of Rajasthan provides financial relief through the Interest Subsidy on term loans for agro-processing, infrastructure development, and agricultural export projects, offering a 5–6% interest rate reduction for up to 5 years. Special subsidies are available for SC/ST, women, and young entrepreneurs.
- Rajasthan Government reduces operational costs for agro-processing units by reimbursing electricity charges and encouraging the adoption of solar energy through a 30% capital subsidy on solar plant costs under the Electricity Charges/Solar Energy Subsidy.
- The Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019 consolidates several schemes, offering subsidies for agro-processing industries, warehouses, cold storage, and export infrastructure, with financial support provided by the Government of Rajasthan for setting up and expanding units.
- Cooperative Crop Loan Online Registration & Distribution Scheme 2019 provides interest subsidies to farmers repaying crop loans up to Rs. 1.50 lakh on time, with 4% from the State Government and 3% from the Central Government through affiliated Gram Seva Cooperative Societies, i.e., rate of interest is zero percent for farmers.
- Minimum Support Price (MSP) Scheme operates under MSP and PSS guidelines, where the Cooperative Department procures pulses and oilseeds—mustard/chickpeas in Rabi and moong/groundnut/urad/soybean in Kharif—at rates declared by the Government of India, with implementation by the Government of Rajasthan.
- 5% Interest Subsidy Scheme (FY 2022–23) benefits farmers who repay long-term cooperative agricultural loans (disbursed on or after 01.04.2014) on time through Primary Cooperative Land Development Banks, reducing the effective interest rate below 5% for

FY 2022–23, supported by the Rajasthan Government.

- Warehouse Construction in Cooperative Societies receives 100% funding under the State Budget and Rashtriya Krishi Vikas Yojana for building storage facilities in Gram Seva and Purchase-Sale Cooperative Societies for seeds, fertilizers, and medicines, facilitated by the State Government.
- Establishment of Custom Hiring Centers in Purchase-Sale and Gram Seva Cooperative Societies enables farmers to access agricultural machinery on rent, a service promoted by the Government of Rajasthan.

## 6. State Budget

### 6.1. Important Announcements

The state budget allocates ₹15,344.04 crore for the Housing and Urban Development sector, emphasizing infrastructure growth and urban planning. In the education domain, ₹23,298.04 crore has been earmarked for elementary education, while ₹17,693.96 crore is dedicated to secondary education. Additionally, ₹2,045.77 crore has been provided for mid-day meal programs, which includes ₹722.00 crore from the state fund for the Panna Dhaya Bal Gopal Yojana and ₹1,323.77 crore for the PM Nutrition Scheme, incorporating the state's share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

### 6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

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

## 7. Govt Sponsored Programmes linked with Bank Credit

### Government of India Schemes

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

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

### Government of Rajasthan Schemes

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

**Dr. Bhimrao Ambedkar Rajasthan 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 principal crops grown in the district during Kharif include jowar, Pearl millet, maize, and urad, while Rabi crops include wheat, mustard, coriander, and gram. The district has a net sown area of 401209 hectares and a gross sown area of 695805 hectares, with a crop intensity of 173. Small and marginal landholdings constitute 56.12% of the total.

Key factors contributing to the sluggish growth or stagnation in productivity include declining soil fertility, inadequate water availability for irrigation, slow adoption of farm mechanization, and limited extension services. To address these challenges, soil testing laboratories have been set up in Ajmer. The district is currently implementing the integrated scheme of Oilseeds, Pulses, Oil Palm, and Maize, under the Agriculture and Cooperation Department of the Government of India.

Efforts to expand pulse cultivation and productivity are underway under the National Food Security Mission. Since 2014-15, national initiatives viz sustainable agriculture, have been initiated in the district.

The district has one Krishi Vigyan Kendra, One ICAR institute i.e National Research Centre on Seeds and Spices", 03 FPOs viz Pushkar Rural Agriculture Youth and Employment Producer Company Ltd., Pushkar(PRAYE), Pushkar Kisan Samriddhi Producer Company Ltd. (PKSPCL) and Krishak Mitra Agriculture marketing and Export Producer Co. Ltd, Pushkar

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

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

The Agriculture Department operates at the district level, led by the Deputy Director (Extension). Supporting this leadership are the Assistant Director, Agriculture Officer, Assistant Agriculture Officer, and Agriculture Supervisor, who collaborate to enhance agricultural practices and support local farmers.

There is a significant lack of investment in agricultural extension services and supporting frameworks, hindering sector growth. Additionally, banks urgently need to increase medium and long-term loans to facilitate agricultural development effectively.

All nine blocks response in the district are classified as "over exploited", indicating critical groundwater depletion. In these challenges, it is essential to implement rainwater harvesting schemes.

To ensure hassle-free transactions, the Government of India and RBI prioritize issuing RuPay Kisan Credit Cards and Debit Cards to farmers. NABARD aids cooperative and regional rural banks in adopting tech-driven systems, promoting financial inclusion and enabling better financial management for farmers.

Natural farming relies on desi cows, using eco-friendly elements like cow dung, compost,

and natural minerals, avoiding chemical pesticides. This eco-friendly approach promotes soil health and enhances biodiversity, creating a sustainable farming system that benefits both the environment and agricultural productivity.

#### **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.

(Rs. 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 - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	1.93	1	40155	77338.53	77338.53
2	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.65	1	51107	33351.92	33351.92
3	Cereals - Maize/ Makka_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.51	1	28520	14647.87	14647.87
4	Cereals - Maize/ Makka_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.43	1	48195	20627.46	20627.46
5	Cereals - Pearl Millet/ Bajra/ Cumbu_Unirrigated_Pre- Kharif   Kharif Rabi	Hectare	0.36	1	76140	27455.34	27455.34
6	Cereals - Sorghum/ Jowar_Unirrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.43	1	59476	25455.73	25455.73
7	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.74	1	49410	36479.41	36479.41
8	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.48	1	62848	30059.58	30059.58
9	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.55	1	21279	11680.26	11680.26
10	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hectare	0.33	1	14282	4737.34	4737.34

11	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.39	1	20050	7744.72	7744.72
12	Oil Seeds - Taramira_unIrrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.27	1	35360	9458.80	9458.80
13	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.07	1	11740	12561.80	12561.80
14	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	0.78	1	8535	6666.71	6666.71
15	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_Pre- Kharif   Kharif Rabi	Hecta re	1.95	1	15900	30963.66	30963.66
<b>Sub Total</b>					<b>542997</b>	<b>349229.13</b>	<b>349229.13</b>
<b>Post Harvest</b>							<b>34922.91</b>
<b>Maintenance</b>							<b>69845.83</b>
<b>Total</b>							<b>453997.87</b>
<b>Grand Total</b>					<b>542997</b>	<b>349229.13</b>	<b>453997.87</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The total area under irrigation in Ajmer district is approximately 106079 hectares, whereas 56439 hectares comes under unirrigated areas. Among these irrigated areas 71% is serviced through wells, while only 6% relies on tanks and around 23% utilizes other water sources. To enhance irrigation capacity, the Government of India has approved Rs. 6,335 lakh for a micro-irrigation scheme under the Pradhan Mantri Krishi Sinchay Yojana (PMKSY) in the command area of the Indira Gandhi Nahar Project (IGNP), which is expected to provide additional irrigation for approximately 115,000 hectares.

However, it is important to note that all nine blocks in the district are classified as over-exploited, highlighting the urgent need for sustainable water management practices to ensure long-term agricultural viability and conserve water resources effectively. Addressing these challenges will be crucial for enhancing agricultural productivity and supporting the livelihoods of local farmers.

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

There is not an adequate supply of pump-sets having star rating by Bureau of Energy Efficiency.

There is a need for testing and certification of ground water.

All 09 blocks of the district come under the category of dark zone. The standard rainfall of the district is 525 mm.

### 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.

(Rs. 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--1m*0.3mlateral size16mm-1ha model	ha	1.93	90	740	1427.93	1285.12
2	Drip Irrigation--3m*3mlateral size12mm-1ha model	ha	0.54	90	1910	1034.33	930.91
3	Dug Well-New-Ajmer-hardrock-DW with stone masonry; Dia 4 m Depth 18m	No.	1.23	90	90	110.97	99.81
4	Electric Pump Sets--7.5 HP	No.	0.39	90	900	350.53	315.48
5	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	1540	1221.02	1098.91
6	Sprinkler Irrigation --75 mm dia sprinkler coupler 1ha	ha	0.04	90	9870	366.28	329.65
<b>Total</b>				<b>15050</b>		<b>4511.06</b>	<b>4059.88</b>

### 2.1.3 Farm Mechanization

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

There is a significant population of small and marginal farmers in the district who utilize bulls and rented tractors for ploughing. Agricultural mechanization holds substantial potential in the district which has given rise to increase in the demand of tractors. The increase in demand for agricultural labour vis--vis a shortage in supply, and high costs associated with manual labour, the demand for Tractors has increased. Owing to the given situation, apart from banks, private financial companies are also extending loans in this sector. To bolster this sector, the Government of India has allocated resources to promote agricultural mechanization under the National Mission for Sustainable Farming and other initiatives. Despite seasonal uncertainties, the tractor market has shown a compounded annual growth rate (CAGR) of 7.5% over the last four decades. Farm mechanization in Ajmer district is transforming agricultural practices by increasing efficiency and productivity. The adoption of modern machinery, such as tractors, harvesters, and seeders, allows farmers to cultivate larger areas in less time. This shift reduces labor costs and improves crop yields, contributing to overall agricultural growth. Additionally, mechanization helps mitigate the challenges posed by labor shortages, especially during peak seasons. As a result, farmers in Ajmer are better equipped to meet rising food demands while enhancing their economic stability.

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

Adequate infrastructure for agricultural mechanization is well-established in Ajmer district. Dealers representing all tractor and thresher companies operate from the block headquarters. Moreover, the district boasts trained mechanics and fully stocked workshops for repairs and parts across its entirety.

Krishi Vigyan Kendra, ITI, and tractor companies have conducted training programs aimed at enhancing tractor maintenance skills among farmers, enabling them to maximize profitability through better care. Power tillers, which are highly suitable for small and medium-scale farmers, see limited usage in the district despite their potential benefits. The district predominantly consists of small holdings these lands primarily relies on wells, tanks, canals and pump sets for irrigation.

The Ministry of Agriculture and Farmers Welfare launched SMAM in 2014-15, under this scheme, subsidy to the extent of 40-50% per beneficiary is provided on purchase of different types of farm equipment and machinery. There is a limit of Rs1.25lakh per person. The objective of these schemes is to increase the reach of farm mechanization to small and marginal farmers as well as farmers in the remote and difficult areas where the availability of agricultural electricity is low.

To promote 'Custom Hiring Centers' and 'Hi-Tech Hubs of high-value machines' to overcome the adverse economies of scale arising due to small and fragmented land holdings and high costs of individual ownership.

### **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.

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvestor	No.	37.45	90	270	10111.50	9100.35
2	Drones--12 hp	No.	6.96	90	108	751.14	676.07
3	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	420	202.27	182.02
4	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.55	90	1510	2342.78	2108.52
5	Power Tiller--12-15 hp	No.	2.41	90	1086	2614.58	2353.10
6	Tractor-Without Implements & Trailer-38hp/3 cylinders	No.	8.03	90	941	7551.53	6796.38
<b>Total</b>					<b>4335</b>	<b>23573.80</b>	<b>21216.44</b>

### **2.1.4 Plantation & Horticulture, including Sericulture**

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

The district boasts a diverse array of horticulture crops that contribute significantly to its agricultural landscape. Major fruit crops include guava, papaya, pomegranate, and lemon, each thrive in the region's climate. In addition to fruits, a variety of vegetables are cultivated, with ladyfinger, arbi, cabbage, tomato, and several vine crops viz cucumber, bottle guard being particularly prominent. The district is also recognized for its flower production, featuring popular varieties such as rose, Hara, and Mogra, which are cultivated for both local markets and broader distribution. Furthermore, the cultivation of aromatic and medicinal crops is noteworthy, with Mehndi, Sonamukhi, and Ashwagandha being prominent choices among farmers. These crops not only add to the district's agricultural diversity but also provide valuable economic opportunities.

By promoting the cultivation of these horticultural crops, the district can enhance its agricultural productivity and support local farmers, contributing to the overall economy. The rich variety of crops grown in the region reflects its potential for sustainable agricultural development and offers numerous avenues for innovation and growth in the horticulture sector.

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

The National Research Center for Seed Spice is established in Ajmer district. The center here is spread over 53 acres. In this centre, scientists of various subjects carry out research related work. The main objective of this center is to produce good and quality varieties of seed and spice crops.

- Basic, strategic and applied research on genetic resource management, crop improvement, production and protection technologies for enhancing and sustaining productivity of safe seed spices.
- Transfer of technology and capacity building of stakeholders for enhancing and sustaining productivity of seeds spices.
- Spice crops are being produced in 86 Ha. of Land in Pisangan village of Ajmer district.
- Coriander, fenugreek, cumin and fennel are the main spice crops being grown.
- Various programs are being run by the Horticulture Mission in the district for the development of gardens and increase in the income of farmers by the Horticulture Department. Under this, gardens of fruit plants were planted.
- Krishi Vigyan Kendra (KVK) with a soil testing laboratory is available in the district. KVK holds training classes for farmers and encourages them to make use of modern and correct methods of farming
- The ATMA department is active in extending trainings to the farmers and educating them as to how to use the modern technology, manure and pesticides to get more yield in less cost. Usage of drip irrigation is populated in the district.

#### **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.

(Rs. 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	796	1856.72	1671.08
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	594	667.36	600.62
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-High density-with drip 3m*3m	ha	2.47	90	4023	9943.63	8949.31
4	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	290	297.90	268.10
5	Floriculture--Marigold-0.4 ha	ha	1.05	90	150	157.30	141.57
6	Floriculture-Rose-1 ha	ha	1.58	90	6060	9596.62	8636.95
7	High density plantation-Guava-3m*3m	ha	1.83	90	618	1130.76	1017.67
8	Mushroom Cultivation--250 trays	1000 Kg. per Cycle	2.68	90	506	1353.56	1218.21
9	Nursery --Nursery raising	ha	17.44	90	650	11336.65	10203.01
<b>Sub Total</b>					<b>13687</b>	<b>36340.50</b>	<b>32706.52</b>
<b>Total</b>					<b>13687</b>	<b>36340.50</b>	<b>32706.52</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Forests are the largest terrestrial ecosystem on Earth, supporting diverse life forms, including 80% of amphibians, 75% of birds, and 68% of mammals. They play a vital role in preserving biodiversity, serving as gene pools for food and medicinal crops. In Ajmer district, which spans 6,919 square kilometers, only 332 square kilometers (4%) is designated as forest land.

Ideally, according to the National Forest Policy, forests should cover about one-third of the area, indicating a need for significant reforestation. The agricultural sector in Ajmer faces numerous challenges, such as mono-cropping, decreasing per capita land availability, and a rising number of small and marginal farmers. Approximately 86% of cultivators manage only 47% of the net sown area, creating immense pressure to adopt sustainable practices.

Agroforestry emerges as a promising solution. It combines agricultural and forestry to create diverse and productive land-use systems, enabling farmers to enhance food production while conserving resources. Agroforestry, can range from simple home gardens with fruit trees to complex systems that integrate timber production, livestock, and perennial crops. By leveraging the benefits of both crops and trees, agroforestry can significantly improve sustainability and resilience in the district's agricultural practices. Forestry and wasteland development in Ajmer focuses on enhancing forest cover and restoring degraded lands to improve ecological balance.

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

2.1.5.2.1 The district is well-equipped for the development of the forestry sector, with essential facilities for transportation, growth, and marketing already in place. This infrastructure is vital for supporting various forestry initiatives and ensuring the effective distribution of forest products.

2.1.5.2.2 Additionally, the implementation of forestry and forest land development projects under the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA) is playing a significant role in promoting sustainable practices.

2.1.5.2.3 These projects not only focus on enhancing forest cover but also aim to create employment opportunities for local communities, thereby improving their livelihoods. By investing in forest management and conservation, the district can foster biodiversity, combat climate change, and enhance ecosystem services.

2.1.5.2.4 Furthermore, the integration of local communities in these initiatives ensures that traditional knowledge and practices are valued, leading to more effective management strategies.

2.1.5.2.5 Overall, the combination of infrastructure, government support through NREGA, and community involvement presents a promising outlook for the forestry sector. It opens avenues for economic growth while prioritizing environmental sustainability, ultimately contributing to the district's resilience and ecological health. Continued efforts in these areas can lead to a thriving forestry industry that benefits both people and the planet.

### **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.

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation--Ardu plant- 5m*5m	ha	0.44	90	865	379.48	341.52
2	Plantation--Subabul plant- 2.5 m*2.5m	ha	0.44	90	1790	787.19	708.49
<b>Total</b>					<b>2655</b>	<b>1166.67</b>	<b>1050.01</b>

### **2.1.6 Animal Husbandry - Dairy**

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

The district boasts an impressive annual milk production of 725 Lakh LPD, with a per capita availability of 617 grams per person per day. To further enhance the dairy sector, there is a pressing need to foster dairy entrepreneurship and facilitate business growth through improved access to bank loans. The district is well-positioned, having established both

backward and forward linkages essential for the dairy industry.

Home to a variety of cattle breeds, including the Murrah buffalo and Holstein crossbreed Gir(cow), the district has the genetic diversity necessary for robust dairy production. Over the past three years, loan disbursed under this sector is Rs.1431.83 lakh in 2023-24 and Rs. 2520 lakh as on March 2025.

To capitalize on these opportunities, an area-specific plan has been devised to stimulate dairy entrepreneurship and enhance the flow of bank loans, according to the Lead District Manager's Office. This strategic approach aims to empower local farmers and entrepreneurs, driving growth in the dairy industry and improving the economic landscape of the district.

According to Livestock Census 2019, the number of cattle (cows and bulls) in the district is 384657, the number of buffaloes is 520779, the number of sheep is 363000 and the number of goats is 7,39,134 and 10,000 (no) birds Artificial insemination facilities at 339 veterinary hospitals and 218 sub-centers in the district.

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

The Animal Husbandry Infrastructure Development Fund (AHIDF), part of the Prime Minister's "Atma Nirbhar Bharat" Campaign, allocates Rs. 15,000 crore to enhance producer value, promote entrepreneurship, create jobs, and boost exports in the milk and meat sectors. This fund is accessible to individual entrepreneurs, private companies, MSMEs, Farmer Producer Organizations (FPOs), and Section 8 companies, focusing on dairy and meat processing infrastructure and animal feed plant investments.

Together, these initiatives represent significant investment in the animal husbandry sector, promoting sustainable growth and enhancing livelihoods.

By providing essential resources for innovation and expansion, these funds contribute to rural economic development, food security, and sustainable practices throughout the supply chain.

Dairy societies linked to Ajmer Dairy support cattle farmers with vital resources. Collectively, these programs reflect a comprehensive strategy to revitalize the animal husbandry sector and foster a self-reliant economy.

#### **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.

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.07 Animal Husbandry - Dairy</b>								
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	3595	12909.35	11618.42	

2	Chaff Cutter-Manual- Manually operated	No.	0.08	90	90	7.38	6.66
3	Crossbred Cattle Farming-- Crossbred cow (Avg lect-15 ltrs/day)-without shed	1+1	2.13	90	12350	26312.65	23681.40
4	Indigenous Cattle Farming-- He buffalos (mixed breed-02)	1+1	0.62	90	119	73.59	66.25
5	Indigenous Graded Cattle Farming-- Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	2210	6032.81	5429.53
<b>Sub Total</b>					<b>18364</b>	<b>45335.78</b>	<b>40802.26</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others	Per Anim	0.18	1	175000	31645.25	31645.25
2	Cross bred Farming_Others	Per Anim	0.14	1	21468	2986.20	2986.20
<b>Sub Total</b>					<b>196468</b>	<b>34631.45</b>	<b>34631.45</b>
<b>Total</b>					<b>214832</b>	<b>79967.23</b>	<b>75433.71</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

Ajmer district in Rajasthan is a leading center for poultry farming, particularly known for its production of hybrid chicks, including the Venkateshwara breed. The area is dedicated to raising commercial chicken breeds that are efficient egg layers for about two years, alongside various broiler chicken breeds. Notably, around 90% of broiler farmers in the district engage in contract farming with established companies, ensuring stable markets and resources.

The district is also home to a Government Poultry Training Institute, which provides essential training for veterinarians, veterinary assistants, and aspiring entrepreneurs, enhancing skills and knowledge within the sector.

Additionally, the National Egg Coordination Committee's office in Ajmer offers crucial support to farmers by providing guidance on egg marketing and current market prices, helping them navigate the competitive landscape.

Ajmer district features 687 layer farms and 316 broiler farms, predominantly located in the regions of Ajmer and Nasirabad. This comprehensive infrastructure and support system position Ajmer as a vital player in the poultry industry, promoting both local economies and food security.

Overall, Ajmer's concentrated efforts in poultry farming not only contributes to local employment and economic development but also play a significant role in meeting the growing demand for poultry products in both regional and national markets.

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

Animal husbandry facilities in Ajmer district are supported by the Livestock Development Department, which plays a crucial role in enhancing the sector. According to the 2019 census, the district is home to about 24 lakh cows and 50 lakh birds. This robust poultry population contributes to the production of approximately 21 lakh eggs daily, with these products distributed across Ajmer, Jaipur, Udaipur, and beyond.

To support aspiring poultry farmers, the Poultry Farming Training Institute in Ajmer offers practical training, equipping individuals with the skills needed to start and manage their poultry businesses effectively. Additionally, the district has a network of 289 small and large veterinary hospitals, ensuring that farmers have access to essential healthcare services for their livestock.

Furthermore, a dedicated hen feed facility in the district provides farmers with high-quality feed, which is vital for maintaining the health and productivity of their flocks. This comprehensive support system not only boosts local poultry farming but also contributes significantly to the region's economy by meeting the increasing demand for poultry products. Overall, these initiatives create a thriving environment for animal husbandry in Ajmer district.

Services of Veterinary doctors is available in the district. In rural areas few of the SHG women have been trained as Pashu Sakhis and they play a vital role in providing advisory services and promoting backyard poultry.

### **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.

(Rs. 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	176	541.42	487.28
<b>Sub Total</b>					<b>176</b>	<b>541.42</b>	<b>487.28</b>
<b>Total</b>					<b>176</b>	<b>541.42</b>	<b>487.28</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 economic activity among rural communities in Rajasthan and across India. The state ranks second in milk production and per capita milk availability, first in wool production, and 14th in egg production, contributing 10% to the country's total meat production. Ajmer district plays a crucial role in advancing the animal husbandry sector, offering substantial direct and indirect income opportunities and self-employment for many rural youth. According to the 2019 animal census, the district houses 363,893 sheep, 739,132 goats, and 14,910 pigs, showcasing its diverse livestock population.

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

Rajasthan Govt has launched "Gopal Credit Card Yojana" wherein the farmer can avail loan up to Rs.1.00 lakh for one year and if he repays the loan on time than he will not be charged interest. "AHIDF" the Animal Husbandry Infrastructure Development Fund scheme has been

introduced with the objective of extending loans to incentivize investments by individual entrepreneurs, FPOs, Pvt co's and sec '8' Companies to set up Meat processing, animal feed units. Interest subvention of 3% will be provided under AHIDF.

Essential services and markets are readily accessible, facilitating the development of these areas and promoting the growth of local animal husbandry. A wool-processing unit has also been established within the district, providing value addition to wool products and creating new economic opportunities for local farmers. This unit not only helps in processing wool but also in improving the quality of the end products, allowing farmers to fetch better prices in the market.

Furthermore, training programs and workshops are regularly conducted to educate farmers on best practices in animal care, breeding, and sustainable farming techniques.

These initiatives empower farmers, helping them improve productivity and profitability. The combined efforts of the Veterinary and Animal Husbandry department ensure that Ajmer remains a significant player in the animal husbandry sector, contributing to rural development and enhancing the livelihoods of the community.

#### **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.

(Rs. 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	5150	14629.58	13166.63
2	Pig Rearing Unit-New Shed- Pig fattener unit- 150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	960	2887.45	2598.72
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	960	6368.64	5731.78
<b>Sub Total</b>					<b>7070</b>	<b>23885.67</b>	<b>21497.13</b>
<b>Total</b>					<b>7070</b>	<b>23885.67</b>	<b>21497.13</b>

#### **2.1.9 Fisheries**

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

Ajmer district holds a significant position in Rajasthan's fisheries program, focusing on fisheries contracts, fishery development, and fish seed production across both large and small reservoirs. During active monsoon seasons, these reservoirs can generate revenue exceeding Rs. 450 lakh through leases and contracts. Currently, the district has identified 387 reservoirs

covering an area of 9,000 hectares; however, due to insufficient rainfall, fishing activities are limited to approximately 163 reservoirs.

The district collects around 530 lakh fish seeds (fry) and produces 3,300 metric tons of fish annually. Major fish sales centres include Ajmer, Nasirabad, and Kishangarh, making fishing a significant self-employment opportunity in the region.

To support local fish farmers, Fisheries Training and Extension programs are offered, providing Rs. 700 per farmer for a three-day training session. This funding covers daily allowances, travel expenses, food, and honorariums for field trips, sponsored by the National Fisheries Development Board in Hyderabad. Economically, pisciculture in rural reservoirs costs approximately Rs. 55,000 per hectare, yielding around 2,000 kg of fish. With a selling price of Rs. 100 per kg, this translates to sales of about Rs. 2 lakh per pond, allowing fish farmers to expect a net income of approximately Rs. 1,45,000 from their ventures.

Despite the potential for local and interstate sales, fisheries in the district are heavily dependent on rainfall.

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

In Ajmer district, the state government has established an office dedicated to promoting the fish farming business, aiming to enhance local fisheries development. However, the effectiveness of this initiative is hampered by a lack of sufficient staff, which negatively impacts the area's growth and development in the fisheries sector.

To truly realize the potential of fish farming in Ajmer, there is a pressing need to provide robust backward and forward linkages related to the fishing business. This includes improving access to quality fish seeds, feed, and veterinary services, as well as establishing better market connections for fish sales. Strengthening these linkages can facilitate sustainable practices, enhance productivity, and ensure that fish farmers can capitalize on their efforts. By addressing staff shortages and creating a more integrated support system, the district can foster a thriving fish farming industry that contributes significantly to the local economy, improves livelihoods, and meets the growing demand for fish in the region. Additionally, enhancing collaboration between local fishermen, government agencies, and private sector stakeholders can lead to innovative solutions and increased investment in the fisheries sector. By fostering a supportive ecosystem, Ajmer can unlock new opportunities for growth, ensuring that fish farming becomes a sustainable and profitable venture for local communities.

#### **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.

(Rs. 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	100	749.00	674.09
2	Pond construction-Pond Renovation & Desilting- Renovation of fish pond cum fish culture in 1.0 ha pond	ha	4.12	90	280	1153.50	1038.14
<b>Sub Total</b>					<b>380</b>	<b>1902.50</b>	<b>1712.23</b>
<b>Total</b>					<b>380</b>	<b>1902.50</b>	<b>1712.23</b>

### 2.1.10 Farm Credit - Others

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

Due to the promotion of agricultural mechanization activities, villagers' interest has gradually shifted from traditional animal-based methods to more mechanized means of farming. However, the importance of animal husbandry remains undeniable, as it offers versatility and adaptability in agricultural practices. Livestock plays a crucial role in maintaining soil fertility, providing organic manure, and serving as a source of income and nutrition for rural households.

Moreover, the potential for livestock development in the district is significant. With targeted initiatives and support for breeding, health care, and feeding practices, animal husbandry can thrive alongside mechanization. This dual approach can enhance overall agricultural productivity, ensuring that farmers benefit from both modern technology and the invaluable contributions of livestock. By integrating mechanized farming with robust livestock development, the district can achieve sustainable agricultural growth that meets the needs of its communities.

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

Loans should be provided by banks at affordable rates for two-wheelers in villages.

#### 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.

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.56	80	90	770.40	616.32

2	Finance to FPOs/FPCs- Procurement & Marketing	No.	10.70	80	78	834.60	667.68
3	Integrated Farming--1.0 ha (SF/MF)	No.	1.19	90	42	49.98	44.96
4	Integrated Farming--1.75 ha model	No.	9.10	90	45	409.32	368.37
5	Soil Testing Lab	No.	5.35	80	9	48.15	38.52
6	Solar Energy-Solarisation of Grid Connected Agri. Pump->1KW upto 2 KW	No.	0.50	90	1525	766.61	689.93
7	Two Wheeler Loans	No.	2.14	90	1170	2503.80	2253.42
<b>Total</b>				<b>2959</b>		<b>5382.86</b>	<b>4679.20</b>

### 2.1.11 Sustainable Agricultural Practices

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

Integrated Farming Systems (IFS) offer a holistic approach to agriculture by combining multiple components such as crops, livestock, and aquaculture to create synergies and reduce competition. This method aims to enhance sustainability and productivity in farming. Key Benefits of IFS:

1. Soil Fertility: IFS improves soil health by recycling organic waste, which enhances nutrient availability and boosts crop yields.
2. Energy and Wood Supply: By integrating trees and biomass, IFS meets rural energy needs sustainably and provides materials for the construction sector at lower costs.
3. Food Security: Diversifying production significantly increases food output, helping to meet the demands of a growing population.
4. Economic Resilience: Integrating various enterprises mitigates risks from market fluctuations and climate variability, leading to more stable incomes.
5. Nutritional Outcomes: A diverse production system enhances dietary variety, contributing to improved nutrition for farming families.
6. Environmental Benefits: IFS promotes sustainable practices, including water conservation through micro-irrigation and rainwater harvesting, thus supporting ecosystem services.
7. Labor Opportunities: This approach provides more employment options for family members, particularly women and youth, fostering rural development. In summary, IFS is a promising path for farmers to enhance income and sustainability, supported by initiatives like the Pradhan Mantri Krishi Sinchai Yojana.

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

Financing is not readily available for various components of Integrated Farming Systems (IFS). Additionally, the marketable surplus from Small Farmers (SF) or Marginal Farmers (MF) may be limited, necessitating aggregation.

### 2.2 Agriculture Infrastructure

#### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Key Categories of Agricultural Infrastructure

1. Production Enhancement: Investments in irrigation systems, quality seed production, and agricultural biotechnology are crucial for increasing crop yields.

2. Cost Reduction: Mechanization and efficient supply chains help lower agricultural costs, making farming more viable and profitable.
3. Regional Value Addition: Establishing processing units and market yards allows for local value addition, enabling farmers to secure better prices for their products.
4. Catalytic Infrastructure: Research centers and extension services foster innovation and the adoption of best practices, acting as catalysts for agricultural development.
5. Income Generation: Storage warehouses, cold storage facilities, and cold chains allow farmers to preserve their products and sell them at optimal prices, boosting their net income.
6. Sustainable Practices: Land development, soil conservation, and watershed management ensure sustainable agriculture, while organic fertilizers and pesticides promote eco-friendly practices. Conclusion Investing in agricultural infrastructure not only enhances productivity but also contributes to economic growth in developing countries.

Focusing on these key areas, policymakers can effectively support the agricultural sector and improve the livelihoods of millions dependent on it

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

All backward and forward linkages required for developing storage capacity are available in the district.

The Agricultural Produce Market Committee of the district is in Super "A" category. Due to the production of wheat, coriander, cumin, mustard and maize in good quantity, entrepreneurs/manufacturers from outside the state also purchase agricultural produce from the market for their agro-based industries, export, and store it locally.

#### **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.

(Rs. 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	272	29104.00	23283.20
2	Godown	No.	18.73	80	395	7396.38	5917.10
3	Market Yard	No.	10.70	80	165	1765.50	1412.40
<b>Total</b>				<b>832</b>	<b>38265.88</b>	<b>30612.70</b>	

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

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

Land development is vital for increasing agricultural production and conserving land resources. In the district, the total area covers 400495 hectares, with 336030 hectares classified as cultivable. The remaining land consists of forests and wasteland, indicating significant potential for agricultural improvement.

Focusing on land development initiatives can optimize the use of cultivable land and enhance

productivity. This includes implementing soil conservation techniques, improving irrigation systems, and adopting sustainable farming practices. Moreover, effective land management can help reclaim wasteland, transforming it into productive agricultural areas.

Investing in these strategies not only boosts agricultural output but also supports environmental conservation, ensuring the sustainability of the region's agricultural resources. This holistic approach can enhance food security and improve the livelihoods of local farmers. By fostering a productive and sustainable agricultural landscape, the district can achieve long-term economic growth and resilience in the face of changing environmental conditions. Land development enhances agricultural productivity and conservation.

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

- Land development significantly enhances soil health through various conservation techniques, which improve soil fertility and boost crop yields. By employing methods such as cover cropping, reduced tillage, and organic amendments, farmers can maintain healthy soil ecosystems that support sustainable agricultural practices.
- Watershed development is another essential aspect, focusing on effective water management. This approach prevents soil erosion, enhances groundwater recharge, and promotes sustainable irrigation methods, ensuring that water resources are used efficiently. Proper management of watersheds contributes to the overall health of the agricultural landscape, allowing for better crop production and resilience against droughts.
- When combined, these practices create a synergistic effect that not only increases agricultural productivity but also safeguards the environment. By prioritizing land development, soil conservation, and watershed management, we can achieve long-term agricultural sustainability. This integrated approach equips farmers to adapt to climate change, ensuring a more secure and productive future for the agricultural sector. Ultimately, these efforts are vital for supporting food security and improving the livelihoods of farming communities.

#### **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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	(Rs. lakh)	
							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	2790	6516.91	5865.20	

2	Green Manuring--Vermi composting-1.0 ha	ha	1.72	90	11100	19145.73	17231.17
<b>Total</b>					<b>13890</b>	<b>25662.64</b>	<b>23096.37</b>

### **2.2.3 Agri. Infrastructure - Others**

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

The productivity of agriculture relies heavily on robust infrastructure, including the use of organic fertilizers and quality seeds to maintain long-term land fertility. Key components of this supporting infrastructure include agricultural biotechnology, seed production, organic fertilizers, pesticides, and vermicompost.

E-NAM (Electronic National Agricultural Market), launched on April 14, 2016, connects markets across the country, allowing farmers to sell their produce at competitive prices. This platform promotes a One Nation, One Market approach, enabling farmers to bid on crops. Ajmer district has six registered E-NAM markets, 17 no Farmer Producer Organizations (FPOs) are currently registered.

Biotechnology is gaining popularity, with the Agriculture Department providing affordable inputs like zinc, organic fertilizers, green manure, and neem oil. Educating farmers about the benefits of biotechnology is essential.

Seed Production depends on local producers. Farmers can improve seed quality through clubs, private producers, and seed village programs, supported by the Agriculture Department and Krishi Vigyan Kendra (KVK). Vermicompost production is viable due to the district's dairy farming. Departments should encourage farmers to adopt this practice for better soil health. Biofertilizers enhance phosphorus availability without harmful effects, improving soil fertility. Tissue Culture techniques allow for cloning plants with desirable traits, using various techniques

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

Due to the increasing unbalanced use of chemical fertilizers, burning of crop stalks in the fields, and negligible inclusion of pulse crops in the crop cycle, soil health is deteriorating day by day. Vermicomposting, which is a low-cost native organic fertilizer and can fundamentally change soil health, but due to the illiteracy of farmers, its use is not progressing at a sufficient pace. There is a need to finance farmers for the production of organic fertilizers and seeds by banks.

Significant support needed to make lasting impact. By promoting organic farming, the farmer can not only save the expenditure on fertilizers and pesticides but also he can get more income from organic farming than conventional products. Agriculture Infrastructure Fund of Rs.1.00 lakh crore was announced by the Government of India for the development of infrastructure in the agriculture sector.

The objective of this fund is to develop agricultural infrastructure, which includes warehouse, cold chain, logistics facility, pack house, e-marketing platform, grading and sorting, primary processing centre etc. Under this scheme, 3 percent interest will be paid to farmers, agricultural entrepreneurs, start-ups, primary cooperative societies, marketing cooperative societies and FPOs.

Pradhan Mantri Jan Dhan Yojana was launched in 2014 with the objective to Financially

include each citizen of the country and to provide Direct benefit (DBT) facility to the farmers

### **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.

(Rs. 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	124	1326.80	1194.12
2	Tissue Culture	No.	26.75	90	27	722.25	650.07
<b>Total</b>				<b>151</b>	<b>2049.05</b>		<b>1844.19</b>

## **2.3 Agriculture - Ancillary Activities**

### **2.3.1 Food & Agro Processing**

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

The development of a Mega Food Park in Rupangarh, Ajmer, under the PPP model is a promising initiative for the region. With the abundant production of mustard, wheat, coriander, jowar, millet, guava, lemon, and rose, establishing processing industries will significantly benefit local farmers and the economy.

One of the primary advantages is the creation of employment opportunities. The food park will not only generate jobs in processing and manufacturing but also in logistics, packaging, and distribution, thereby helping to reduce local unemployment rates. This could empower a significant portion of the local population, including youth and women, fostering economic growth in the area. Additionally, by processing crops locally, farmers can secure fair prices for their produce.

This reduces their dependency on middlemen who often exploit them, allowing them to gain more from their hard work. The establishment of cooperatives within the park could further enhance their bargaining power and ensure a more equitable distribution of profits.

Moreover, value addition through processing will significantly enhance profitability. For example, mustard can be refined into high-quality oil, while fruits like guava can be turned into jams, juices, and snacks, thus expanding market reach and consumer choice. This diversification can also stabilize farmers' income throughout the year.

The food park can also promote sustainable agricultural practices, emphasizing waste management

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

Prime Minister Formalization of Micro Food Processing and Enterprise Scheme. The Ministry of Food Processing Industries (MoFPI), in collaboration with State and Union Territory Governments, has launched the All India Centrally Sponsored Micro Food Processing Enterprises Scheme (PMFME Scheme) to offer financial, technical, and business support for upgrading existing facilities. The PMFME scheme was initiated on 29th June 2020, with a budget allocation of Rs. 10,000 crore. Its primary objective is to formalize micro food processing units, enhance the competitiveness of individual micro enterprises in the unorganized sector of food processing, and provide financial assistance to upgrade their facilities.

This scheme targets individuals involved in the food processing industry who wish to modernize their facilities. Beneficiaries can avail a subsidy of 35% of the project cost, up to a maximum of Rs.10.00 lakh per unit, for upgrading their factories. Additionally, credit-linked loans at a rate of 35% are available for infrastructure development, including facilities such as processing units, laboratories, warehouses, cold storage, packing facilities, and incubation centers. Furthermore, 50% of the total expenditure is allocated for marketing and branding activities. Main points of Pradhan Mantri Kisan Sampada Yojana

- To support all eligible farmer families with income, the Government launched the Kisan Sampada Yojana with an outlay of Rs.6,000/- crore

### **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.

(Rs. 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	155	829.25	663.40
2	Dairy Processing Unit	No.	26.75	80	91	2434.25	1947.40
3	Dal/ Pulses Mill	No.	5.35	80	100	535.00	428.00
4	Meat & Poultry Processing	No.	26.75	80	45	1203.75	963.00
5	Oil Extraction	No.	53.50	80	90	4815.00	3852.00
6	Spice Processing	No.	53.50	80	135	7222.50	5778.00
7	Vegetable Processing	No.	10.70	80	180	1926.00	1540.80
<b>Total</b>				<b>796</b>	<b>18965.75</b>	<b>15172.60</b>	

### **2.3.2 Agri Ancillary Activities - Others**

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

There are five elements/factors of agricultural economy, which are as follows: 1. Proper management of agricultural costs. 2. Technology transfer, 3. Easy and timely availability of institutional finance. 4. Reduction of crop risk through the use of ancillary activities and 5. Balanced and holistic development of agriculture. These can be achieved only with the coordinated use of improved marketing of agricultural produce. The following activities are included in other agricultural allied activities:

Loan up to Rs.5.00 crore for distribution to farmers by co-operative societies.

Loan given by the bank to primary cooperative societies for distribution of agricultural loans. Loan for Agri Clinic, Agri Business.

Loan given by banks to MFIs for distribution of agricultural credit as per RBI circular dated April 23, 2015, para 9. Agri clinics and Agribusiness Centre: The Ministry of Agriculture and Farmers Welfare, Government of India, in collaboration with NABARD, has initiated a distinctive program aimed at educating farmers nationwide on improved farming techniques. This program seeks to leverage the knowledge and skills of agricultural graduates, enabling them to establish agricultural clinics or agribusiness centers and offer extension services to numerous farmers.

As part of this initiative, the government is dedicated to training youth pursuing degrees in agriculture or related fields such as horticulture, sericulture, veterinary science, forestry, dairy & poultry farming

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

Cooperative banks need to diversify agriculture related loans to primary cooperative societies. There is a need for wide publicity of Agri Clinic/Agri Business Scheme. The ACABC scheme needs to be promoted extensively, urging banks to maximize loans under this initiative to facilitate employment opportunities for youth in this sector. A special refinance scheme has been introduced by NABARD for the conversion of Primary Agricultural Credit Societies (PACS) into Multi-Service Centers (MSCs). PACS are grassroots cooperative institutions primarily serving the credit needs of farmer members. According to the NAFIS report 2016-17, the share of non-institutional credit was 28 per cent in 2015. In comparison, the share of institutional credit in agriculture increased from 10.2 per cent in 1951 to 63 per cent in 1981 and thereafter the share of institutional credit hovered in the range of 63-65 per cent during 1981 to 2013. PMJDY under the National Mission for Financial Inclusion launched on 28th August 2014 initially for a period of 4 years (in two phases). The scheme has been successful in giving wider access to banking facilities by providing at least one basic banking account for every household, financial literacy, access to credit, insurance, pension etc. SHG-Self Help Group a joint group of 10- 12 rural poor , who save small amounts and meet their emergency needs on mutual aid basis. Joint liability groups need to be promoted to support the rural poor

#### **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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	10.70	90	9	96.30	86.67
2	Custom Service Units/ Custom Hiring Centers	No.	10.70	80	111	1187.70	950.16
5	Loans to Agri. Start-ups	No.	10.70	80	45	481.50	385.20
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	70	14980.00	11984.00
4	Loan to PACS/ FSS/ LAMPS	No.	107.00	80	180	10593.00	8474.40
<b>Total</b>					<b>415</b>	<b>27338.50</b>	<b>21880.43</b>

## Chapter 3

### Credit Potential for MSMEs

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

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

In Ajmer district Credit flow under MSME as on 31 March 2025 amounted to Rs.840350 lakh. Agriculture remains the primary livelihood but shrinking land holdings and rising unemployment highlight the need for diversification. More than 65% of farmers require additional income to improve their living standards, indicating that reliance solely on agriculture is unsustainable.

To address this, developing the non-agricultural sector is crucial, particularly through promoting agriculture based handicraft enterprises. These initiatives can create jobs, reduce unemployment, and enhance overall economic stability in the region.

Facilitating access to bank loans is essential for empowering entrepreneurs in these sectors. The recent reclassification of MSME enterprises has already led to increased credit disbursement, providing a solid foundation for growth.

Key strategies should include enhancing skill development through targeted training programs, promoting market access for local artisans, and supporting policy initiatives that encourage the establishment of nonagricultural enterprises.

By adopting a comprehensive approach to diversify income sources, Ajmer can harness its rural labor force's potential and pave the way for sustainable economic growth, ultimately improving the living standards of its residents.

In the new definition of MSME, the distinction between the manufacturing sector and the service sector has been eliminated and additional criteria for turnover has been added. The investment limit has been increased significantly.

MSME has been classified as under:

**Micro Enterprises:** Investment in Plant/Machinery up to Rs.2.5 crore and Recurring Turnover Rs. 10.00 crore

**Small Enterprises:** Capital investment/Rs.25 crore and Recurring Turnover Rs.100 crore

**Medium Enterprises:** Capital investment/Rs.125 crore Recurring Turnover Rs.500 crore.

Credit flow of MSMEs during 20232024 was reported Rs. 590352.82 lakh and during 202425 as Rs.840350 lakh.

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

The "Mukhyamantri Laghu Udyog Protsahan Yojana" (MLUPY) aims to support new enterprises in manufacturing, service, and trading sectors with loans up to Rs. 10,000, as well as for the expansion, modernization, and diversification of existing enterprises. This scheme, amounting to Rs. 10 crore through financial institutions, was officially launched on December 13, 2019. It offers an 8 percent interest subsidy on loans up to Rs. 25 lakh for small entrepreneurs, decreasing to 6 percent for loans up to Rs. 5 crore, and 5 percent for loans up to Rs. 10 crore. The Rajasthan Micro, Small and Medium Enterprises (Facilitation of Establishment and Operation) Act-2019, enacted on July 17, 2019, aims to streamline the

establishment of micro, small, and medium enterprises (MSMEs), facilitating their operations in the state. To foster rapid, sustainable, and balanced industrial development, the Rajasthan Investment Promotion Scheme (RIPS)-2022 was introduced on October 7, 2022, building upon the earlier Rajasthan Investment Promotion Scheme-2019 to make it more comprehensive.

The main objectives of RIPS-2022 are mentioned below:- Development of manufacturing and service sectors at an annual growth rate of 15 percent. Free and inclusive regional development. Creation of employment opportunities for 10 lakh people by 2027. Additional encouragement to innovative sectors like green hydrogen, alternative energy, medical devices

### **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.

(Rs. 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.	10.00	80	13000	130000.00	104000.00
<b>Sub Total</b>					<b>13000</b>	<b>130000.00</b>	<b>104000.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	2.00	80	15000	30000.00	24000.00
2	Manufacturing Sector - Working Capital-Small	No.	200.00	80	270	54000.00	43200.00
<b>Sub Total</b>					<b>15270</b>	<b>84000.00</b>	<b>67200.00</b>
<b>II. MSME - Others</b>							
1	Co-operatives of Artisans Village Industries	No.	10.00	80	4950	49500.00	39600.00
2	Overdraft to PMJDY Account Holders	No.	0.10	100	72000	7200.00	7200.00
<b>Sub Total</b>					<b>76950</b>	<b>56700.00</b>	<b>46800.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	10000.00	80	45	450000.00	360000.00
2	Service Sector - Term Loan-Micro	No.	10.00	80	4500	45000.00	36000.00
3	Service Sector - Term Loan-Small	No.	1000.00	80	18	18000.00	14400.00
4	Trading Units - Term Loan-Micro	No.	10.00	80	9000	135000.00	108000.00
<b>Sub Total</b>					<b>13563</b>	<b>648000.00</b>	<b>518400.00</b>

**II. Service Sector - WC**

1	Service Sector - Working Capital-Medium	No.	2000.00	80	26	52000.00	41600.00
2	Service Sector - Working Capital-Micro	No.	2.00	80	4500	9000.00	7200.00
3	Service Sector - Working Capital-Small	No.	200.00	80	450	90000.00	72000.00
4	Trading Units - Working Capital-Micro	No.	4.00	80	9090	18360.00	14688.00
5	Trading Units - Working Capital-Small	No.	200.00	80	37	7400.00	5920.00
<b>Sub Total</b>					<b>14103</b>	<b>176760.00</b>	<b>141408.00</b>
<b>Total</b>					<b>132886</b>	<b>1095460.00</b>	<b>877808.00</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play a crucial role in the overall development of a nation. Without earning foreign exchange, a country cannot sustain the import of essential goods over the long term. Foreign trade is not only vital for meeting domestic demand but also significantly influences economic progress, particularly in areas such as technological advancement and innovation. Initiatives like the "Make in India" and "Brand India" campaigns launched by the Government of India aim to boost the country's presence in international trade, showcasing Indian products and attracting global investors.

In recent years, the Government has made significant strides in simplifying the process of obtaining export credit, which is essential for facilitating exports. According to the Reserve Bank of India (RBI), various forms of financial support, such as pre-shipment, packing, and post-shipment loans provided by banks, are now included under export credit. This financial backing is crucial for exporters as it helps them manage cash flow and invest in production, ultimately enhancing their competitiveness in global markets.

Ajmer district exemplifies the potential for export-led growth, being an industrially developed region with established industries in granite, marble, sandstone, feldspar, and quartz. The natural resources available in Ajmer, combined with skilled labor, position the district well to capitalize on the growing demand for quality stone products globally.

Export up to Rs.50.00 crore is reckoned under priority sector credit.

Furthermore, enhancing the export capabilities of Ajmer's industries can lead to a multiplier effect, generating income and employment in various sectors, from mining and processing to logistics and transportation. To further bolster this growth, there should be continued focus on improving infrastructure.

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

There are 7 big industrial units in the district. 3150 ha in the district. 29 industrial areas have been developed. Textile, food and milk processing units in the district can be developed into export units.

Forex bank branches should be opened in all industrial areas to promote export credit. There is a need to publicize the Gold Card scheme.

Marble granite quartz and sandstone export units can be developed in the district. Ajmer district has a developing infrastructure that supports export activities, though certain gaps remain.

Existing Infrastructure:

1. Transport: The district is well-connected by road, with National Highway 48 facilitating movement. The railway station offers connectivity to major cities, which aids in the transportation of goods.
2. Logistics: Several logistics hubs and warehouses are emerging, enhancing storage and

distribution capabilities for exporters.

3. Financial Institutions: Local banks and financial institutions provide export credit and related services, though accessibility can vary.

**Planned Infrastructure:**

1. Development of Industrial Parks: The government has proposed new industrial parks to bolster manufacturing capabilities, providing better facilities for exporters.
2. Expansion of Transport Networks: Plans to enhance road and rail connectivity aim to streamline logistics further.

**Gaps:**

1. Access to Credit: While financial institutions exist, many small exporters struggle with accessing adequate credit due to stringent requirements.
2. Awareness and Training: There's a need for more awareness programs on export procedures and documentation among local businesses. Addressing these gaps will be crucial for enhancing the export potential of Ajmer district

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

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

(Rs. 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.	200.00	75	123	19650.00	14737.50
<b>Total</b>					<b>123</b>	<b>19650.00</b>	<b>14737.50</b>

**4.2 Credit Potential for Education**

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

In today's rapidly evolving world, higher education plays a crucial role in empowering individuals and fostering economic growth. Recognizing the importance of accessible education, the Shiksha Loan Scheme was introduced to provide financial assistance to deserving and meritorious students. This initiative aims to facilitate higher education both in India and abroad, enabling students to pursue their academic and professional dreams without the burden of financial constraints.

The primary objective of the Shiksha Loan Scheme is to make higher education more accessible to students who demonstrate merit and potential. By providing financial assistance at affordable rates, the scheme aims to ensure that every deserving student has the opportunity to further their education. The emphasis is not only on academic excellence but also on inclusivity, allowing students from diverse backgrounds to access quality education. The Shiksha Loan Scheme offers loans of up to Rs. 10 lakh, specifically for educational

purposes. This encompasses a wide range of courses, including professional and vocational programs. One of the standout features of the Shiksha Loan Scheme is its focus on affordability. The loans are provided at interest rates that are significantly lower than commercial rates. This aspect is particularly important in ensuring that students do not face an overwhelming financial burden after completing their education

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

Total no. of schools in Ajmer -853, Primary schools-234, Upper primary school-248 and Secondary school-371. Rajasthan is known to produce a large number of skilled and proficient finance and accounting professionals such as Chartered Accountants, Cost Accountants and Company Secretaries. Lack of awareness about credit among students and their parents. Interest subvention and credit guarantee facilities should be extended to all students. Banks can imaginatively use the CSR window to incentivize students to opt for education loans.

The student community (from senior secondary onwards) and Self-Help Group members can be made aware of the ongoing educational loan schemes, interest subsidy schemes, and simplified procedures for availing them.

Teacher education and infrastructure creation should be an immediate priority for Rajasthan. In view of the acute shortage of professionally qualified teachers, there is an urgent need to create adequate teacher training institutions in the state.

Umbrella education loan schemes can be redesigned to be more tailored with more subdivisions to meet emerging new educational opportunities.

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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	2.50	90	245	612.50	551.25
<b>Total</b>				<b>245</b>	<b>612.50</b>	<b>551.25</b>	

### 4.3 Credit Potential for Housing

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

Shelter is a fundamental necessity that provides security, stability, and fosters a Micro environment of material comfort and happiness for every individual. According to estimates from the Ministry of Rural Development, there is projected to be a shortfall of 439 lakh houses in rural India during the Twelfth Five Year Plan period. In urban areas, as of 2012, there was a demand for 187.8 lakh houses.

The National Sample Survey Organization (NSSO) reported that during 2010-11, approximately 66 percent of new constructions in rural areas were self-financed by rural households.

About 27 percent received financial assistance from non-institutional sources such as moneylenders, family members, or friends, while institutional sources like government schemes and banks provided financial aid for only 9 percent of the constructions.

As per RBI circular, loans up to Rs.50.00 lakh to individuals in metropolitan centers (with population of 5 million and above) and up to Rs.45.00 lakh in other centers for purchase/construction of housing unit per family will be considered under priority sector, provided the cost of the housing unit in the metropolitan Centre and other centers does not exceed Rs.63 lakh and Rs.57 lakh respectively.

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

According to the 2011 census, out of total 4.9 lakh families in the district, a total of Rs. 2.27 lakh families in rural areas and a total of Rs. 2.63 lakh families in urban areas live in semi-permanent or fully temporary housing, 03 blocks of the district are being urbanised.

With its commencement, a significant increase in housing construction activities has been witnessed. There has been a significant increase in the demand for housing construction loans.

The major problems in the housing sector are increasing cost of land and construction, absence of micro finance measures and limited reach of existing measures, inadequacy of financial assistance provided for purchase of housing sites.

Some processes in this sector need to be simplified, such as the long gestation period of six to eight years for housing projects, the need to obtain multiple approvals from multiple authorities over a period of two to three years. Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutch and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029.

#### 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.



(Rs. 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.	25.00	90	450	11250.00	10125.00
2	Repair of Dwelling Units- Other Centre	No.	1.00	90	45	45.00	40.50
<b>Total</b>				<b>495</b>		<b>11295.00</b>	<b>10165.50</b>

## Chapter 5

### Credit Potential for Infrastructure

#### **5.1. Infrastructure - Public investments**

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

In a developing country such as India, infrastructure development predominantly relies on public investment, with minimal involvement from the private sector due to high initial costs, substantial risks, and escalating capital expenses. Enhancing basic amenities is crucial to improving living standards in rural areas. Both the Central and State Governments have adopted policies aimed at augmenting public and private investments to bolster the development of essential facilities. This initiative aims to expand access to infrastructure such as roads, clean drinking water, healthcare, education, energy, and housing in rural regions.

###### **Road:**

The length of the pucca road network in Ajmer, district of Rajasthan is 4308 kilometers. NH-8 passes through Ajmer, Jaipur, Udaipur, and Chittorgarh, and is 635 kilometers long. National Highway 89 (NH 89): This highway runs through Ajmer and connects it to Bikaner. It's 300 km (190 mi) long.

The major highways connecting Ajmer include National Highway 48 (NH 48) and National Highway 62 (NH 62), facilitating access to nearby cities like Jaipur and Udaipur.

The road conditions can vary, with some areas having well-maintained roads while others may require improvement.

The district has also seen ongoing infrastructure development projects aimed at enhancing connectivity and improving road quality.

NABARD has sanctioned Infrastructure projects viz Agriculture, Education, Health, Roads and Irrigation under various tranches in Ajmer district.

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

Ajmer district has made significant strides in developing infrastructure and linkage support, though challenges remain. Here is an overview:

###### **Existing Infrastructure in Ajmer Transport:**

**Roads:** Well-connected via National Highway 48, facilitating access to major markets.

**Rail:** The Ajmer railway division in the North Western Railway zone has a total route length of 5,449.29 kilometers (3,386.03 miles) and a total track length of 7,329.80 kilometers (4,554.53 miles). Ajmer railway station serves as an important hub. **Logistics:** Several warehouses and logistics centers are operational, supporting local businesses and exporters.

###### **Utilities:**

Electricity and water supply networks are generally adequate, though rural areas may face occasional shortages. **Communication:** Mobile and internet connectivity has improved, aiding business operations and communication. **Planned Infrastructure Industrial Parks:**

The government plans to establish new industrial parks to attract investment and boost manufacturing.

**Road Upgrades:** Ongoing projects aim to upgrade rural and urban roads to improve connectivity.

**Smart City Initiatives:** Ajmer is part of the Smart Cities Mission, focusing on enhancing urban infrastructure and services Gaps.

**Access to Credit:** Many small and medium enterprises struggle to secure adequate financing due to stringent lending practices.

**Skill Development:** There is a lack of vocational training programs tailored to the needs of local industries. **Logistics Efficiency:** While improvements are underway, logistics and supply chain management remain areas needing enhancement, particularly cold storage facilities.

**Awareness:** Limited knowledge about government schemes and export processes can hinder local entrepreneurs. Addressing these gaps will be essential for Ajmer's economic development and competitiveness.

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

The Rural Infrastructure Development Fund (RIDF) aims to enhance rural infrastructure beyond just irrigation, roads, and bridges. In Ajmer district, some additional benefits of RIDF projects might include:

**Enhanced Livelihood Opportunities:** Infrastructure development can facilitate better access to markets, enabling local producers to sell their goods more efficiently, thereby boosting income levels. **Health Infrastructure:** Investment in health facilities can improve access to medical services, resulting in better health outcomes for the rural population.

**Educational Facilities:** Development of schools and vocational training centers can enhance educational opportunities, leading to improved literacy rates and skill development.

**Sanitation and Hygiene:** Projects focused on sanitation can lead to better public health, reducing the incidence of waterborne diseases and improving overall community well-being.

**Water Supply and Management:** Projects that enhance water supply systems can ensure access to clean drinking water, improving health and quality of life. **Electricity and Renewable Energy:** Expanding access to electricity, including renewable energy initiatives, can empower local businesses and improve living conditions.

**Market Infrastructure:** Establishing local markets or enhancing existing ones can facilitate trade and commerce, benefiting farmers and small businesses. **Tourism Development:** Infrastructure improvements can boost tourism potential in Ajmer,

attracting visitors to historical and cultural sites, thereby supporting the local economy. **Disaster Resilience:** Infrastructure projects can also focus on disaster management systems, helping communities better prepare for and respond to natural disasters. By focusing on these aspects, RIDF projects have significantly contributed to the overall development of the district.

## **5.2. Social Infrastructure Involving Bank Credit**

### **5.2.1. Status of the Sector in the District**

Recognizing the crucial role of social infrastructure in the development of both rural and urban areas, loans up to Rs. 5 crore per borrower are now available for creating social infrastructure such as schools, healthcare facilities, drinking water facilities, and sanitation facilities in Tier II to Tier VI areas. These bank loans will be categorized as priority sector loans under new guidelines.

The quality of life and societal development are determined by indices related to drinking water, sanitation, education, and healthcare. These services directly impact daily life, longevity, and earning potential of individuals, underscoring the necessity for improved access to social amenities. In light of this importance, the Government of India has launched initiatives like the National Rural Drinking Water Programme, Samagra Shiksha Abhiyan, and Swachh Bharat Abhiyan, aimed at providing education, housing, sanitation, and drinking water to all citizens.

In assessing the feasibility of private investment in these activities, consideration was given to the policies of the Indian and State Governments, as well as the specific circumstances of the district.

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

Ajmer district has a developing social infrastructure that significantly influences access to bank credit, impacting economic growth and community well-being.

#### **Existing Infrastructure:**

The district has a network of roads sanctioned under Tranche- XXV, XXVI, XVII & XVIII for rehabilitation of roads & strengthening of roads, construction of 100 new veterinary hospitals, construction & upgradation of CHCs, renovation and modernisation of minor irrigation projects. Apart from this the other Infrastructure available in the district are

#### **1. Banking Institutions:**

Ajmer hosts several national and regional banks, offering a range of financial services including savings accounts, loans, and credit facilities tailored for agriculture, small businesses, and individuals.

#### **2. Financial Literacy Programs:**

Some banks and NGOs conduct workshops to enhance financial literacy, helping residents understand credit options, saving practices, and investment strategies. 3. Microfinance Institutions: These provide small loans to underserved populations, especially women and rural

entrepreneurs, fostering local business initiatives. Gaps:

Despite of large no. of roads being sanctioned under RIDF, the district still is short of rural road connectivity, Colleges, CHCs and PHC.

### **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.

(Rs. 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.	2.00	80	129	258.00	206.40

2	Education-Coaching Centres	No.	50.00	80	63	9900.00	7920.00
3	Education-Colleges	No.	100.00	80	63	6300.00	5040.00
4	Education-Schools	No.	50.00	80	45	2250.00	1800.00
5	Healthcare-Hospital	No.	50.00	80	18	900.00	720.00
6	Healthcare-Pathological Lab	No.	20.00	80	9	180.00	144.00
7	Loans to MFIs for Onlending	No.	1000.00	90	11	11000.00	9900.00
8	Sanitation-Pay & Use Toilets	No.	8.00	80	135	1080.00	864.00
<b>Total</b>				<b>473</b>		<b>31868.00</b>	<b>26594.40</b>

### 5.3. Renewable Energy

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

In the current era marked by energy crises, the imperative lies in harnessing unconventional and renewable sources of energy. Nature has endowed us abundantly with resources such as solar energy, wind energy, and other known and undiscovered sources, which need to be effectively utilized. These renewable sources not only meet our energy requirements but also mitigate the risk of environmental pollution. Industrialized states heavily rely on energy to drive their economies. Moreover, globalization has interconnected the world deeply, making the energy sector a significant contributor to climate change with far-reaching global impacts. Increasing awareness about energy security and the challenges posed by climate change associated with fossil fuels has prompted nations worldwide to explore alternative energy sources. Currently,

global final energy consumption from renewable resources represents less than 5% of the total estimated technical potential. Rajasthan, endowed with abundant natural resources like wind and solar energy, stands poised to leverage these options. Biogas and solar energy are gaining popularity in the district due to their renewable nature and contributions to waste management. The promotion of biogas through the District Council and the government's emphasis on solar energy underscore their importance as viable alternative energy sources. There is a great demand for electrical energy in the agricultural sector where energy inputs

have direct and indirect effects on productivity. If rural development is to be achieved then energy input will have to be made available to them and for that there is a need to make efforts to use solar energy. It may be possible to exploit water resources through solar water pump system for water conservation irrigation and in the coming time all lifting and pumping, photo voltaic power generation by solar photo voltaic system, solar cell, solar array (in which solar cell less They work like voltage batteries

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

Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PMKUSUM): The PMKUSUM scheme, launched by the Government of India, is a transformative initiative aimed at promoting the use of solar energy in agriculture. It seeks to reduce farmers dependence on diesel and grid electricity, enhance income through energy generation, and support sustainable farming practices.

The scheme is structured into three key components:

Component A: Enables farmers to install grid connected solar power plants (up to 2 MW) on barren or fallow land, allowing them to sell surplus electricity to DISCOMs and generate additional income. Component B: Provides financial assistance for the installation of standalone solar pumps,

with up to 60% subsidy, helping farmers irrigate their fields without relying on costly diesel. Component C: Focuses on the solarization of existing grid connected agricultural pumps, reducing electricity costs and improving energy efficiency.

Through PMKUSUM, the government aims to empower farmers, promote clean energy, and contribute to India's climate goals by integrating renewable energy into the agricultural sector.

#### PM Surya Ghar: Muft Bijli Yojana

Launched in February 2024, the PM Surya Ghar - Muft Bijli Yojana is a flagship initiative by the Government of India to promote rooftop solar installations across one crore households by 2027. With a total outlay of Rs.75,021 crore, the scheme aims to provide up to 300 units of free electricity per month to eligible families, significantly reducing their power bills and encouraging energy self-reliance.

The scheme offers subsidies up to Rs.78,000 based on system capacity, and empowers households to generate and sell surplus solar power to DISCOMs. It also contributes to India's clean energy goals by reducing carbon emissions, creating green jobs, and accelerating the transition to renewable energy.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	25.00	90	70	1750.00	1575.00
2	Solar Energy-Roof Top Solar PV System without Battery	No.	5.00	90	180	900.00	810.00
3	Solar Energy-Solar Pump Sets	No.	15.00	90	180	2700.00	2430.00
<b>Total</b>					<b>430</b>	<b>5350.00</b>	<b>4815.00</b>

#### RIDF

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

(Rs. crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	1777	647.710000	498.3500
B	Ongoing tranches	225	484.640000	262.4100
	Total (A + B)	2002	1132.350000	760.7600

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



( Rs. crore )

Sr. No.	Sector	Projects Sanctioned ( No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	21	32.200000	28.4300
B	Rural roads & bridges	78	41.770000	33.3600
C	Social Sector	38	357.500000	154.7000
	Total (A + B + C)	137	431.470000	216.4900

## Chapter 6

### Informal Credit Delivery System

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

The Self Help Group Bank Linkage Program (SHGBLP) was initiated in 1992 with the aim of providing accessible and cost-effective banking services to economically vulnerable sections. Over the years, it has evolved into the world's largest micro-credit distribution program. Starting as a pilot project with 500 groups, it has expanded significantly, encompassing 134.03 lakh groups nationwide as of March 31, 2023. Approximately 14.69 crore rural families have benefited from this initiative.

Nof of SHGs formed till 31.03.2025-10515

No. of SHGs credit linked till 31.03.2025-5080

VO formation -955 (nos)

The SHG Bank Linkage Program in India has emerged as a robust model for promoting financial, economic, and social development in rural areas. It stands as a testament to the effective implementation of micro-credit distribution and financial inclusion on a global scale. Why a joint liability group?

In our country, 86 percent of land holdings belong to small and marginal farmers. Additionally, a significant number of rural poor earn their livelihoods as tenants, sharecroppers, and oral tenants. These farmers lack land ownership rights, which hinders their ability to provide collateral for bank loans, thus depriving them of access to formal credit. Consequently, they resort to borrowing from moneylenders at exorbitant interest rates, leading to a cycle of debt and preventing them from adopting modern farming techniques. This situation adversely affects their agricultural productivity and output.

Banks, on the other hand, are eager to expand their loan portfolios and customer base but face challenges in providing small loans due to high transaction costs. To address these issues and facilitate access to lower-interest loans for such farmers, NABARD launched the Joint Liability Group (JLG) Scheme in 2006-2007 for the farm sector and in 2009-10 for the non-farm sector.

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

The informal credit delivery system in rural areas, such as those in Ajmer district, plays a crucial role in supporting local economies. However, it often faces challenges and gaps.

##### **Current Infrastructure and Linkage Support**

**Local Moneylenders:** Traditional moneylenders provide immediate credit but often at high-interest rates.

**Self-Help Groups (SHGs):** SHGs promote savings and provide microcredit, enabling women and marginalized communities to access funds.

**Cooperative Banks:** These institutions offer credit to local farmers and businesses but may have limited reach.

**Community-Based Organizations:** Local NGOs often facilitate access to informal credit and financial literacy programs.

**Mobile Banking:** Increasing mobile penetration has led to the emergence of digital lending platforms, providing quicker access to credit.

The gaps in the above are :  
High interest rate, limited reach of formal institutions, Inadequate regulation, insufficient collaboration and inadequate regulation In order to over come the gaps financial literacy

plans, strengthening SHGs, MFIs, Digital platforms and Capacity building is being worked upon.

Number of SHGs planned to be formed in the newly formed Ajmer district during 2025-26 are - 500(no) and SHGs planned to be savings linked during 2025-26 are 400 SHGs.

Joint Liability Group (JLG) is an informal group of 4 to 10 individuals. Bank loan given either singly or through the group mechanism against mutual guarantee for both Farm Sector and Rural Non-Farm Sector activities. Loan Limit per JLG member can be decided by the bank based on their comfort level, RBI instructions and credit history of such JLG clients. Cluster approach in JLG promotion may be adopted to minimize the risks in the loan portfolio.

NABARD is promoting livelihoods for small and marginal farmers, tenant farmers, oral lessees, and sharecroppers by forming 11,500 (nos) of JLGs.

### **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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	SHGs/ JLGs-Others	No.	2.00	100	2250	4500.00	4500.00
2	SHGs/ JLGs-Social Needs	No.	1.00	100	1350	2250.00	2250.00
3	Start-ups-Other than Agri. & MSME	No.	100.00	90	12	8400.00	7560.00
<b>Total</b>					<b>3612</b>	<b>15150.00</b>	<b>14310.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Due to lack of water in the district, farmers are not able to get good crops. In view of this situation, it is very important to emphasize on rain water harvesting scheme and the scheme of softening salt water with solar energy.

Farmers are still doing farming in the traditional way, it is necessary to work to promote agricultural mechanization. Loans should be provided to farmers on the basis of crop criteria determined by the technical committee

2. Farmers should be issued pass books of records related to agricultural land so that they can get Kisan Credit Card without any hassle. To increase the income of farmers, it is essential to increase agricultural production and productivity, for which farmers should be trained to adopt crop diversification and emphasize on crop intensification. The government is giving grants under drip and sprinkler schemes, banks should play an important role in those schemes.

3. Promotion of FPOs to bring most of the farmers under its ambit and connect them to National Agriculture Market (NAM).

4. Banks can explore the possibility of cluster mode for financing IFS model.

#### 2. Water Resources

1. Water resources in Ajmer district are primarily sourced from rivers, tanks, and wells, but availability is often limited due to arid conditions. Current situation of ground water extraction is 138.07 % which is a significant concern, driven by agricultural demands and population growth. Rainwater harvesting initiatives have gained traction to improve sustainability. Overall, effective management and conservation efforts are crucial to ensure water security for the region's residents and agriculture.

2. Banks should bring flexibility in loan distribution keeping in mind the innovative schemes of the government and should promote rain water harvesting schemes by making special schemes on drip irrigation so that further over-exploitation of water can be avoided.

3. There is a need for strengthening of canals in the area. Some dams of the district fall in the category of very old and big dams. The problem of leakage in these dams is increasing year by year and there is a need for repair. There is no canal or twelve-monthly river for irrigation in the district. The ground water level in the district has gone very low. All 09 blocks of the district fall in the over-exploited category.

4. The Government of Rajasthan has adopted the State Water Policy 2010, keeping in view the provisions contained in the National Water Policy and the specific conditions and problems of the State. The State water policy envisages planned exploitation of ground water, development of efficient system of water management, encouragement for adoption of improved agriculture practices and development of Water Resources through Rain Water Harvesting. There is need for speedy implementation of the policy.

5. Increase in credit flow for efficient irrigation methods viz. drip irrigation, sprinkler set etc. Institutional finance for creation of Rain-Water Harvesting Structures. Solar water pumps being promoted by the Horticulture department need to be included in the agriculture term

loan target of the banks.

### **3. Farm Mechanisation**

1. Farmer Clubs can be used to popularize their use of tractors, power tillers, etc. by hiring them to farmers through the message of custom hiring. To create awareness about agricultural equipment among farmers, there is a need to spread publicity about the benefits of operating agricultural equipment such as product productivity and diversification in agriculture. Use of power tiller is very less in the district whereas it is very good for small and medium farmers.
2. There is a need to set up demonstration units in agricultural universities/KVKs so that information about new agricultural equipment can be provided to the farmers. Emphasis should also be given to skill training of rural youth related to agricultural mechanization. Farm mechanization in Ajmer district is gradually transforming agriculture by enhancing efficiency and productivity. The adoption of modern machinery, such as tractors and harvesters, is helping farmers reduce labor costs and save time. Government subsidies and initiatives are encouraging more farmers to invest in mechanization.

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

1. Seed Spice Research Center is established in Ajmer district. Along with post-harvest management, emphasis should be laid on adopting value added technology and medicinal plants should be planted under contract farming so that marketing facilities are available to the farmers on the farm and they can get fair prices. Efforts should be made to set up processing units for rose, amla, onion, lemon and garlic etc. so that the available raw materials can be used locally. There is a need for banks to distribute term loans in this area.
2. Plantation and horticulture in Ajmer district have seen significant growth, with fruits like pomegranates and guavas being prominent. The region benefits from diverse climatic conditions, allowing for a variety of crops to flourish. However, challenges such as water scarcity and pest management still hinder optimal production. Government support and training programs are crucial for enhancing productivity and sustainability in this sector.
3. Horticulture department should focus on ensuring the timely availability of high-quality planting materials. To meet demand an adequate number of nurseries should be established in the district.
4. The absence of processing units is hindering the development of horticulture in the district. Therefore the government should incentivize private sector entrepreneurs to establish these units by offering special concessions.
5. The government should work to set up vermicompost units at the panchayat level allowing organic waste to be transformed into valuable nutrients within the village.

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

1. Farmers should be given encouragement and assistance to plant forests on barren lands in the district that provide economic benefits. The department should make efforts for maximum nursery development.

2. Keeping in mind the importance of social forestry and the National Forest Policy, government departments should create awareness and encourage the general public to plant forests. In addition to economic benefits, provide environmental benefits leading to the resilience of agriculture through adaptation/mitigation strategies in relation to climate change.

3. Being perennial, trees provide an element of long-term economic stability to the farmer in the event of crop failure.

Information about forest produce and its benefits should be provided to farmers so that income can be earned from forest produce.

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

1. Animal husbandry in Ajmer district plays a vital role in the local economy, with dairy farming being particularly prominent. The region is home to various livestock, including cattle, goats, and sheep, contributing to both livelihoods and food security. However, challenges such as disease management and inadequate veterinary services persist. Efforts to improve breeding practices and provide better healthcare can enhance productivity and sustainability in the sector.

2. Animal husbandry is a major source of income in rural areas. Therefore, it is very important to develop this sector to increase the income of farmers. Availability of animals of advanced breed, marketing facilities and availability of bank loans, these three factors are essential for the development of this sector and all three have been taken care of under the scheme.

3. Breeding Farms should be promoted for conservation and promotion of good breed animals. Progressive cattle farmers in the district will have to be encouraged for cow and buffalo breeding and dairy unit schemes so that the number of good-breed milch animals can be increased rapidly.

4. Gopalan Credit Card scheme by Government of Rajasthan under there is a provision of interest free loan of upto Rs. 1 lakh for farmers.

5. Prime Minister's Employment Generation Programme (PMEGP), under which individuals can access financial support to start new ventures in dairy/ poultry farming or sheep/Goat rearing may be mentioned. Also 'critical intervention' are required at RSETI, Bankers' level, Animal Husbandry department for dissemination trainings, credit and handholding.

6. The Capital Subsidy available under ACABC Scheme for setting up Dairy Advisory service. Banks need to promote the scheme and finance eligible youth under the scheme.

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

1. • Keeping in mind the climate change, it is very important to ensure development and proper marketing of poultry farming activities to reduce the uncertainty of income from farming.

• Climate change adversely affects the productivity and reproductive health of animals. Native breed birds, which have disease resistance and natural ability to tolerate the adverse effects of climate change, should be encouraged.

- 2. • There is a need to establish hatcheries, rearing farms in the private sector.
- Demonstration plots should be established at every block level so that people can get information about fisheries.
- Fish farming training facilities should be made available to the farmers by RSETI/KVK

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

1. Banks will have to make efforts in collaboration with the Animal Husbandry Department for successful implementation of this activity in the district.  
Generally: Loan for sheep and goats is given only under government sponsored programs. But there is a lot of potential for this activity at the commercial level also.  
Integrated farming system can be used for doubling income and employment generation of the rural people.

## **9. Fisheries**

1. Efforts must be taken to establish hatcheries, rearing farms in the private sector.  
Demonstration plots should be established at every block level so that people can get information about fisheries. Fish farming training facilities should be made available to the farmers by RSETI/KVK.

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

1. Keeping in mind the difficulties being faced in delivering food grains to remote areas, the concerned department of the district will have to prepare a personal plan in this area. work to increase participation. If loans for construction of godowns are provided through banks, the concerned department of the district will also be able to enter into long term agreements with the beneficiaries for renting their godowns. Banks should provide financing to individual entrepreneurs and small farmers for construction of storage facilities in the cooperative sector.
2. Adequate market yards and warehouses should be constructed by the government in the district so that farmers can store their products and get a fair price by selling their crops at the right time. Mandi Committee should also collect adequate resources to develop the storage capacity of the district.

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

1. Land development and soil conservation in Ajmer district are critical for enhancing agricultural productivity and preventing erosion in its arid landscape. Practices like contour farming and agroforestry are being promoted to maintain soil health and fertility. Watershed development initiatives aim to optimize water resources, improve groundwater recharge, and enhance local ecosystems. These efforts are essential for sustainable farming and increasing resilience against climate variability.
2. Other fallow land and active fallow land in the district is 63797 hectares, and cultivable barren land is 129394 hectares. Therefore, land can be made cultivable through improvement programs like land levelling, bundling etc. Soil, seed, fertilizer and pesticide testing laboratory is not available at the block level. There is a need to conduct water harvesting and soil conservation programs through voluntary organizations or through

private public partnership so that maximum area can be covered.

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

1. There is a need to pay attention to the preservation and processing of fruits and vegetables in the district. Cumin, fennel, blackberry, amla etc. are produced in abundance in the district. The income of farmers can be increased by processing these products and providing technical support to the farmers. Processing-related training facilities should be made available to the farmers by RSETI/KVK.
2. For the establishment of grain and food processing units, oil mills, pulse mills, pickles, bread bakeries and animal feed processing units in the district, the District Industries Center should cooperate with the banks and promote these activities so that quality is included in the farm produce. There should be publicity by the government and banks about the benefits of agro-processing activities in the district.

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

1. Food and agro-processing in Ajmer district is gradually evolving, driven by the region's agricultural diversity. Local industries focus on processing fruits, grains, and dairy products, adding value and boosting farmers' incomes. However, challenges such as inadequate infrastructure and access to technology limit growth potential. Strengthening supply chains and investing in modern processing facilities could significantly enhance the sector's viability and competitiveness.
2. In Ajmer district, food and agro-processing plays a crucial role in transforming raw agricultural produce into market-ready products, helping to reduce post-harvest losses. The district is particularly known for its processing of traditional foods, snacks, and dairy items, which cater to both local and regional markets. Despite the potential, many small- scale processors face hurdles like limited access to finance and lack of technical expertise
3. To address these challenges, initiatives aimed at improving training, offering financial support, and fostering collaborations among farmers and producers.

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

1. There is a need to pay attention to the preservation and processing of fruits and vegetables in the district.
2. •Cumin, fennel, blackberry, amla etc. are produced in abundance in the district. The income of farmers can be increased by processing these products and providing technical support to the farmers.
- Processing related training facilities should be made available to the farmers by RSETI/KVK.
3. For the establishment of grain and food processing units, oil mills, pulse mills, pickles, bread bakeries and animal feed processing units in the district, the District Industries Center should cooperate with the banks and promote these activities so that quality is included in the farm produce. There should be publicity by the government and banks about the benefits of agro-processing activities in the district.

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

1. • Uninterrupted supply of electricity should be ensured to the industries established in rural and urban areas of the district.
  - Agro processing units should be encouraged by the bank because raw material is available in the district.
  - Many minerals like marble, soap stone, rock phosphate etc. are exploited in the district. The government should give priority to the efforts of setting up processing units/compounds related to these.
  - Clusters of units related to artisans, weavers and farmers etc. should be formed in the district.
2. Banks should encourage entrepreneurs by taking advantage of the credit Guarantee Scheme.

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

1. There is a need to promote loan distribution in this sector by the banks of the district so that people can get a regular income and they can also repay the bank loan on time and it will help in doubling the income of the farmers.
2. • Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
3. • Micro, small and medium exporters should be given proper training by MSME/export organizations so that they can fill the form correctly. Technical assistance can be taken from banks in this regard

#### **17. Education**

1. • Measures should be taken to increase awareness about educational loans. Publicity should be spread through various departments of the district.
2. • Banks should organize financial literacy camps in all schools and colleges to inform students about education loans.
3. • The bank should promote vocational education by providing information.
4. • Since Ajmer is an agricultural district, there is an urgent need to emphasize on the teaching of agriculture.
5. • There is an urgent need to introduce agriculture as a subject at secondary and higher secondary level.

#### **18. Housing**

1. There is a need to pay attention to the problems like difficulty in taking loan for construction of houses on agricultural land for farming families and lengthy process to change the land use so that agricultural loans can be easily available to the farming families.
  - There is a need to arrange for online application to get the house map approved and also to fix a regular time period for providing it.
2. Banks should simplify the process of taking housing loan and provide loans to the villagers as per requirement and in sufficient quantity. Besides, officials of government departments should also simplify the process of changing land use.

#### **19. Social Infrastructure**

1. In order to strengthen the social Infrastructure in Ajmer district we need to Conduct

thorough assessments to identify the specific social infrastructure needs of Ajmer district, focusing on health, education, and transportation. Involve local communities in planning and decision-making to ensure that projects reflect their needs and priorities. Encourage collaboration between government and private sectors to fund and implement infrastructure projects efficiently. Ensure all social infrastructure facilities are accessible to people with disabilities and marginalized groups.

2. Integrate vocational training and skill development initiatives to empower youth and improve employment prospects. Promote environmentally sustainable practices in the construction and maintenance of infrastructure to protect local ecosystems. Utilize technology to enhance service delivery, such as online health consultations and e-learning platforms for education. Launch awareness campaigns to inform residents about available services and encourage their active participation in community initiatives.

## **20. Renewable Energy**

### **1. Solar Energy**

**Solar Irradiance:** Ajmer enjoys high solar insolation, with an average daily solar radiation of about 5.5 to 6.5 kWh/m. This makes it an ideal location for solar power generation.

**Solar Power Projects:** The district has seen the establishment of several solar photovoltaic (PV) projects, both on a utility scale and through decentralized solar systems. Initiatives like the Solar Rooftop Program encourage residential and commercial establishments to adopt solar energy.

### **2. Wind Energy**

**Wind Potential:** Although Ajmer has some wind energy potential, it is relatively less compared to other districts in Rajasthan, such as

Jaisalmer and Barmer. The average wind speed is moderate, making large-scale wind farms less feasible in this region. Small

**Wind Turbines:** Despite the lower wind potential, small wind turbines can still be considered in certain locations, particularly in rural areas where electrification remains a challenge.

### **3. Biomass Energy**

**Agricultural Residue:** Ajmer is primarily an agrarian district, generating a significant amount of biomass from crop residues. This biomass can be converted into bioenergy, providing an alternative source of power.

**Biogas Plants:** The establishment of biogas plants has been promoted to utilize organic waste from farms and households, contributing to energy needs while also addressing waste management.

### **4. Hydropower**

**Minor Water Bodies:** Ajmer is home to several small water bodies and minor irrigation projects. While large hydropower plants are not feasible due to the geography and water availability, small-scale hydropower projects can be explored to tap into this resource.

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

1. The Self Help Group Bank Linkage Program (SHGBLP) was initiated in 1992 with the aim of providing accessible and cost-effective banking services to economically vulnerable sections. Over the years, it has evolved into the world's largest micro-credit distribution program. Starting as a pilot project with 500 groups, it has expanded significantly,

encompassing 134.03 lakh groups nationwide as of March 31, 2023. Approximately 14.69 crore rural families have benefited from this initiative.

2. Description Total No. of groups (till 31.3.2025)

No. of groups of SHG saving linkage (cumulative)- 5080 groups

S H G Bank credit linkage (cumulative)- 5794 groups

Vo formation- 426.

## Chapter 8

### Status and prospects of Cooperatives

#### **1. Background**

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

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

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

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

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

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

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

1. (i) Cooperative Crop Loan Online Registration and Distribution Scheme: 4 percent subsidy will be given by the State Government to the farmers who repay crop loan up to Rs 1.50 lakh on time or before time through Gram Seva Cooperative Societies linked to District Central Cooperative Banks. In addition, the Government of India gives 3 percent interest subsidy. In this way, crop loan up to Rs 1.50 lakh is available to farmers at zero interest rate. (ii) Five percent interest subsidy scheme for the year 2022-23: Farmers who repay the loan instalment on time for the financial year 2022-23 of long-term agricultural cooperative loans distributed through primary cooperative land development banks on 1-04-2014 and thereafter. There is a subsidy of 5 percent in the interest rate under the scheme of 5 percent interest subsidy by the state government, due to which the effective interest rate for the financial year 2022-23 becomes less than 5 percent. (iii) Construction of warehouses in Village Service Cooperative Societies/Purchasing Sale Cooperative Societies: (iv) Budget announcement of the State Government for storing food seeds and medicines in cooperative societies for the development of agriculture and under the National Agricultural Development Scheme with the assistance of the State and Central Government. In service cooperative societies/purchase and sale cooperative societies, warehouse construction is done by providing 100% funds.

2. (i) Establishment of custom hiring centres: Establishment of custom hiring centers in purchase and sale of cooperative societies/village service cooperative societies to provide farming equipment on rent to the farmers in the state.

2. (ii) Women Self-Help Group Training Scheme: The Women Self-Help Group Training Scheme implemented by the Rajasthan Institute of Cooperative Education and Management aims to enhance women's active involvement through practical training and collaboration among officials and members of self-help groups.

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

1. Ajmer Central Co-operative Bank was registered on 14 February 1910 and the bank started functioning from the same day. Ajmer district comes under the operational area of the bank. Ajmer Central Co-operative Bank has been issued license under Section 22 of BR Act 1949 (AACs) by RBI on 18 January 2012. Ajmer Central Cooperative Bank has a network of 13 branches and 222 PACS out of which 160 PACS are in profit, total GSS members are 104225, and borrowing members are 89177 members. A total of 160 PACs are in profit as of 31st

March 2025. Apart from this, other societies affiliated with Ajmer Central Cooperative Bank till 31 March 2025 are - PLDB-2, KVSS-9, Primary Dairy Society-126, Consumer Wholesale Store-4, Apni Bachat Ghar Mahila-20, Housing Society-23 and others- 9. Primary Land Development Bank PLDB Ajmer Total members 33065 Loanee members 491 as on 31.03.2025. PLDB KECRI has -28128 members, out of which 806 members are debt members as on 31.03.2024. Ajmer CCB has been provided assistance from NABARD to upgrade CKYC. For better internet connectivity, NABARD has also approved the installation of 14 VSATs in all the branches and headquarters of the bank.

2. Only 208 PACS of Ajmer District Cooperative Bank have been taken under the Computerization of PACS program. As on date, 192 PACS are Go-Live PACS and 67 PACS have been declared as E-PACS.

There is also immense potential in the district regarding the PACS as an MSC program through which all the farmers will be made aware of advanced technological equipment and will also be motivated to use them.

**Title : National Cooperative Policy 2025 "Sahkar se Samriddhi"**



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

Triple the cooperative sector's contribution to GDP by 2034

Establish one cooperative in every village and five model cooperative villages per tehsil

Create two lakh new Primary Agricultural Credit Societies (PACS) by February 2026

Ensure inclusive participation of 50 crore citizens by 2047

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

## Chapter 9

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

<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>Csr Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
1	Skill Training	Entrepreneurship Development Programme on Artificial Jewelry making (MEDP)	Srinagar Block	The initiative involves offering training in artificial jewelry making to women from different self-help groups who receive loan assistance from the bank. It also includes facilitating market connections for promoting the products crafted by these trained women. Efforts are made to connect trained women with bank loans and subsidy-based schemes aimed at fostering entrepreneurship development.		30	Employment generation, Reduction in migration, Women empowerment, Economic development, Increased income levels, Sustainable livelihoods, Financial Inclusion
2	Skill Training	Micro entrepreneurship	Silora Block	Comprehensive training ranging from basic sewing		60	Participants can generate income

		development on Tailoring Activities Program		techniques to advanced garment creation. Encourage innovative design approaches to align with market trends.			through selling their tailored products, leading to improved financial stability for themselves and their families. Women may start their own businesses, creating additional job opportunities within their communities.
3	Skill Training	Micro Entrepreneurship Development Program (MEDP) for laundry/dishwasher liquid soap and powder.	Pisangan Block	Thirty women from a self-help group received training in producing		30	Increased income, Business Growth, Self-confidence, Sustainability, Financial inclusion. Networking opportunities.
4	Financial Inclusion	Training on General duty assistant under NABSKILL programme of NABARD	Ajmer Rural	NABARD in collaboration with "Aspirant Education Institute" trained 30 children from humble backgrounds in the hospitality industry with about 75% placement rate.		60	As trained General Duty Assistants, they can enhance the quality of care in their communities, benefiting overall public health. Participants gain
5	Financial	Training on	Kishangarh	Training provided to revive		30	Training in

	Inclusion	Kishangarh Shaili painting under NABSKILL programme of		this extinct art, 30 people from the area were trained through skill development training.			Kishangarh Shaili painting helped preserve this unique art form, ensuring its continuation for future generations. Participants gain a deeper appreciation for their cultural heritage, fostering pride in their artistic traditions creating new income streams and enhancing financial
6	Skill Training	Livelihood Entrepreneurship Development Program (LEDP) for improved method of goat rearing.	Srinagar Block	Women from self-help groups in four villages, who received bank loan assistance, were educated about advanced goat rearing techniques. They were provided with market information to support their		120	The program created jobs related to goat farming, veterinary services, and related businesses. Participants can earn additional income

				marketing efforts. Detailed information was imparted through demonstration units, and efforts were made to connect them with bank loans and subsidy-based schemes to foster entrepreneurship development under the LEDP initiative.			through the sale of goats, meat, milk, and other by-products, improving their financial stability.
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7	Watershed Development	Watershed development	Singhawal, Bhinay Block, Ajmer	There is a severe shortage of water in Ajmer district, all the blocks of the district fall in the category of over exploitation. Watershed project has been approved in Singhawal village to collect rainwater and develop the entire area.			Watershed development can promote biodiversity by restoring natural habitats and encouraging sustainable land use practices. Improved soil health through practices such as contour farming and terracing helps reduce erosion and enhances fertility.
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8	Skill Training on Ajmer Rural	NABARD in collaboration with Ambuja	25	As trained CRM voice
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	Training	CRM- domestic voice assistant under NABSKILL programme of NABARD	with “Ambuja Cement Foundation” trained 25 participants from humble backgrounds in the CRM-Domestic Voice trade.	Cement Foundation		assistant the individuals will gain following benefits: • Improves spoken communication in regional or national languages. • Enhances listening skills, empathy, and polite customer handling. • Learn techniques for handling queries, complaints, and requests professionally. • Builds problem-solving and conflict resolution skills. • Understand customer behavior and develop patience and soft skills. • Opens job opportunities in domestic BPOs.
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9	Collectivisation	Farmer Producer Organization (FPO) sponsored by NABARD under CSS	Pisangan Block	Pushkar Kisan Samridhhi Producer Company Limited (PKSPCL), Pushkar, was established under the 10K CSS of NABARD with the objective of strengthening collective farming and value addition for rose growers of the region.			727	Pushkar Kisan Samridhhi Producer Company Limited has emerged as a successful model of farmer collectivization, turning challenges into opportunities. By providing fair prices, market access, and institutional support, it has ensured sustainable income growth, reduced exploitation, and enhanced socio-economic well-being of rose farmers in Pushkar.
10	Micro Finance	Incentive scheme of NABARD for Promotion, nurturing and financing 200 JLGs in 40 villages of Ajmer	Srinagar, Pisangan, Sarwar and Bhinai	Sanction of grant amount of Rs. 4.00 lakh for Promotion, nurturing and financing 200 JLGs.				The project intends for following benefits: 1. Easy access to credit. 2. Shared responsibility among members. 3. Capacity building and empowerment. 4. Increased income opportunities.

## Success Stories

### Success Story 1

Title	Prosperity through Farmer's Organsiation
Scheme	Farmer Producer Organization (FPO) sponsored by NABARD under CSS
Project Implementing Agency	PUSHKAR KISAN SAMRIDDHI PRODUCER COMPANY LIMITED
Duration of the project	The project is now 3 years old.
Beneficiary	The FPO (PKSPCL) has a membership of 727 farmers from 15 villages, with 727 farmers currently registered. These farmers specialize in cultivating flowers and fruits.
1. No. of beneficiaries	727
2. Community	SC & OBC
3. State	Rajasthan
4. District	Ajmer
5. Block	Pisangan
6. Village	Motisar, Pushkar

#### 1.1 Support provided

Formation & Initial Support: Pushkar Kisan Samriddhi Producer Company Limited (PKSPCL), Pushkar, was established under the 10K CSS of NABARD with the objective of strengthening collective farming and value addition for rose growers of the region.

#### 1.2 Pre-implementation status

Prior to the intervention, farmers in Motisar village, Pushkar, were primarily engaged in rose cultivation.

They were heavily dependent on local mandis where prices were dictated by middlemen.

Farmers often had to dispose of their produce at distress prices due to lack of storage and market linkages.

#### 1.3 Challenges faced

Farmer Mobilization: Initially, farmers were hesitant to become members of the FPO (PKSPCL initiative) and were unwilling to even deposit the minimum shareholding amount.

**Community Resistance:** Local resistance was strong as neighbors opposed the establishment of FPO infrastructure and even resisted its formation.

#### **1.4 Impact**

**Better Price Realization:** The FPO has transformed farmers' livelihoods. Earlier, members sold roses at Rs.30/kg in the open market, whereas now, through the FPO, they receive Rs.50/kg—a substantial increase.

**Assured Market & Reduced Wastage:** Farmers now have a guaranteed buyer in the FPO, enabling them to sell roses as soon as the crop is harvested. This has solved the storage problem, especially for small and marginal farmers.

**Income Enhancement:** Farmers' monthly incomes have increased by around 30%, reducing financial stress and improving their standard of living.

**Capacity Building & Support Services:** The FPO conducts financial literacy sessions, facilitates credit linkage, and provides a common platform where farmers' issues are discussed and resolved collectively.

**Community Development:** With collective strength, farmers are no longer dependent on exploitative intermediaries. The FPO has instilled a sense of unity, empowerment, and confidence among its members.

To summarize, Pushkar Kisan Samriddhi Producer Company Limited has emerged as a successful model of farmer collectivization, turning challenges into opportunities. By providing fair prices, market access, and institutional support, it has ensured sustainable income growth, reduced exploitation.

### Success Story 2



Title	Skill Development through Mentorship
Scheme	SEDI Kayad, Ajmer, skill development programme sponsored by NABARD under NABARD's Gramya Vikas Nidhi
Project Implementing Agency	Ambuja Foundation, Ajmer Unit
Duration of the project	26 May 2025 to 12 Aug 2025
Beneficiary	The underprivileged youth of the community, seeking opportunities to begin their careers, were supported by the Ambuja Foundation through basic knowledge training, personality development sessions, and IT skills development to equip them with the competencies required in today's job market.
1. No. of beneficiaries	25.00
2. Community	General, SC, OBC
3. State	Rajasthan
4. District	Ajmer
5. Block	Ajmer Rural

#### 2.1 Support provided

A grant support of Rs. 175000.00 was sanctioned from NABARD. Equivalent support was provided from Ambuja Foundation.

- The Ambuja Foundation conducted subject-specific sessions (CRM/BPO), along with IT

and personality development training, aligned with current industry demands to enhance beneficiaries' skills and knowledge. To ensure progress, three internal assessments and one external evaluation were carried out

## **2.2 Pre-implementation status**

The mobilization team visited communities, colleges, schools, and Anganwadis to engage with local residents and students, sharing information about the course. Through these regular mobilization efforts, around 45 youth visited the center to learn more, out of which 25 enrolled for the CRM/BPO course.

## **2.3 Challenges faced**

Initially, the mobilization team faced challenges in encouraging the targeted youth to visit the Skill Development Center, despite sharing details about its impact. However, once the youth visited the center and interacted with the ongoing trainees, they became motivated to join. Out of 45 inquiries,

## **2.4 Impact**

The placement process began soon after the completion of the training program, with the placement officer initiating collaborations with various companies to facilitate trainee employment.

- A batch of five trainees secured placements at Teleperformance, Jaipur, as Customer Support Executives with a CTC of Rs.16,000
- A batch of three trainees was placed at Relan Motors, Ajmer, as Tele Executives with a CTC of Rs.10,500 plus incentives.
- A batch of four trainees secured placements at Max Retail, Ajmer, as Retail Sellers with a CTC of Rs.10,000 plus incentives and PLI.

The remaining 13 out of 25 trained trainees are in the process of being placed with reputed companies to begin their career journeys.

## 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.

1. 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**

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).

2. 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
4. 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 1.Afforestation and Green Cover Initiatives: Increasing green cover through afforestation programs can help combat desertification and enhance biodiversity. Community-led tree plantation drives can not only improve air quality but also provide shade and habitat for wildlife.

2.Promotion of Climate-Smart Livelihoods: Beyond traditional agriculture, encouraging alternative livelihoods such as eco-tourism and handicrafts can reduce pressure on natural resources. Training programs can equip local communities with skills to engage in these sustainable practices.

3.Disaster Risk Reduction Strategies: Implementing strategies for disaster preparedness and response can help mitigate the impacts of extreme weather events. Early warning systems and community training in disaster management can enhance local resilience.

4.Waste Management and Circular Economy: Developing efficient waste management systems, including composting and recycling, can reduce pollution and promote resource efficiency. Initiatives to convert waste into biogas or organic fertilizers can benefit both agriculture and energy sectors.

5.Financial Support Mechanisms: Establishing financial incentives, such as subsidies for adopting renewable energy and climate-resilient practices, can encourage farmers and businesses to invest in sustainable solutions.

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5. Financial Support Mechanisms: Establishing financial incentives, such as subsidies for adopting renewable energy and climate-resilient practices, can encourage farmers and businesses to invest in sustainable solutions.

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

a aThe Government of India has launched several climate change initiatives in Ajmer district aimed at enhancing sustainability and resilience to climate impacts. Key initiatives include:

1. National Solar Mission: Ajmer is part of India's ambitious plan to promote solar energy. The district has seen the installation of solar panels in both urban and rural areas, helping to harness its high solar potential and reduce reliance on fossil fuels.

2. Pradhan Mantri Krishi Sinchai Yojana (PMKSY): This initiative focuses on improving irrigation efficiency. In Ajmer, efforts are being made to enhance water management through micro-irrigation techniques.

3. Soil Health Management: Under the National Mission for Sustainable Agriculture, programs promoting soil health cards are being implemented in Ajmer. These cards help farmers optimize fertilizer use and adopt organic farming practices, improving soil health and crop yields.

4. Rainwater Harvesting Schemes: The government has promoted rainwater harvesting in urban and rural settings to combat water scarcity.

5. Swachh Bharat Mission: This initiative aims to promote cleanliness and sanitation,

indirectly contributing to climate resilience by reducing pollution and improving waste management practices.

6. National Adaptation Fund for Climate Change (NAFCC): Funds have been allocated for

projects that enhance adaptive capacity in vulnerable sectors, including agriculture and water management in Ajmer.

a The Indian Council of Agricultural Research (ICAR) has implemented several climate change initiatives in Ajmer district to enhance agricultural resilience:

1. Climate-Resilient Crop Varieties: ICAR promotes drought-resistant and pest-resistant crop varieties tailored for Ajmer's arid conditions, helping farmers cope with climate variability.

2. Agro-Meteorological Advisory Services: Localized weather forecasts and agricultural advisories are provided to help farmers make informed decisions about planting and irrigation, minimizing crop losses.
3. Integrated Farming Systems (IFS): ICAR encourages IFS, integrating crops, livestock, and fish farming to enhance resilience and diversify farmer incomes.
4. Soil Health Management: Programs focused on soil testing and management practices help improve soil fertility and promote sustainable agricultural methods.
5. Water Conservation Techniques: Training on rainwater harvesting and drip irrigation promotes efficient water use among farmers, essential in a water-scarce region.
6. Capacity Building and Training: ICAR organizes training programs on climate-smart agricultural practices, emphasizing sustainable methods and pest management.
7. Research on Climate Adaptation: Ongoing research addresses the impacts of climate change on local agriculture, informing policy and adaptation strategies.

These initiatives collectively strengthen Ajmer's agricultural sustainability and resilience .

- a 1.Rajasthan Solar Energy Policy: This policy encourages solar power installations by offering subsidies and incentives, leveraging Ajmer's high solar potential to reduce reliance on fossil fuels.
- 2.MGNREGA: Under the Mahatma Gandhi National Rural Employment Guarantee Act, projects are implemented to create assets that enhance climate resilience, such as water conservation structures and afforestation, providing employment while supporting sustainable land management.
- 3.Water Conservation Programs: Initiatives focused on rainwater harvesting and watershed management aim to improve groundwater recharge and ensure a sustainable water supply for agriculture and households.
- 4.Sustainable Agriculture Schemes: The government promotes organic farming and climate-resilient seed varieties, offering training to farmers to enhance productivity while conserving resources.
- 5.Climate Adaptation Fund: This fund supports projects in Ajmer aimed at enhancing agricultural resilience and improving water management systems.
- 6.Integrated Pest Management (IPM): The promotion of IPM practices reduces pesticide use, benefiting both the environment and agricultural health.
- 7.Afforestation and Skill Development: Efforts to increase forest cover and programs focused on green skills prepare local communities for sustainable development.

NABARD (National Bank for Agriculture and Rural Development) has been instrumental in implementing various climate change initiatives in Ajmer district, focusing on sustainable development and resilience:

- 1.Watershed Development Projects: NABARD supports watershed management programs that enhance water conservation, improve agricultural productivity, and focus on rainwater harvesting and soil erosion control. These initiatives are crucial for recharging groundwater resources in the region.

2. Climate-Resilient Agriculture: The organization promotes the adoption of climate- resilient agricultural practices, encouraging farmers to use drought-resistant crop varieties and sustainable farming techniques. This approach helps communities adapt to changing weather patterns and ensures food security.

3. Rural Infrastructure Development: NABARD finances projects aimed at improving rural infrastructure, including irrigation systems and rural roads. Enhanced infrastructure not only boosts access to markets but also reduces vulnerability to climate impacts.

4. Capacity Building and Training: NABARD conducts training programs for farmers and local communities on sustainable agricultural practices, efficient water management, and climate adaptation strategies. This capacity-building effort empowers communities to respond effectively to climate challenges.

5. Microfinance for Sustainable Projects: Through various financial products, NABARD supports small farmers and entrepreneurs

a. Several agencies, in addition to NABARD, are actively implementing climate change initiatives in Ajmer district: ICAR (Indian Council of Agricultural Research): ICAR focuses on developing climate-resilient crop varieties suitable for Ajmer's arid conditions. They also conduct training programs for farmers on sustainable practices, water-efficient irrigation, and soil health management.

Rajasthan State Biodiversity Board: This agency promotes biodiversity conservation through initiatives aimed at preserving local flora and fauna. They engage communities in sustainable practices that enhance ecosystem resilience against climate change.

Rajasthan Renewable Energy Corporation Limited (RREC): RREC facilitates solar energy projects across the state, including in Ajmer, supporting the installation of solar panels and water pumps to reduce reliance on fossil fuels and enhance energy security.

NGOs and Community-Based Organizations: Various NGOs are active in Ajmer, implementing programs focused on sustainable agriculture, water conservation, and climate education. These organizations work closely with local communities to promote awareness and sustainable practices.

Ministry of Environment, Forest and Climate Change (MoEFCC): MoEFCC supports environmental initiatives such as afforestation and watershed management projects in Ajmer, improving ecological balance and reducing vulnerability to climate impacts.

## 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. GI Tag is the short form of Geographical Indication Tag in India. GI tags are issued as per the Geographical Indications of Goods (Registration and Protection) Act, of 1999. The Geographical Indications Registry under the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry issues this tag. It came into effect from 15 September 2003. Darjeeling tea was the first Indian product to get the GI tag.
4. The GI label provides guarantee of origin and distinctive characteristics. It gives us a better idea of the quality, characteristics and origin of the products we buy and tells us how the goods are produced and whether any other manufacturer can market similar products once Geographical Indication status has been granted. For this, its name cannot be misused. The reputation of a geographical indication is a valuable, collective and intangible asset. As of 2025, there are more than 658 products from India that have been awarded the GI tag. In Rajasthan district, NABARD has sanctioned projects for 23 GI products out of which following have been registered and has helped the artisans in various districts to get Geographical Indication (GI)tag which is as follows:
  1. Bikaner Hand Embroidery
  2. Jodhpuri Bandhej
  3. Bikaner Usta Art Craft
  4. Katputli of Rajasthan
  5. Bagru hand Block print
  6. Blue Pottery of Jaipur
  7. Nathdwara Pichwai.
5. A project has been sanctioned for getting GI tag for Kishangarh Shaili painting and Gulkand of Ajmer.

**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Statistical department Ajmer
Soil & Climate	Statistical department Ajmer
Land Utilisation [Ha]	Statistical department Ajmer
Ground Water Scenario (No. of blocks)	Statistical department Ajmer
Distribution of Land Holding	Statistical department Ajmer
Workers Profile [In 000]	Statistical department Ajmer
Demographic Profile [In 000]	Statistical department Ajmer
Households [In 000]	Statistical department Ajmer
Household Amenities [Nos. in 000 Households]	Statistical department Ajmer
Village-Level Infrastructure [Nos.]	Statistical department Ajmer
Additional Information	Statistical department Ajmer
Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Department Ajmer
Infrastructure & Support Services For Agriculture[Nos.]	Statistical Department Ajmer
Irrigation Coverage [000 Ha]	Statistical Department Ajmer
Infrastructure For Storage, Transport & Marketing	Statistical Department Ajmer
Processing Units	Statistical Department Ajmer
Animal Population as per Census [Nos.]	Statistical Department Ajmer
Infrastructure for Development of Allied Activities [Nos.]	Statistical Department Ajmer
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistical Department Ajmer
Status	Statistical department Ajmer
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	Agriculture Department
Input Use Pattern	Agriculture Department
Trend in procurement/ marketing	Agriculture Department
KCC Coverage	DLRC
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Irrigated Area & Potential	Statistics Department Ajmer
Block level water exploitation status	Statistics Department Ajmer
Area under Forest Cover & Waste Land	Statistical Department Ajmer
Nurseries (No.)	Statistical Department Ajmer
Poultry	AH department
Details of non-credit cooperative societies	DRCS
Details of credit cooperative societies	DCCB

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

<b>Sources</b>	
1	Lead Bank
2	SLBC Portal

**Name and address of DDM**

Name	Rubina Bano
Designation	DDM, NABARD
Address 1	Vivek Marg
Address 2	Kundan Nagar
Post Office	Ajmer H.O.
District	AJMER
State	Rajasthan
Pincode	305001
Telephone No.	1454070844
Mobile No.	9828050204
Email ID	ajmer@nabard.org



- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
  - Fabrics & Textiles
  - Handicrafts Value Chain

## NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

### Corporate Office

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

☎: 022-2653-9693

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### 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

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
  - Working Capital
  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

# NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country
- Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**  
Pan India Presence  
with offices in 31  
State/UTs

- Project Management Consultancy
- IT Based Natural Resources Information System
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring

- Climate Change & Sustainability
- Value Chain Development
- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

☎: 022- 2653-9243/ 9241   ✉: ho@nabsanrakshan.org   🌐: [www.nabsanrakshan.org](http://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](http://www.nabventure.in)



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

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

**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](http://www.nabfoundation.in)



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT